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Publication Dates

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for information or to be added to the mailing list.

NHACCE Fall Conference

October 18 & 19, 2009

Red Jacket Mountain View Resort
 North Conway, New Hampshire

What to look forward to:

- Managing the Member Experience Resulting in Membership Retention
- Engaging a Committed Board of Directors
- Social Networking and Other Electronic Wizardry
- Keynote address by the UNH Speakers Bureau
- Strategic Planning: Your Key to Reaching Your Organization's Goals

Please see the brochure that was mailed to you or call Janice Crawford at 603-356-5701 xt. 2 for more information.

New Hampshire HealthFirst: A New Health Insurance Option for Small Employers

On October 1, 2009, the New Hampshire HealthFirst insurance plan became available to small employers. This plan is priced at less than other plans with comparable benefits. HealthFirst saves money by focusing on promoting health and the cost-effective use of healthcare. The goal is to lower the cost of good quality coverage by addressing the underlying drivers of healthcare costs.

HealthFirst was initiated through legislation in 2008 and requires health insurance companies that sell coverage to small employers to offer the standard HealthFirst plan. Because the plan is standardized, the price charged for the benefits can be easily compared among the different carriers. The plan was designed with input from an advisory committee that included small business owners, legislators, and representatives of business groups. The plan includes full coverage for preventive care and uses differential deductible levels to encourage members to seek care at less expensive hospitals. It also provides incentives and benefits for subscribers who participate in disease management or wellness programs and monitor their health by receiving annual preventive care.

In designing the benefit structure, the advisory committee was required by statute to meet a price target for the base rate of

10 percent of the prior year's median statewide wage. Anthem is presently marketing the HealthFirst product using a base rate that meets the required statutory target.

The HealthFirst benefit design features the following elements:

- Comprehensive coverage with an out of pocket maximum
- Expanded preventive care benefit
- Strong incentives for wellness and disease management through reductions in the deductible and other monetary rewards
- Site of service differentials for hospital services featuring lower deductibles for using lower cost hospitals

In recent years, small employers have had only one alternative to big increases in health insurance premiums: reduced benefits and increased employee cost sharing. The innovative approach to health insurance offered by the HealthFirst product presents a new opportunity for small employers in New Hampshire who are willing to make a commitment to wellness and cost effective use of healthcare services.

The New Hampshire Department of Insurance will be at the NHACCE Fall Meeting on October 19th at 2:00 PM to present the latest information on HealthFirst. We hope you will attend the Fall Meeting to discuss this plan.

Janice Crawford, NHACCE President
 Mt. Washington Valley Chamber of Commerce

UNIVERSITY of NEW HAMPSHIRE

Speakers Available to NH Chambers of Commerce!

Need a speaker for your next chamber meeting? The UNH Speakers Bureau is a perfect fit! It is a program of the University of New Hampshire, the state's flagship land grant university. This outreach program connects non-profit and civic groups around the state with the vast knowledge, research, and resources of the University through speaking engagements with faculty experts.

As non-profit entities, Chambers of Commerce in the state of New Hampshire have access to UNH speakers, at no charge, to educate and engage your members. What is it that your business leaders and your community want to know more about? Hundreds of speakers and topics, from business and economics to water resources, health care, political science and more are available.

Visit the UNH Speakers Bureau online at www.unh.edu/speakersbureau to search available speakers and topics. You may also contact the bureau at 603-862-4401 or speakers.bureau@unh.edu for more information.

Nora Molloy - UNH Speaker's Bureau Program Coordinator



Money, Murder & the Mob: How Crime Impacts Your Bottom Line

On September 23, the Business and Industry Association of New Hampshire in partnership with the New Hampshire Association of Chiefs of Police, New Hampshire Sheriff's Association and New Hampshire Troopers Association, hosted a luncheon event in Manchester entitled, "Money, Murder and the Mob: How Crime Impacts Your Bottom Line," with Special Agent in Charge Warren Bamford of the Federal Bureau of Investigation's Boston field office. Bamford is the FBI's top law enforcement official in New Hampshire, Massachusetts, Rhode Island and Maine. The law firm of Shaheen and Gordon sponsored the luncheon.

Bamford, who leads a team of professionals assigned to fighting domestic and international terrorism as well as criminal matters throughout New England, spoke about issues of concern to the business and law enforcement communities, including domestic terrorism, organized crime and white collar crime.

Bamford urged business and community members to be vigilant and report suspicious activity to law enforcement. He emphasized that "it is what we do" at the FBI, responding to hundreds or even thousands of tips a day. In the aftermath of the September 11th terrorist attacks, the FBI's Boston division received 3,000 to 4,000 calls a day.

Business owners and managers, Bamford said, need to remain alert and take steps to safeguard materials, products, trade secrets, and defense-related research and designs that terrorist might want to acquire. "Businesses have to adapt," said Bamford. "And also it's important for us to make businesses aware of the concerns that exist.

They live in this community. They are part of this community. Businesses see things and know things and are aware of things that may not be necessarily apparent to law enforcement." So, be watchful and report anything suspicious to your local law enforcement officials to help safeguard your community.

