

# BUSINESS BRIEFS

## Vt. DMV Offering Forum Locally About Commercial Vehicle Use

On Saturday, April 14, the Vermont Department Of Motor Vehicle Commercial Enforcement Unit will be hosting an open forum at the JA McDonald facility located on Rt 114 in Lyndonville.

From 8 a. m. to noon, inspectors will be discussing: Local and State weight regulations, permitting, load securement, equipment requirements and log book requirements including the new ELD regulations. Participants will have the opportunity to discuss any related topic and ask questions about state and federal regulations.

Anyone interested in attending is asked to contact Sgt. Derek Fenby 802-793-9095 or derek.fenby@vermont.gov.

## Road Pitch Riders Planning Summer Stop In Lamoille County

People running existing small businesses or those considering a new start-up or anyone with an innovative idea for a business or new product are encouraged to get free advice from experts or perhaps access funding help from equity investors at a Road Pitch event on Monday, July 30 in Hyde Park.

Make a pitch to 60 or more riders who are themselves successful entrepreneurs, venture capitalists, angel investors and business advisors. No more than five pitchers will be selected but each will be given extensive assistance in preparing their seven-minute pitches and will have the opportunity to meet and network with some of the most influential and successful business people, investors and advisors in the tri-state area. Go online to [www.roadpitch.co](http://www.roadpitch.co) to get additional details.

For an interview or more information contact John Mandeville at 888-5640 or [john@lamoilleconomy.org](mailto:john@lamoilleconomy.org).

## Improving Cropland Workshop In Lancaster

The Coös County Conservation District and UNH Cooperative Extension, Coös County, have organized a workshop open to all on improving your forage cropland while keeping costs down. It will be held on Thursday, April 19, from 10:30 a. m. to 2 p. m. at the North Country Resource Center, Route 3 North of Lancaster.

In the morning session RMI Recycles and Casella Organics will explain the soil improving products, including woodash that they have available. In the afternoon how to rent the Districts Woodash Spreader and other (vegetable growing) equipment will be reviewed. Additional information on weed surveys and crop records will also be covered. Then NHDA has certified this to receive one Pesticide License recertification credit.

No cost or registration required, take your own lunch.

## Cohase Chamber Announces Contest To Support Local Businesses

The Cohase Chamber of Commerce, based in Wells River, recently announced its new "Cohase Cash" contest which will give the public a chance to win \$100 for supporting local member businesses.

The initial contest will run through April 28. The winner will be selected by random drawing on Friday, May 4. The prize monies will be spent at Chamber member businesses and the winner will select the business(es) where they wish to redeem their winnings. To enter, participants must submit five receipts or proofs of purchase from five separate member businesses representing transactions that occurred between April 2 and April 28. Receipts can be emailed to [cohasechamber@gmail.com](mailto:cohasechamber@gmail.com), texted to 802-518-0030 or mailed to PO Box 35, Wells River, VT 05081. Submissions must be accompanied by the submitter's name, email address, mailing address and phone number. No purchase necessary. See WEB site for instructions for entering without making a purchase. Multiple submissions are allowed as long as each receipt is from a different business. Receipts of any amount from any member business are acceptable. This includes not only retail businesses but also restaurants, service businesses, banks, insurance companies, fuel providers, non-profit donations, farm share purchases and medical providers. Receipts must contain at a minimum, the business name, the date of the transaction and the amount of purchase. Submitters are free to black out personal or other identifiable information, if needed. For more information and a directory of current member businesses, visit

[www.cohase.org](http://www.cohase.org) or email [cohasechamber@gmail.com](mailto:cohasechamber@gmail.com).

## Edward Jones Ranks Fifth In Best Places To Work List

Financial-services firm Edward Jones ranks No. 5 on the 2018 FORTUNE 100 Best Companies to Work For list in its 19th appearance there, according to global research and consulting firm Great Place to Work and Fortune magazine.

