

October 19, 2017

OPEGA provides Taxation committee with update on New Markets Tax Credit Report

On Tuesday, October 17, Beth Ashcroft from the Office of Program Evaluation and Government Accountability (OPEGA) provided an update of the tax expenditure review of the New Markets Tax Credit. The committee met for approximately three hours and discussed the report at length with Ms. Ashcroft. Maine's New Markets Tax Credit is modeled after the Federal New Markets Tax Credit and provides a 39% tax credit over seven years to investors who make qualified investments in low income community businesses via a community development entity (CDE). The OPEGA reported that the program has produced positive outcomes, but its cost effectiveness could be improved.

In addition, the OPEGA was supposed to review its full report on the Pine Tree Zone Development Program (PTZD) and its expedited report on "tax fairness" expenditures, but time ran out. The committee tentatively rescheduled discussion of the PTZD program and "tax fairness" expenditures to continue on Wednesday, November 15. The OPEGA has already provided a review of its reports on expenditures in the tax fairness category and on the PTZD program to the Government Oversight Committee late last month.

Included in the "tax fairness" category list are 15 tax expenditures, which include eight sales and use tax exemptions; four income tax credits or deductions; two excise tax refunds; and, a real estate tax exemption. They are:

- Exemption for Certain Loaner Vehicles (Sales & Use Tax);
- Exemption for Certain Property Purchased Out of State (Sales & Use Tax);
- Exemption for Certain Returnable Containers (Sales & Use Tax);
- Exemption for Meals & Lodging Provided to Employees (Sales & Use Tax);

- Exemption for Mobile & Modular Homes (Sales & Use Tax);
- Exemption for Motor Vehicle Fuel (Sales & Use Tax);
- Exemption for Packaging Materials (Sales & Use Tax);
- Exemption for Trade-In Credits (Sales & Use Tax);
- Credit for Income Tax Paid to Other Jurisdiction (Income Tax);
- Deduction for Active Duty Military Pay Earned Outside of Maine (Income Tax);
- Deduction for Dividends from Affiliates not included in Combined Return (Income Tax);
- Deduction for Social Security Benefits Taxable at Federal Level (Income Tax);
- Refund of the Gasoline Tax for Off-Highway Use and for Certain Bus Companies (Excise Tax);
- Refund of the Special Fuel Tax for Off-Highway Use and for Certain Bus Companies (Excise Tax); and,
- Exemptions of the Real Estate Transfer Tax (Real Estate Transfer Tax).

With respect to the PTZD program, the OPEGA concluded that the PTZD program does not support its intended goals and could not determine whether the program was achieving results despite its design, as adequate data was not readily available to assess the programs outcomes. The Maine State Chamber joined others at a public hearing on Monday, September 25 to speak in favor of the program.

The committee has the authority to schedule one more meeting beyond November 15, if necessary. For more information, please contact Linda Caprara by calling (207) 623-4568, ext. 106, or by emailing lcaprara@mainechamber.org. □

Maine Secretary of State's office produces the Maine Citizen's Guide to the Referendum Election to summarize referendum questions and their impacts

EDITOR'S NOTE: The following information was compiled from the Maine Citizen's Guide to the Referendum Election produced by the Maine Secretary of State's office. The complete guide contains information on all of the questions facing Maine voters on Tuesday, November 7. For more information, please visit <http://www.maine.gov/sos/cec/elec/upcoming/citizens-guide2017.pdf>.

Question 1. Citizen's Initiative:

Do you want to allow a certain company to operate table games and/or slot machines in York County, subject to state and local approval, with part of the profits going to the specific programs described in the initiative?

SUMMARY: This initiated bill allows slot machines or a casino in York County. The initiated bill authorizes the Department of Public Safety, Gambling Control Board to accept applications for a license to operate slot machines or a casino from an entity that owned in 2003 at least 51% of an entity licensed to operate a commercial track in Penobscot County that conducted harness horse racing with

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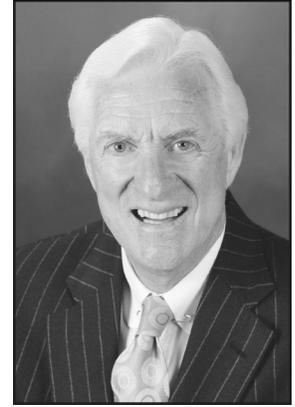
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About the Maine State Chamber of Commerce: Since 1889, the Maine State Chamber has been fighting to lower your cost of doing business. Through our Grassroots Action Network and OneVoice program, we work with a network of approximately 5,000 companies statewide who see the value in such a service and provide the financial support that keeps our access, advocacy, and assistance efforts going strong. As Maine's Chamber, we make sure that the business environment of the state continues to thrive. The Maine State Chamber of Commerce advocates on behalf of their interests before the legislature and regulatory agencies and through conferences, seminars, and affiliated programs.

A message from the president...

"Maine State Chamber's Board of Directors takes positions on the November 2017 ballot questions..."

by Dana Connors



With less than a month before voting day, there are two citizen initiatives, one bond issue, and one constitutional amendment (see details on page) facing voters on the State of Maine Official Ballot for the Referendum Election to be held on November 7, 2017. As is common in election years without key congressional or gubernatorial votes, we anticipate a light voter turnout this year. That means every vote matters even more!