*Adrienne Rupp, Vice President
Business and Industry Association of NH*

Small Bites

BIA releases 2009 Legislative Scorecard –

The Business and Industry Association, New Hampshire's statewide chamber of commerce and leading business advocate, has released its 2009 Legislative Scorecard. The scorecard summarizes key business-related legislation from the 2009 legislative session, reports and scores how each New Hampshire legislator voted, and indicates whether each vote was consistent with the BIA's pro-business position.

This year, the BIA board of directors voted to change the name to a legislative scorecard and include percentages to allow BIA members, the New Hampshire business community and the general public to conclude more easily which senators and representatives voted with the business community.

"The scorecard will help our members understand quickly and easily how well lawmakers in Concord represent their interests," stated Jim Roche, President of the BIA.

Roche cited the New Hampshire WARN Act and expansion of unemployment benefits that result in higher business costs as examples of how New Hampshire's pro-business climate is changing. To download the scorecard, visit <http://www.nhbia.org/index.php?page=legislative-scorecard> and click 2009 Legislative Scorecard.

*Adrienne Rupp, Vice President
Business and Industry Association of NH*

"Extreme Makeover: Home Edition" Comes to New Hampshire...Again!

In 2007 it was in Manchester making over a home for the Voisine family. This year it's the Marshall family in Lyme! The Upper Valley couldn't be more pleased to have them here. Production is started and has already been on the news with national coverage (ABC/WMUR).

Trumbull Nelson Construction Company is the lead contractor and local sub-contractors as well as Rotary Clubs, Lions Clubs, Kiwanis Clubs and the United Way are all helping along with many, many more organizations.

...continued on Page 3

**If you have ideas, press releases, or
articles to share, please e-mail them to
maltziedesign@myfairpoint.net
by the 15th of the month prior to publication.**

Small Bites...continued from Page 2

One volunteer, Heather Potter, stated "I think it's amazing to watch the community come together when there's a family that's done a lot for their own community and needs help." It certainly gives one a sense of pride about the people and the local community organizations in this state who are willing to help.

Paul Boucher, President - Greater Lebanon Chamber of Commerce

Just like any venture involving

Website Tips: Tricks for Improving Your Website Traffic

attracting people to a business, destination, or even a website, the golden rule has always been "Location, Location, Location". If you want more traffic, then you need to be in the right locations.

There are two distinct ways of looking at luring traffic to your chamber website. The first is the fastest, easiest, but most expensive—you can buy it. Paid advertising can get your website in the right locations at the right times to garner the visitation that you are looking for. Generally speaking, you can pay for the exposure or performance (banner ads, text links, content placement). When paying on performance, you are paying for the outcomes of the ads that you have placed. The most recognizable is Cost Per Click advertising like Google Adwords and Yahoo!Search.

The second lure for your website can be referred to as "Organic" or "Natural" traffic, simply meaning that it stems from quality content that is being passed around by satisfied visitors naturally. Satisfied visitors to your site can be human and machine. That's right...machine. The search engines like Google, have programs that crawl the web, reading the content, and ranking it based on quality, just like humans. Organic traffic is the hardest to get because it takes time and it takes commitment to quality. But, organic traffic is much more cost effective and enduring.

The direction you take with your own website, should be based on how your web traffic is performing now. If you already have a good organic base of traffic, then perhaps you look at spending some money to improve your value or vice versa. The diversity of your efforts will yield the best results. Measure them. Here are 10 tips to consider:

1. Know the source of the traffic that your website is currently getting. Use analytical tools to measure the referral source of your website visitors. Google Analytics is FREE.

2. Implement an advertising plan that incorporates both paid and organic means to generate new and returning traffic. Make sure the plan is balanced based on the current performance of your site.

3. Write compelling, interesting, and unique content for your website,

regularly. Even though there is a lot of attention paid to Search Engine Optimization (SEO), the best practice for a website owner is to write content meant to be consumed by humans.

4. Work with a media agency that can assist you with a paid advertising campaign if you are considering buying traffic. Talking to professionals can help you navigate the advertising vacuum. You will save money and get higher quality traffic if you have experts that know how to distribute your content.

5. Create a consistent schedule of content review and creation for your site. The more often the content of your website changes, the more often the search engines will come back to cache (index) it.

6. Get all of your members to link back to your website. One of the fastest ways to grow your traffic is by having others linking to it from their own sites. This helps you both in getting referral traffic (directly from one site to another) and by increasing your website popularity (rank) with the search engines.

7. Work with social media sites (Facebook, Twitter, Linked-In, MySpace, etc.) to stay in the loop with popular culture.

8. Use existing tools to improve the effectiveness of your website for your users. Google Maps, Calendars, Video, and other rich media will improve the length of time your visitors spend, and the likelihood that they will return and refer other visitors.

9. Use your website as the object of your advertising (web drivers). In your other conventional advertising, always mention your website for more information. Or make your website the target of your ad. Make sure your URL is memorable and easy to spell.