"We feel very proud of this consistent recognition, that we have created a special workplace where we care about our clients and we care about each other," said Edward Jones Managing Partner Jim Weddle. "As a partnership, all of us work together with the sole focus of uniquely understanding and delivering value to the clients we serve."

Great Place to Work based its ranking on a data-driven methodology applied to anonymous survey responses from employees at Great Place to Work-certified organizations with more than 1,000 employees.

"As a growing firm, we are proud to have created a rewarding career destination that sets us apart within our industry and underscores our opportunity," Weddle said. "Building personal relationships with our clients is fulfilling, and we take pride in knowing that we make a significant, positive difference to our clients and to the communities where we live and work."

A local office of Edward Jones is on Summer Street in St. Johnsbury.

## 'Raising Dairy Beef in New Hampshire' Meetings Happening Locally

A review and results of the research project conducted from 2015 to 2017, comparing the shelled corn feed system designed for Holstein dairy steers with the traditional forage feeding system.

In 2014, Michal Lunak and Peter Erickson, UNH Cooperative Extension Dairy Specialists, were awarded a three-year grant from the New Hampshire Charitable Foundation's Neil and Louise Tillotson Fund to study the feasibility of raising Holstein dairy steers on a special diet of shelled corn and protein supplement. Compared to the typical forage feeding method, the study brought cattle to market weight in eight fewer months. Michal Lunak and Peter Erickson will discuss their findings including what worked, what didn't work, the best markets for the product, financial efficiency, and how producers can use this feeding system on their own farm.

Although this program is designed for Holstein steers, findings can be applied to any cattle. Full time and part time beef producers are encouraged to attend.

Pre-registration is not required, but it is appreciated two days prior to each event.

For more information, or to register, please contact: Michal Lunak; 603-787-6944; [Michal.Lunak@unh.edu](mailto:Michal.Lunak@unh.edu)

Local meetings will be April 25 at UNH Cooperative Extension Office in Lancaster, from 7 to 9 p. m. and on April 27 at UNH Cooperative Extension Office, North Haverhill, from 10 a. m. to noon.

## Kinney Pike Insurance Receives Quality Management Award

Kinney Pike Insurance announced the company has received the E&O Plus Quality Management Award for the fourth consecutive year. This award is presented to insurance agencies demonstrating outstanding devotion to quality management in serving their clients and a commitment to excellence in the area of Errors & Omissions prevention and mitigation. This mark of distinction puts Kinney Pike Insurance in an elite group, as it is one of only 23 firms participating in the E&O Plus Program to receive this award for 2017.

Kinney Pike Insurance recently underwent a rigorous audit and the award is based on their commitment and compliance to providing quality services. The audit and annual quality award are conducted and presented by E&O Plus, a risk retention group sponsored by Assurex Global, a worldwide network of insurance brokers.

"This honor highlights the exceptional work of our employees in our commitment to quality, professionalism, and exceptional service to our clients," stated Doug Corman, Kinney Pike Insurance Principal. "We routinely audit our work to ensure we're providing the best possible service to our clients, and are very proud to share this award with our employees."

Kinney Pike Insurance has a location in St. Johnsbury.

# Fraud Watch: Title Theft

BY ELLIOTT GREENBLOTT

Just when you thought you've seen everything..... Here is a scam that can really leave you out in the cold – home title fraud. The crime begins with a data breach followed by identity theft. With your identity compromised, all of your finances, including mortgage information is revealed. Armed with your identity, the scammer impersonates you and moves in one of three ways: refinances your house, transfers your title and takes out loans, or sells your house. In the refinance scenario, the criminal discharges and refinances your mortgage for a higher amount. The additional money is deposited in a new bank account and the scammer leaves the scene with the cash. Since the new mortgage is in your name, the lender now goes after you once the mortgage payments stop. In the second situation, title transfer, the "new" title holder obtains a new home equity loan or mortgage, takes an advance in cash, and runs. The result is a foreclosure notice for non-payment. In the third scenario your property is actually sold in an internet transaction to innocent buyers.