On Friday, October 13, the Board of Directors of the Maine State Chamber of Commerce met to review and discuss these four questions. After much discussion, the following positions were determined:

- **Question 1:** The Board of Directors of the Maine State Chamber of Commerce *opposes* Question 1 because this question clearly exemplifies the need for reform of the citizen initiative process. This question benefits one person; it's very self-serving. For us, it's about process. The decision is not based on the need for or value of a new casino, but on the grounds that the process of employing citizen initiatives needs reform. Our Board values a process that allows public input and encourages consensus-driven public policy decisions.
- **Question 2:** After a lengthy and thorough discussion of the Medicaid expansion issue, board members were *unable to reach a consensus* position on Question 2. However, they did reach consensus on the following Statement of Principle: *"Recognizing the significance of a viable health care system for Maine, the Board of Directors of the Maine State Chamber of Commerce believes our citizens deserve greater access to health care, but at a cost that does not harm Maine's economy. Individuals and families need more affordable options; hospitals and providers need a predictable and reliable payment system; and, all regions must have services. The Board believes that, due to the complexities of the health care system, and the increasing uncertainty concerning the future of the Affordable Care Act, both federally and locally, this challenge is best resolved through the traditional legislative process with good faith efforts and compromise by all parties. For this reason, the chamber takes no position on Question 2."*
- **Question 3:** The Board of Directors of the Maine State Chamber of Commerce *supports* the \$105,000,000 transportation bond issue.
- **Question 4:** The Board of Directors of the Maine State Chamber of Commerce *supports* amending the Maine Constitution to reduce volatility in state pension funding requirements.

Please encourage your employees and colleagues to educate themselves on the issues and their impact on Maine's economy. Encourage them to take the time to cast their ballots on November 7. The Secretary of State's website (<http://www.maine.gov/sos/cec/elec/upcoming/index.html>) has a Citizen's Guide to the Referendum Election in both Word and PDF formats. Please let us know if we can provide you with further information. □

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COMMERCE

2017 Annual Dinner

Tues., November 7 | 4:30 to 8:30 p.m. | Augusta Civic Center



**Join us for an evening
of recognition and
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AGENDA

4:30 p.m. Taste of Maine Reception
5:30 p.m. Awards Dinner
7:00 p.m. The Capitol Steps

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If you are interested in **sponsorship opportunities** for this extraordinary event, please contact Melody Rousseau by calling (207) 623-4568, ext. 102, or by emailing melodyr@mainechamber.org.

More than 30 years ago, the Capitol Steps began as a group of Senate staffers who set out to satirize the very people and places that employed them. In the years that followed, many of the Steps ignored the conventional wisdom (“Don’t quit your day job!”), and although not all of the current members of the Steps are former Capitol Hill staffers, taken together the performers have worked in a total of 18 Congressional offices and represent 62 years of collective House and Senate staff experience.

Since they began, the Capitol Steps have recorded more than 35 albums, including their latest, *Orange Is the New Barack*. They’ve been featured on NBC, CBS, ABC, and PBS, and can be heard twice a year on National Public Radio stations nationwide during their *Politics Takes a Holiday* radio specials.

In fact, the Capitol Steps have performed for the past five Presidents. The only complaints the Steps seem to get are from politicians and personalities who are not included in the program! No matter who or what is in the headlines, you can bet the Capitol Steps will tackle both sides of the political spectrum and all things equally foolish. What more would you expect from the group that puts the “MOCK” in Democracy?!

If you’ve never heard of them - or even if you have - watch as they summarize three decades of headlines in a single musical number: <http://www.capsteps.com/special/satire-30years.html>.

In addition to this nationally-acclaimed performance, we have planned our **Taste of Maine Reception** to highlight the unique, quality products and flavors made throughout our state. Our annual **Awards Dinner** will celebrate the contributions of individuals, employers, and communities to Maine’s economy. □

WE PUT THE “MOCK” IN DEMOCRACY



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pari-mutuel wagering on more than 25 days in 2002 if certain criteria are met. The operation of the slot machines or casino must be approved by the voters or the municipal officers of the municipality in which the slot machines or casino will be located. The slot machines must be located and operated in a slot machine facility or the slot machines and table games must be located and operated in a casino.

Current law provides that a casino operator license or slot machine operator license may not be issued to operate any casino or slot machine facility within 100 miles of a licensed casino or slot machine facility. This initiated bill exempts a slot machine operator or a casino operator licensed under the provisions of this initiated bill from the 100-mile restriction.

This initiated bill raises the limit on the number of slot machines allowed to be registered in the State from 3,000 to 4,500. The operation of the slot machines or casino is subject to regulation by the Gambling Control Board. The applicant for a slot machine operator license or casino operator license must pay the \$5,000,000 license fee set out in the Maine Revised Statutes, Title 8, section 1018, subsection 1 A.

The slot machine or casino operator must collect and distribute 1% of gross slot machine income to the Treasurer of State for deposit in the General Fund for the administrative expenses of the Gambling Control Board.

The slot machine or casino operator must collect and distribute 39% of the net slot machine income to the Gambling Control Board for distribution by the board as follows:

1. One percent must be deposited to the General Fund for administrative expenses of the board except for a certain amount that must be transferred annually to the Gambling Addiction Prevention and Treatment Fund;
2. Ten percent must be credited to a fund to supplement harness racing purses;
3. Three percent must be credited to the Sire Stakes Fund;
4. Three percent must be credited to the Agricultural Fair Support Fund;

Maine's Youngest

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for Our Future



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When: Tuesday, November 14, 11:30-2:30

Where: Cross Insurance Center, Bangor

Register at www.mainecef.org



5. Ten percent must be credited to the Department of Education to be used to supplement and not to supplant funding for essential programs and services for kindergarten to grade 12;
 6. Two percent must be forwarded to the University of Maine System Scholarship Fund and to the Board of Trustees of the Maine Maritime Academy to be applied by the board of trustees to fund its scholarship program;
 7. One percent must be forwarded to the Board of Trustees of the Maine Community College System to be applied by the board of trustees to fund its scholarship program;
 8. Two percent must be credited to the Fund to Encourage Racing at Maine's Commercial Tracks;
 9. Three percent must be forwarded to the Treasurer of State, who must distribute that money at the municipal level throughout the State to be used to reduce property taxes;
 10. One percent must be distributed to the tribal governments of the Penobscot Nation and the Passamaquoddy Tribe;
 11. One percent must be forwarded to the Treasurer of State, who must use the money to fund drug education initiatives throughout the State;
 12. One percent must be distributed to supplement programs at the office of aging and disability services within the Department of Health and Human Services; and,
 13. One percent must be forwarded to the municipality in which the slot machines are located.
- The casino operator must collect and distribute 16% of the net table game income to the Gambling Control Board for distribution by the board as follows:
1. Nine percent must be credited to the Department of Education to be used to supplement and not to supplant funding for essential programs and services for kindergarten to grade 12;
 2. Three percent must be deposited to the Gambling Control Board administrative expenses Other Special Revenue Funds account;

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3. Two percent must be forwarded to the municipality in which the table games are located; and,
4. Two percent must be deposited into the Coordinated Veterans Assistance Fund.