10. Focus on quality over quantity. It does you no good if your website visitors are finding your website, but are not interested in what your website is about. Make sure your content, keywords, titles, and your advertising are laser-beam focused, to ensure that you are getting the RIGHT traffic.

*Mark LaClair, Executive Director
Lincoln Woodstock Chamber of Commerce*

Governance: The Board of Directors

The Random House Dictionary on my desk defines "director as: n. One of a body of persons chosen to control or govern the affairs of a company or corporation: a board of directors." Now that is nothing new to any of us. The concern is that frequently Boards function as a group of "doers" only, especially in smaller organizations, and neglect the director part.

In John Carver's book, "Boards That Make A Difference," there is a statement, "People tend to become so engrossed in activity that they lose sight of its purpose."

Sometimes it is also a challenge to keep the board out of day to day management. In a recent Chamber Executive article by Amanda Miller, she states, "...make sure the Board stays focused on matters of governance—such as policy and long term planning—rather than issues of management." In the future we will discuss the selection/nomination process, the three most important responsibilities of a board and how agendas and meeting formats can make the board and board meetings more productive. The best place to start in

addressing these challenges, other than the selection process, is with a good orientation for new members. This may include a review of the bylaws, finances, strategic plan, history of the organization, responsibilities and expectations (there is a difference) and other key items you feel are important. But it doesn't stop there. The organization will be well served if each year the first meeting of the board begins with a brief reorientation, making sure everyone is on the same page.

Thomas H. Schwieger was a career chamber of commerce executive who remains active in the field of organization management. 772-569-7161 or msts2@comcast.net.



Comings and Goings

Jim Roche, president of the Business and Industry Association of New Hampshire, was recently reappointed to a fifth term on the Chamber of Commerce Committee of 100, a prominent advisory panel to the U.S. Chamber of Commerce. Membership in the Chamber of Commerce Committee of 100, is by invitation only and is limited to chamber presidents and chief

executive officers. This group of the country's leading chamber chief executives advises the U.S. Chamber of Commerce board of directors; enhances the U.S. Chamber's lobbying and coalition work; recommends programming; and strengthens outreach to the business and chamber community. "This reappointment will further strengthen BIA's relationship with the U.S. Chamber," said Roche. It will ensure New Hampshire's voice is heard in national discussions affecting our businesses.



Board of Directors

President
Janice Crawford
Mt. Washington Valley

Treasurer
Jim Roche
BIA

Secretary
Donna Morris
Salem

Immediate Past President
Tim Sink
Concord

At Large
May Balsama
Souhegan Valley

Rob Bryant
Lake Sunapee

Mary DeVries
Wolfeboro

We welcome contributions from chamber executives!

Editorials, articles or writing requests may be submitted by contacting Beth Maltzie via e-mail: maltziedezign@myfairpoint.net

Please see the copy deadline on the front of this newsletter.

Sun.-Mon., Oct. 18-19

NHACCE Fall Conference

Where: The Red Jacket Mountain View Resort. 3pm Check-in. North Conway. Package includes one night stay, meals, etc. Contact: Janice Crawford at 603-356-5701, xt. 2 or visit: www.mtwashingtonvalley.org/MembershipPDF/NHACCE_Program_2009.pdf

Thurs., October 22

Southern NH Expo

Where: Hampshire Dome, Milford. Time: 12:00-7:30 p.m. Hosted by six neighboring chambers of commerce: Souhegan Valley, Merrimack, Greater Peterborough, Jaffrey, Rindge and Nashoba Valley/Northern Central in MA. Contact: Merrimack Chamber at 603-424-3669 or info@merrimackchamber.org.

Wed.-Fri., Oct. 28-30

U.S. Chamber Regional Government Affairs Conference

Philadelphia, PA. Hosted by the U.S. Chamber of Commerce. Where: Loews Philadelphia Hotel. Conference focuses on the theme of new opportunities in challenging times with a curriculum highlighting such topics as:

- Promised Health Care Reforms
- Showing value and building revenue through policy programs
- Organized Labor: Highly energized, organized labor pushes aggressive anti-business agenda—How Do Businesses React
- Our Energy Future
- Social Media: A New Tool for Government Relations

Contact: Geoffrey O'Hara, Executive Director at 401-831-8885.

Sun.-Mon., Nov. 1-2

NEACCE Fall Conference

Mystic Hilton Hotel, CT. Please go to: www.concordnhchamber.com/neaccefall09.pdf for the brochure with conference details.

Wed., Nov. 4

BIA Annual Dinner

Center of New Hampshire, Manchester. 5-8:30 p.m. Individual: \$110. Table of 10: \$1,000. To register or for more details, visit: www.acteva.com/go/nhbia or call 603-224-5388.

Wed.-Fri., Nov. 11-13

Regional Government Affairs Conference

Chicago, IL. Hosted by the U.S. Chamber of Commerce. Where: Intercontinental Hotel. See above description.

Wed.-Fri., Nov. 18-20

Regional Government Affairs Conference

San Francisco, CA. Hosted by the U.S. Chamber of Commerce. Where: The Fairmont Hotel. See above description.

CALENDAR OF EVENTS