In each case, you are "on the hook" since the sale or refinancing appear to be legal. The responsibility for repayment belongs to you until you prove that you were the victim of fraud. In the case of the home sale, you could be temporarily forced out of your home or lose your home to the buyers. You were the victim of identity theft and title fraud, not the buyers and failure to resolve this quickly can damage your personal credit score.

Ironically, those most susceptible to this type of fraud have clear title to their property - no mortgage, home equity loan, or lien. That is because liens add complications to any property transfers or new liens. Demographically, seniors are most vulnerable since they more likely have clear title, but this threat is real for everyone with property.

Protecting yourself from this type of fraud bears a good deal of similarity to the general protective steps. Of greatest value is being guarded in disclosure of personally identifiable information – Social Security Number, Medicare Account, driver's license number, account information. Be most wary using social media and when requests come from strangers on the phone or internet where criminals use impersonation to gain compliance on requests for this data.

One of the best ways to protect against many types of fraud is to order credit freezes on your data held by credit bureaus. A freeze prevents the distribution of financial and personal information by the credit bureau which in effect eliminates the processing of most new financial transactions: Equifax (800) 525-6285 [www.equifax.com](http://www.equifax.com); Experian (888) 397-3742 [www.experian.com](http://www.experian.com); Innovis (800) 540-2505 [www.innovis.com](http://www.innovis.com);

And, TransUnion (800) 680-7289 [www.transunion.com](http://www.transunion.com)

There may be a small fee for the service. Credit freezes do not interfere with existing financial activities such as credit cards and mortgages and can be removed or temporarily lifted for needed access to your information.

Another way to protect against title fraud is often through title insurance. If you have purchased property, you likely have had to purchase title insurance. Be sure that the policy covers the full value of the property as quite often what is required by lenders only covers the amount they are loaning to you. Also monitor bank and credit statements including mortgage and loan balances. Anticipate the arrival of regular payment notices such as mortgages or loans and notify the lender if notice is not received.

If you find yourself a victim of this type of fraud, follow the following six steps toward recovery:

1. Collect relevant information such as any names, dates, contact information, account numbers;
2. Report the situation to property lien holder, banks, credit card companies
3. Notify the credit bureaus and institute freezes on your information
4. Contact the Federal Trade Commission and file a report: (877) 438-4338 or [www.identitytheft.gov](http://www.identitytheft.gov)
5. Report the suspected breach to local law enforcement filing a police report and obtaining a copy of the report
6. Develop a recovery plan (see [www.ftc.gov](http://www.ftc.gov)).

Have questions and need assistance? Call the AARP National Fraud Watch Network helpline at (877) 908-3360.

*Elliott Greenblott is a retired educator who serves as the Vermont AARP Fraud Watch Network Coordinator.*

# Summit Announces Partnerships with Key Community Organizations

WHITEFIELD — Summit by Morrison will partner with Granite State Independent Living (GSIL), North Country Home Health & Hospice Agency (NCHHHA) and Caleb Caregivers.

The Whitefield senior living community prepares to open its doors to residents this spring.

"Summit by Morrison and each of these organizations exists to serve seniors," said Chad Dingman, Chief Executive Officer of Summit by Morrison and The Morrison Assisted Living and Skilled

Nursing Care. "Teaming up with GSIL, NCHHHA and Caleb Caregivers is an added measure that will help support the residents of Summit in their pursuit of a healthy and active lifestyle. It's important that our residents be able to live as they choose."

Granite State Independent Living, a statewide organization that provides services and supports to help people live independently, will complement services offered by Summit by Morrison to help residents in Independent Living

who may want or need additional assistance with personal care, household chores or transportation.

"Our personalized services allow us to meet the needs of any resident who wants or needs help, beyond the services already offered by Summit by Morrison," said Donna Potter, director of home care north, Granite State Independent Living. "By partnering with Summit by Morrison, GSIL will help residents live as independently as they choose."