INTENT AND CONTENT STATEMENT FROM THE OFFICE OF THE ATTORNEY GENERAL: This initiated bill authorizes the state Gambling Control Board to accept an application for a license to operate slot machines, or a license to operate a casino with table games and slot machines, at a single site in York County. The legislation does not describe or define the location of such a facility, but it does define the entity that is eligible to apply for such a license. The eligible applicant is the entity that in 2003 owned at least 51% of the entity that was licensed to operate a commercial track in Penobscot County and conducted harness racing with pari-mutuel wagering on more than 25 days during calendar year 2002. Bangor Historic Track fits the latter part of this description, and Capital Seven LLC is the company that owned 51% or more of Bangor Historic Track in 2003. Capital Seven LLC, which is a limited liability company formed in Nevada and owned by Shawn Scott, is thus the only entity eligible to apply for a slot machine or casino license in York County under this initiative.

Existing law establishes the process for review and approval of the application by the Gambling Control Board. Operation of the slot machine facility or casino would also have to be approved by the municipality where it was proposed to be located – either by the municipal officers or the voters of the municipality. The facility would be subject to regulation by the Gambling Control Board under existing statutes.

The initiated bill would raise the cap on the number of slot machines allowed to be registered in Maine from 3,000 to 4,500.

The slot machine or casino operator would be required to collect and turn over to the Treasurer of State 1% of the gross income from slot machines to pay for administrative expenses of the Gambling

Control Board. In addition, a total of 39% of the net income from slot machines would be collected and distributed by the Board in specified percentages for the particular programs and entities listed in the legislation, including payments to:

- the fund to supplement harness racing purses (10%), the Sire Stakes Fund (3%), the Agricultural Fair Support Fund (3%), and the Fund to Encourage Racing at Maine's Commercial Tracks (2%),
- the Department of Education to supplement and not supplant funds for essential programs and services for Kindergarten through 12th grade education (10%);
- the University of Maine System, Maine Maritime Academy and Maine Community College System for scholarship programs (3%);
- the Treasurer of State for distribution to municipalities in order to reduce property taxes (3%);
- tribal governments of the Passamaquoddy Tribe and Penobscot Nation (1%);
- the Treasurer of State to fund drug education initiatives (1%);
- programs administered by the Office of Aging and Disability at the Department of Health & Human Services (1%);
- the municipality in which the slot machines are located (1%); and,
- the General Fund for administrative expenses of the Gambling Control Board (1%), subject to a transfer of \$50,000 in each of the next two fiscal years and \$100,000 each year thereafter into an existing Gambling Addiction Prevention and Treatment Fund.

The legislation specifies a different formula for distributing net revenue from table games at a casino. A total of 16% of the net income from table games would be distributed to:

- the Department of Education to supplement and not supplant funds for essential programs and services for Kindergarten through 12th grade education (9%);
- the Gambling Control Board's non-lapsing dedicated account for admin-

istrative expenses (3%);

- the Coordinated Veterans Assistance Fund to provide financial assistance for veterans service organizations (2%); and,
- the municipality where table games are located (2%).

The above listed allocations would leave the licensed operator of the casino or slot machine facility able to retain 84% of the net income from table games and 41% of the net income from slot machine operations.

If approved, this citizen initiated legislation would take effect 30 days after the Governor proclaims the official results of the election.

A "YES" vote is to enact the initiated legislation. A "NO" vote opposes the initiated legislation.

FISCAL IMPACT STATEMENT FROM THE OFFICE OF FISCAL AND PROGRAM REVIEW: This citizen initiative allows the Gambling Control Board, within the Department of Public Safety, to accept an application for a slot machine operator license or casino operator license for a facility in York County, so long as the applicant, in 2003, owned at least 51% of an entity licensed to operate a commercial track in Penobscot County and conducted a certain number of harness races in 2002. The municipality where the proposed slot machine facility or casino will be located must vote to approve its operation within the municipality. This initiative increases the total number of slot machines that may be registered in the State by 1,500.

This fiscal note assumes that one applicant will apply for a casino operator license and operate 1,000 slot machines and 24 table games. The casino would be taxed at the rate of 1% of gross slot machine income, 39% of net slot machine income and 16% of net table game income. The facility would generate estimated annual General Fund revenue of \$7,204,947 and estimated annual Other Special Revenue Funds revenue of \$25,130,957.

The applicant will also be required to pay a one-time non-refundable privilege fee and a casino operator license fee that will generate \$250,000 and \$5,000,000,

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SUMMARY OF CASINO REVENUE

	<u>Annual Estimate</u>
Gross Slot Income	\$659,190,000
Player's Share	\$591,293,430
1% of Gross Slot Income	\$6,591,900
Net Slot Machine Income	\$61,304,670
Licensee's Share of Net Slot Machine Income (61%)	\$37,395,849
State's Share of Net Slot Machine Income (39%)	\$23,908,821
Net Table Game Income	\$10,844,880
Licensee's Share of Net Table Game Income (84%)	\$9,109,699
State's Share of Net Table Game Income (16%)	\$1,735,181

STATE REVENUES BY FUND

General Fund

1% of Gross Slot Income	\$6,591,900
General Fund	<u>\$613,047</u>
Subtotal of General Fund Revenue Generated by Facility	\$7,204,947
Loss of General Fund Revenue - Oxford Casino	<u>(\$381,117)</u>
Total General Fund Revenue	\$6,823,830
Casino Operator License (one-time only)	\$5,000,000
Non-Refundable Privilege Fee (one-time only)	\$250,000

OTHER SPECIAL REVENUE FUNDS

Gambling Control Board - 3% of Net Table Game Income	\$325,346
Harness Racing Purses	\$6,130,467
Sire Stakes Fund	\$1,839,140
Agricultural Fair Support Fund	\$1,839,140
Department of Education (K-12)	\$7,106,506
University of Maine Scholarship Fund and Maine Maritime Academy	\$1,226,094
Maine Community College System	\$613,047
Fund to Encourage Racing at Maine's Commercial Tracks*	\$1,226,093
Municipalities (used to reduce property taxes)	\$1,839,140
Tribal Governments of the Penobscot Nation and Passamaquoddy Tribe	\$613,047
Drug Education Initiatives	\$613,047
DHHS - to supplement programs at the Office of Aging and Disability Services	\$613,047
Municipality where slot machines are located	\$829,945
Gambling Addiction Prevention and Treatment Fund**	\$100,000
Coordinated Veterans Assistance Fund	\$216,898
Subtotal of Other Special Revenue Funds Generated by Facility	\$25,130,957
Gambling Control Board - Annual Renewal Fees	\$206,400
Loss of Other Special Revenue Funds Revenue - Oxford Casino	<u>(\$5,984,282)</u>
Total Other Special Revenue Funds Revenue	\$19,353,075
Table Games - Initial Gaming Table Fee (one-time only)	\$2,400,000
Slot Machines - Initial Registration Fee (one-time only)	\$100,000
TOTAL REVENUE - ALL FUNDS	\$26,176,905

* If all commercial tracks obtain a license to operate slot machines, then the amount distributed from Hollywood Casino and this casino to the Fund to Encourage Racing at Maine's Commercial Tracks would then be deposited into the General Fund.

** Fiscal years ending June 30, 2018 and June 30, 2019 - \$50,000, thereafter - \$100,000

SUMMARY OF EXPENDITURE IMPACTS TO THE STATE

Gambling Control Board - General Fund	\$429,947
Gambling Control Board - Other Special Revenue Funds	<u>\$525,070</u>
TOTAL EXPENDITURES - ALL FUNDS	\$955,017

respectively, in General Fund revenue. The applicant will also be required to pay an initial registration fee for each slot machine and table game, generating \$2,500,000 in Other Special Revenue Funds revenue. Renewal fees for the casino operator license, slot machines and table games will generate an estimated annual \$206,400 in Other Special Revenue Funds revenue. Annual state costs associated with 5 positions and other related expenses are estimated to be \$955,017.

A market feasibility study on expanded gaming in Maine estimated a 20% reduction in revenue to Oxford Casino if a new southern Maine casino were to open. This fiscal note assumes the same 20% reduction, resulting in an estimated annual state General Fund revenue loss of \$381,117 and Other Special Revenue Funds revenue loss of \$5,984,282. The impact on revenues generated by Hollywood Casino is not expected to be significant. (See sidebar on page 7)

Question 2, Citizen's Initiative:

Do you want Maine to expand Medicaid to provide healthcare coverage for qualified adults under age 65 with incomes at or below 138% of the federal poverty level, which in 2017 means \$16,643 for a single person and \$22,412 for a family of two?

SUMMARY: This initiated bill requires the State to provide federally approved Medicaid services through MaineCare to qualifying persons under 65 years of age with income equal to or below 133% plus 5% of the non-farm income official poverty line.

The initiated bill requires the Department of Health and Human Services to prepare and submit to the Federal Government any state plan amendments, no later than 90 days after the effective date of the initiated bill, necessary to implement the provisions of the initiated bill. The initiated bill requires monthly reporting by the department to the appropriate joint standing

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committees of the Legislature on the status of a state plan amendment submission until such an amendment is approved and reporting on the status of implementation of the expanded coverage under MaineCare and on the status of implementation and savings generated to state-funded programs as a result of the expanded coverage. It requires the Department of Administrative and Financial Services, Maine Revenue Services to report on revenues generated as a result of expanded coverage. It requires any savings to be transferred to the MaineCare Stabilization Fund prior to the end of fiscal year 2018-19. It requires the Office of Fiscal and Program Review to independently review these reports and report its findings to the appropriate joint standing committees of the Legislature.

INTENT AND CONTENT STATEMENT FROM THE OFFICE OF THE ATTORNEY GENERAL: This initiated bill would expand the Medicaid program in Maine (known as MaineCare) to pay healthcare costs for individuals with incomes at or below 138% of the federal poverty level who do not currently qualify for Medicaid coverage. This is the expansion that states were authorized to elect under the federal law known as the Affordable Care Act, originally enacted by Congress in 2010.

To qualify for MaineCare under existing law, an adult must be a Maine resident and a U.S. citizen, or a permanent resident or legal alien (subject to some restrictions), who is in need of health care assistance. In addition, the adult must be one of the following: pregnant; a parent or caretaker relative of a dependent child or children under age 18; blind; disabled; or, 65 years of age or older; and, must have income and assets below a certain level, which is defined differently in the law for each of the above categories of individuals and varies according to household size.

For example, parents or caretaker relatives with one or more dependent children and disabled adults must have family incomes at or below 100% of the federal poverty level to qualify for MaineCare currently. To be considered

“disabled” under existing law, an adult must be found unable to engage in “any substantial gainful activity” (as defined in the Social Security Act) by reason of a physical or mental impairment that is medically determined and can be expected to result in death or to last for a continuous period of at least 12 months.

The initiated bill would expand coverage to include qualified adults (meeting existing residency and citizenship criteria) who are under the age of 65, not otherwise eligible for this assistance under existing law, and have family incomes at or below 138% of the federal poverty level. Thus, the initiative would extend MaineCare coverage of healthcare costs to:

- parents or caretaker relatives with one or more dependent children who have family incomes between 101% and 138% of the federal poverty level;
- adults with disabilities who have incomes between 101% and 138% of the federal poverty level; and
- adults with family incomes at or below 138% of the federal poverty level who do not have dependent children and are not “disabled” as that term is defined in the Social Security Act described above.