North Country Home Health &

Hospice Agency will work with Summit by Morrison to help residents of Independent Living with short-term care needs and activities of daily living. Residents in Assisted Living can also opt for additional services provided by NCHHHA; the two organizations will work together seamlessly to meet residents' needs.

Said Tiffany Haynes-Hicks, MSN, RN, director of hospice and nursing, North Country Home Health & Hospice Agency, "Because of our long history of working with The Morrison, collabo-

rating with Summit by Morrison makes sense, and we look forward to working together to help residents enjoy their lives to the fullest."

Caleb Caregivers, a local non-profit organization based in Whitefield, will have a unique partnership with Summit by Morrison. Caleb volunteers will complement Summit by Morrison's transportation services; both organizations will help residents who may need assistance getting to doctor's appointments, running errands, or seeing friends and family. Caleb

Caregivers will also provide opportunities for residents of Summit who drive and have vehicles to volunteer as drivers and to visit with seniors in the area.

"Summit by Morrison will be a wonderful asset to the Whitefield community, and we're excited to be a part of it," said Sheena Godin, executive director, Caleb Caregivers. "The partnership with Summit by Morrison is a great fit; we can work together to help members of our community and to offer opportunities for others to be engaged as volunteers."

## Compare Our CD Rates

Bank-issued, FDIC-insured

6-month	<b>1.85 % APY*</b>	Minimum deposit \$1000
1-year	<b>2.15 % APY*</b>	Minimum deposit \$1000
2-year	<b>2.60 % APY*</b>	Minimum deposit \$1000

\* Annual Percentage Yield (APY) effective 04/04/2018. CDs offered by Edward Jones are bank-issued and FDIC-insured up to \$250,000 (principal and interest accrued but not yet paid) per depositor, per insured depository institution, for each account ownership category. Please visit [www.fdic.gov](http://www.fdic.gov) or contact your financial advisor for additional information. Subject to availability and price change. CD values are subject to interest rate risk such that when interest rates rise, the prices of CDs can decrease. If CDs are sold prior to maturity, the investor can lose principal value. FDIC insurance does not cover losses in market value. Early withdrawal may not be permitted. Yields quoted are net of all commissions. CDs require the distribution of interest and do not allow interest to compound. CDs offered through Edward Jones are issued by banks and thrifts nationwide. All CDs sold by Edward Jones are registered with the Depository Trust Corp. (DTC).

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## Adult Education Courses at St. Johnsbury Academy

Register today! For more information contact:

Marina Cole • 802-748-7738 • [mcole@stjacademy.org](mailto:mcole@stjacademy.org)

[www.stjacademy.org/academics/adult-education](http://www.stjacademy.org/academics/adult-education)

## APRIL COURSES

### AMATEUR "HAM" RADIO: TECHNICIAN-LEVEL:

Apr 17 - June 5, T, 6-7:30 p.m. (12 hrs); \$150 includes text and exam

Learn how to operate amateur radio equipment and earn your FCC technician-level license to operate on the air.

### INTRODUCTION TO EXCEL:

Apr 24 - May 10, T/TH, 5:30-7 p.m. (9 hrs); \$150 includes text and USB drive

Learn how to create worksheets, make them look professional, and print them correctly, as well as how to use formulas to complete calculations automatically.

### RESIDENTIAL WIRING:

Apr 24 - May 17, T/TH 6-8 p.m. (16 hrs); \$200

Learn the basics of electrical wiring for immediate use in your own home. Applications will include installation of switches, receptacles, and light fixtures.

**For online courses visit: [www.ed2go.com/stjacademy](http://www.ed2go.com/stjacademy)**

**Seeking work? Need career training?**

Meet our Adult Education Coordinator at the **St. Johnsbury Job Fair** **Wednesday, April 18 from 9 a.m. to 2 p.m. at the St. Johnsbury School.**