The federal poverty level is adjusted every year. In 2017, 138% of the federal poverty level means \$16,643 for a single person; \$22,412 for a family of two; \$28,180 for a family of three; \$33,948 for a family of four; and so on, up to \$57,022 for a family of eight.

Under the terms of the federal Affordable Care Act, by 2020, federal matching funds would cover 90% of the healthcare costs for the qualified adults under age 65 without dependent children who would be newly eligible under this expansion, while the State would cover the balance of 10%. Federal funds would cover 65% of the healthcare costs for parents or caretaker relatives with one or more dependent children who have household incomes between 101% and 138% of the federal poverty level. Additional information on the cost of implementing this initiative is provided in the fiscal note prepared by the Office of Fiscal and Program Review and published in this Citizen’s Guide.

If approved, this citizen initiated legislation would take effect 30 days after

the Governor proclaims the official results of the election.

A “YES” vote is to enact the initiated legislation. A “NO” vote opposes the initiated legislation.

FISCAL IMPACT STATEMENT FROM THE OFFICE OF FISCAL AND PROGRAM REVIEW: This citizen initiative expands medical coverage under the MaineCare program to adults who qualify under federal law with incomes up to 133% plus 5% of the non-farm income official poverty line.

The initiative will require annual General Fund appropriations of \$2,578,609 for the Office of Family Independence - District program in the Department of Health and Human Services (DHHS) for the state share of the costs of 103 new positions to administer the MaineCare eligibility expansion. Funding for the new positions reflects a 75% federal match for the 79 Eligibility Specialist positions and a 50% federal match for the other 24 new positions. The funding for the Eligibility Specialist positions assumes a 700 person caseload for each new position.

The initiative will require annual General Fund appropriations of \$50,366,696 to the DHHS for medical costs for the newly eligible childless adult population. This amount represents 10% of the total cost, with federal matching funds used for the remaining 90%.

The initiative will require annual General Fund appropriations of \$28,139,957 to the DHHS for medical costs for the parent’s population between 101% to 138% of the federal poverty level. This amount represents 35% of the total cost, with federal matching funds used for the remaining 65%.

The initiative will require annual General Fund appropriations of \$409,745 to the DHHS for medical costs for the children who have not had MaineCare in the past, but whose family will opt for MaineCare coverage after expansion. This amount represents 2% of the total cost, with federal matching funds used for the remaining 98%.

Although overall costs will increase under this initiative, some programs will achieve savings that will mitigate the additional expenditures. The savings that are generated within existing programs

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are estimated to be \$27,000,000 annually and are already taken into account in the summary of costs and revenues in this fiscal impact statement.

Additional costs for the Legislature's Office of Fiscal and Program Review for certain review and reporting functions can be absorbed within existing budgeted resources.

In summary, when fully implemented, this initiative is anticipated to require net annual appropriations from the General Fund of \$54,495,000. Federal costs would be around \$525,000,000 annually. If approved by the voters, additional implementing legislation will be required to provide the additional appropriations and allocations.

Question 3, Bond Issue:

Do you favor a \$105,000,000 bond issue for construction, reconstruction and rehabilitation of highways and bridges and for facilities or equipment related to ports, harbors, marine transportation, freight and passenger railroads, aviation, transit and bicycle and pedestrian trails, to be used to match an estimated \$137,000,000 in federal and other funds, and for the upgrade of municipal culverts at stream crossings?

INTENT AND CONTENT STATEMENT FROM THE OFFICE OF THE ATTORNEY GENERAL: This Act would authorize the State to issue general obligation bonds in an amount not to exceed one hundred and five million dollars (\$105,000,000), to raise funds for a variety of projects as described below. The bonds would run for a period not longer than 10 years from the date of issue and would be backed by the full faith and credit of the State.

One hundred million dollars (\$100,000,000) in proceeds from the sale of these bonds would be administered by the Department of Transportation for the following purposes.

- **Highways, secondary roads and bridges:** \$80 million would be expended to construct, reconstruct or

rehabilitate state highways that have been designated as Priority 1, 2 or 3 by the Department of Transportation in accordance with state statute (23 M.R.S. § 73(7)); repair secondary roads in partnership with municipalities pursuant to the existing Municipal Partnership Initiative program; and, replace and rehabilitate bridges.

Municipalities are required to contribute 50% or more of the project costs under the Municipal Partnership Initiative program, which is described on the Department's web site at <http://maine.gov/mdot/planning/>. Highway and bridge projects are matched with federal funds on a ratio of 1.1 to 1 (federal to state) dollars. Accordingly, these bond proceeds are expected to leverage approximately eighty-eight million dollars (\$88,000,000) in federal and local matching funds.

- **Multi-modal projects:** \$20 million would be spent on a variety of projects, including facilities and equipment related to ports, harbors, marine transportation, aviation, railroads (both passenger and freight), transit (public transportation) and bicycle and pedestrian trails. The intent is to fund projects that preserve public safety or otherwise demonstrate high economic value in terms of transportation. The investment of these bond proceeds is expected to be matched by approximately \$49 million in federal, local and private funds.

Five million dollars (\$5,000,000) in proceeds from the sale of these bonds would be administered by the Department of Environmental Protection as a competitive grant program to upgrade or replace municipal culverts at stream crossings in order to improve fish and wildlife habitats, reduce flood hazards and improve storm water management. Local governments, municipal conservation commissions, soil and water conservation districts and private nonprofit organizations would be eligible to apply for these grants and would be required to provide some matching funds. The criteria for evaluating project proposals are set forth in the bond legislation.

If approved, the authorization of these

Continued on Page 10...



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beta/11137613/](http://www.linkedin.com/company-beta/11137613/)

2017 Referendum Guide... *(Continued from Page 9...)*

bonds would take effect 30 days after the Governor's proclamation of the vote.

A "YES" vote approves the issuance of up to one hundred and five million dollars (\$105,000,000) in general obligation bonds to finance the activities described above. A "NO" vote disapproves the bond issue in its entirety.

DEBT SERVICE STATEMENT FROM THE OFFICE OF THE TREASURER: Total estimated life time cost is \$133,875,000 representing \$105,000,000 in principal and \$28,875,000 in interest (assuming interest at 5.0% over 10 years).

FISCAL IMPACT STATEMENT FROM THE OFFICE OF FISCAL AND PROGRAM REVIEW: This bond issue has no significant fiscal impact other than the debt service costs identified above.

Question 4, Constitutional Amendment:

Do you favor amending the Constitution of Maine to reduce volatility in state pension funding requirements caused by the financial markets by increasing the length of time over which experience losses are amortized from 10 years to 20 years, in line with pension industry standards?

INTENT AND CONTENT STATEMENT FROM THE OFFICE OF THE ATTORNEY GENERAL: This proposal would authorize an amendment to the Constitution of Maine to extend the maximum period of time over which net losses in the market value of the State-funded retirement plans administered by the Maine Public Employees Retirement System must be retired or funded. That period is now 10 years, and this amendment would extend it to 20 years.

The Maine Public Employees Retirement System (known as Maine PERS) is the pension system that provides retirement benefits to all state employees and public school teachers. Those employees do not contribute to Social Security and do not receive income

from Social Security when they retire.

The Constitution requires the State to fund the "normal cost" of all retirement and ancillary benefits provided to system participants annually "on an actuarially sound basis." If there are net losses in the market value of the retirement system's investments that would create an "unfunded liability" – i.e., a situation in which the benefits that the system is obligated to pay would exceed the capacity of the fund – then those net losses (referred to as "experience losses") amortized over a specified period of time must be replenished by the State through general fund appropriations or other means in the state budget. Experience losses are currently amortized over a 10-year period under a constitutional amendment adopted in 1995, when the retirement plan for state employees and public school teachers was funded by the state at a much lower level than it is currently. Having a larger state fund means that the obligation to recover market losses over a 10-year period can trigger a much greater dollar effect on the state's annual budget. Under this amendment, the obligation to retire unfunded liabilities caused by such losses would remain the same, but the financial impact on the state's annual budget would be reduced by paying back the net losses over a longer period of time. The change in the amortization period from 10 to 20 years is thus intended to smooth out the effects of volatility in the marketplace in a manner that is consistent with accepted actuarial practices.

A "YES" vote favors adoption of this constitutional amendment. A "NO" vote opposes adoption of this constitutional amendment.

FISCAL IMPACT STATEMENT FROM THE OFFICE OF FISCAL AND PROGRAM REVIEW: If approved by the voters, this amendment to the Constitution of Maine will increase the length of time over which experience losses to the Maine Public Employees Retirement System caused by the financial markets are amortized from 10 years to 20 years. This will lower the amount of funding needed to pay the required employers contributions in years 1 through 10 of any particular experience loss, but increase these payments in years 11 through 20. The amounts involved will depend on the frequency and magnitude of actual losses experienced. □

MaineSpark initiative launched to address Maine's workforce challenges —



From left, Nate Wildes of Live and Work in Maine, Ed Cervone of Educate Maine, Kate Leveille of the Maine College Access Network, and Dana Connors of the Maine State Chamber of Commerce are all involved in the MaineSpark initiative to address and resolve Maine's workforce challenges.

On Thursday, September 28, 2017, the Maine State Chamber of Commerce participated in the launch of MaineSpark, a collaborative initiative that connects people with the education, jobs, training, programs and/or resources needed to thrive in Maine's robust and changing economy. MaineSpark is powered by the Maine Workforce & Education Coalition; which is comprised of schools and universities, non-profits and foundations, government agencies and businesses – all of which have joined forces toward a goal: by 2025, 60 percent of Mainers will hold credentials that position Maine and its families for success.

MaineSpark has identified four strategic tracks aimed to achieve the goal of "60 by 2025." They are:

- **Strong Foundations**, to make sure all Maine children begin life with good educational opportunities to help build the foundation they need to improve outcomes throughout school;
- **Future Success**, to prepare Maine's youth beginning in middle school for college, trainings and career options so they are ready to launch successful adult lives;
- **Adult Promise**, to increase adult learner educational attainment by offering information, support and resources for those looking to start or finish a

degree or certificate, change careers or learn a new trade or skill; and,

- **New Opportunities**, to support graduates of Maine colleges and other programs who would like to stay in Maine and build their careers here, and connect new and potential residents looking to begin a new chapter of life in Maine.

"It is a top priority of the Maine State Chamber to make sure our workforce has the education, training and skills Maine businesses need today and in the future," said Dana Connors, president of the Maine State Chamber of Commerce. "We are proud to be a part of the Maine Workforce & Education Coalition, and confident in MaineSpark's action plan to achieve the '60 percent by 2025' goal so Maine can compete and succeed."

The official announcement launching MaineSpark took place in Bangor at the "Attract Build Retain: Talent for Maine" summit hosted by the Maine Philanthropy Center, the Maine Development Foundation, and the Maine Workforce & Education Coalition. For more information on MaineSpark and to become a coalition partner, please go to www.MaineSpark.me. □

Maine Career Connect helps new hires and their families with their relocation needs —

EDITOR'S NOTE: The following article was written by Laurie Schreiber of Mainebiz and printed on October 16, 2017, in the publication's "On the record" section. It is reprinted here with permission; photo credit to Jason Paige Smith.

The Bangor-based organization started in 2013 after, through surveys, the University of Maine found that 40% of faculty was considering departing due to lack of partner accommodation, family integration issues and difficulties connecting with others in the region. MCC, receiving fiscal sponsorship and networking support from the Maine State Chamber of Commerce, seeks to solve those challenges by offering comprehensive services for newly recruited employees and their families, thus reducing employee turnover.

Carin Sychterz, who started as part-time director of Maine Career Connect in October 2015, has been instrumental in leveraging the organization's model for helping new hires and their families with their relocation needs and, as a result, achieving 100% retention of those new employees.

Sychterz was a trailing spouse herself, arriving in Maine in 2012. Her background includes nonprofit and business writing experience, and event planning and project development.

Mainebiz caught up with Sychterz between clients. Here's an edited transcript:

Mainebiz: What was your charge when you joined Maine Career Connect?

Carin Sychterz: I was tasked with expanding the organization. I continued to work with the University of Maine, and with other employers, like Penobscot Community Health Center, C&L Aviation and Emera. I've worked with approximately 50 new-hire families; and with Michelle Hale from the

Continued on Page 12...

Maine Career Connect... (Continued from Page 11...)

University of Maine I've been shepherding the organization's expansion to Portland, and possibly Waterville and Presque Isle.

MB: How does the service work?

CS: During an employer's pre-hire phase, I usually spend an hour talking with hires about life in the region or up to three hours giving a community tour to the potential employee. I ask, 'What's important for you?' If someone has children, schools are the No. 1 thing they're interested in, followed closely by neighborhoods. Once someone is hired, I work to locate the right living situation for them, helping to place them in a situation that meets their personal and family needs as well as their budget. Then it's little things — how to register their car, who provides their internet services? The third thing is helping partners find jobs.



Carin Sychterz, director of Maine Career Connect, helps new hires and their families with their relocation needs.

That's the most challenging piece, and one of the most important.

MB: Examples of job-related support?

CS: A client's wife took a university job. He has a diverse background, and you'd think he'd receive 15 job

offers within the first month of moving to Bangor. But despite many conversations that I set him up with, he was having a hard time finding anything. He was about to go on the academic job market and

Continued on Page 13...

**"WE'RE RETURNING
\$21 MILLION
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“Best Places to Work in Maine” announces top employers in the state

For the fourth consecutive year, Belfast-based Edward Jones took top honors among large companies (250 or more U.S. employees) and Patriot Subaru of Saco was the top medium employer (50 to 249 U.S. employees) in the “Best Places to Work in Maine” competition. Maine Information Network, based in Augusta, a newcomer to the list, rocketed to first place among smaller businesses (fewer than 50 U.S. employees). The Society for Human Resource Management’s Maine State Council (MESHRM) recognized Maine’s top employers for 2017 at its annual awards and recognition dinner on Tuesday, October 10 at the Augusta Civic Center, with more than 700 people attending.

The 2017 “Best Places to Work in Maine” program recognizes companies that have established and consistently fostered outstanding workplace environments. The assessment process, administered by Best Companies Group, evaluated each company’s employee policies and procedures as well as survey responses from the companies’ employees. In August, the Maine Society for Human Resources Management released a list of the 80 companies that made the cut as an overall *Best Place to Work*. The program marks the most recent step in a long-term initiative to encourage growth and excellence among all Maine companies. The “Best Places to Work in Maine” ranked as follows:

Large Company Category (250+ U.S. Employees)...

- 1 Edward Jones, multiple locations;
- 2 Machias Savings Bank, multiple locations;
- 3 Consigli Construction Co., Inc., Portland;
- 4 Bangor Savings Bank, multiple locations;
- 5 Redington-Fairview General Hospital, Skowhegan and Norridgewock;
- 6 Seabasticook Valley Health, Pittsfield;
- 7 Paychex, Inc., Auburn and Portland;
- 8 T-Mobile US, Oakland;
- 9 Darling’s, multiple locations;
- 10 Tyler Technologies, multiple locations;
- 11 InterMed, P.A., multiple locations;
- 12 athenahealth, Belfast;
- 13 TD Bank, America’s Most Convenient Bank, multiple locations;
- 14 Sargent Corporation, Stillwater;
- 15 TPx Communications, South Portland;
- 16 Hancock Lumber, multiple locations; and,
- 17 Maine Veterans’ Homes, multiple locations.

Continued on Page 14...

**Congratulations to all the recipients,
and especially these Maine State Chamber members,
for earning the distinction of being one of the
Best Places to Work in Maine!**

- | | |
|-----------------------------------|--|
| ◆ Allen Insurance and Financial; | ◆ Macpage LLC; |
| ◆ Bangor Savings Bank; | ◆ Maine Credit Union League; |
| ◆ Bernstein Shur; | ◆ MMG Insurance Company; |
| ◆ Community Health Options; | ◆ ReVision Energy; |
| ◆ Consigli Construction Co. Inc.; | ◆ Sargent Corporation; |
| ◆ Finance Authority of Maine; | ◆ TD Bank, America’s Most Convenient Bank; |
| ◆ Hancock Lumber; | ◆ T-Mobile; |
| ◆ Holden Agency Insurance; | ◆ Tyler Technologies; and, |
| ◆ JMG; | ◆ Winxnet. □ |
| ◆ Machias Savings Bank; | |

Maine Career Connect... (Continued from Page 12...)

I persisted, with the help of an active advisory committee. We took him to events and continued to set up meetings with more people, and now he has a full-time job and adjunct work at two universities.

MB: And non-job-related?

CS: The university hires a lot of international faculty, and most of the partners can’t work right away due to visa requirements. The university has found those are the first faculty members to leave, because the partners are sitting bored at home. So I look for volunteering opportunities for them. Another international client was denied benefits until she secured a Social Security card, which takes many weeks. This just didn’t seem right, so I made a few calls and things were settled quickly. I have another couple whose parents were coming to visit. ‘What should I do with my parents?’ ‘Well, here are some activities and places to visit.’ It’s those little things, during that first year, that are crucial to retention, that make them feel connected to the community, and then they want to stay. I tell clients, ‘Here’s my cell phone number: Call me anytime.’

MB: What’s the potential for expanding the service?

CS: Any organization that is relocating people to the state needs these services, because anyone who’s coming here, who isn’t from here or doesn’t have family here, needs to feel connected. Connected people care about their communities and the people around them. They work hard to make their community and our state the best place to work and live.

To learn more about how Maine Career Connect can help your business attract and retain quality employees, as well as help newly relocated professionals and their families integrate into Maine communities, please contact Carin by calling (207) 949-7070 or by emailing director@mainecareerconnect.org. □

Best Places to Work... (Continued from Page 13...)

Medium Company Category (50 to 249 U.S. Employees)...

- 1 Patriot Subaru of Saco;
- 2 JMG, multiple locations;
- 3 SGC Engineering, LLC, multiple locations;
- 4 Down East Credit Union, multiple locations;
- 5 Allagash Brewing Company, Portland;
- 6 CashStar Inc., Portland;
- 7 Evergreen Credit Union, multiple locations;
- 8 Winxnet, Portland;
- 9 Drummond Woodsum, Portland;
- 10 Infinity FCU, multiple locations;
- 11 Community Care, multiple locations;
- 12 PCH/Media, Portland;
- 13 Good Shepherd Food Bank, Auburn and Hampden;
- 14 CES, Inc., multiple locations;
- 15 Bernstein Shur, Portland and Augusta;
- 16 cPort Credit Union, multiple locations;
- 17 Maine State Credit Union, Augusta and Waterville;
- 18 PeoplesChoice Credit Union, multiple locations;
- 19 MMG Insurance Company, Presque Isle;
- 20 Damariscotta Bank & Trust, multiple locations;
- 21 Finance Authority of Maine, Augusta;
- 22 Day One, multiple locations;
- 23 ReVision Energy, multiple locations;
- 24 Certify, Inc., Portland;
- 25 SymQuest, Westbrook and Lewiston;
- 26 Bath Savings Institution, multiple locations;
- 27 Systems Engineering, Inc., Portland;
- 28 York County Federal Credit Union, multiple locations;
- 29 Macpage, South Portland and Augusta;
- 30 Day's Jewelers, multiple locations;
- 31 Connectivity Point, multiple locations;
- 32 Nonantum Resort, Kennebunkport;



JMG staff and board members attended the October 10 Best Places to Work banquet to celebrate the organization's second place ranking in the Medium Company Category.

- | | |
|--|--|
| <ol style="list-style-type: none"> 33 Community Health Options, Lewiston; 34 Maine Credit Union League and Synergent, Westbrook and New Gloucester; 35 University Credit Union, multiple locations; 36 BlueTarp Financial, Portland; 37 Town & Country FCU, multiple locations; 38 Showhegan Savings Bank, multiple locations; 39 GreenPages, Inc., Kittery; 40 Gorham Sand & Gravel, Inc., Buxton and Alfred; and, 41 Allen Insurance and Financial, multiple locations. | <ol style="list-style-type: none"> 11 Sage Data Security LLC, Portland 12 Albin, Randall & Bennett, CPAs, Portland 13 CCB, Inc., Westbrook 14 Planson International, New Gloucester 15 Virtual Managed Solutions, LLC, Caribou 16 Oxford Federal Credit Union, Mexico and Norway 17 TrueLine Publishing LLC, Portland 18 Trademark Federal Credit Union, multiple locations 19 Casco Systems, Cumberland and Waterville 20 Fluid Imaging Technologies, Scarborough and Edgcomb 21 Hydro International, Portland 22 Lebel & Harriman, LLP, Falmouth |
|--|--|

Small Company Category (15 to 49 U.S. Employees)...

- 1 Maine Information Network, Augusta
- 2 SFX AMERICA, Portland
- 3 MPX, Portland
- 4 Portland Webworks, Inc., Portland
- 5 Sabattus Regional Credit Union, Sabattus
- 6 Landry/French Construction, Scarborough
- 7 TruChoice Federal Credit Union, multiple locations
- 8 Hersey EyeCare, multiple locations
- 9 Holden Agency Insurance, Southern Maine
- 10 Kennebec Federal Savings, Waterville

Endorsing partners of this program include the Maine State Chamber of Commerce, the Maine Department of Labor, the Department of Economic and Community Development, the Maine HR Convention, and *Mainebiz*. The 2017 Premier Sponsor is JobsinME.com. Sponsors include KMA Consulting, MEMIC, Bangor Savings Bank, Pro Search, Allagash Brewing Company, the Maine State Chamber, and the Human Resources Association of Southern Maine. For more information, please visit BestPlacestoWorkInME.com. □

Maine State Chamber members encouraged to participate in National Disability Employment Awareness month



October is National Disability Employment Awareness Month, and all members of the Maine State Chamber are encouraged to participate. The purpose of National Disability Employment Awareness Month (NDEAM) is to educate about disability employment issues and celebrate the many and varied contributions of America's workers with disabilities.

Held annually, National Disability Employment Awareness Month is led by the U.S. Department of Labor's Office of Disability Employment Policy, but its true spirit lies in the many observances held at the grassroots level across the nation every year. Employers of all sizes and in all industries are encouraged to participate in NDEAM.

For specific ideas about how your company can support National Disability Employment Awareness Month, please visit www.dol.gov/ndeam. Suggestions range from simple, such as putting up a poster, to comprehensive, such as implementing a disability education program. Regardless, all play an important part in fostering a more inclusive workforce, one where every person is recognized for his or her abilities, every day of every month.

Taking the Next Step...

If you have questions or concerns that you feel might be holding you back from hiring someone with a disability, we want to help! Please contact the Maine Business Leadership Network (MEBLN), and we'll put you in contact with another business that has overcome similar concerns.

The Maine Business Leadership Network is an affiliate of the Maine State Chamber of Commerce. It is a statewide, employer-driven program designed for business leaders to promote hiring practices that enable qualified people with disabilities to enter and succeed in the workplace.

For more information about the MEBLN or how your business can get involved, please visit www.mainebln.org or contact Amy Downing by calling (207) 623-4568, ext. 104, or by emailing adowning@mainechamber.org. □

Four UMS campuses launching student debt reduction plans to cover all tuition and fees for Pell-eligible Maine students in Fall 2018

Federal, state, and institutional grants will completely offset tuition and standard fees for eligible new Maine students enrolling next year at the Universities of Maine at Presque Isle, Fort Kent, Augusta, and Machias

The University of Maine System announced recently that, starting in Fall 2018, first-year Maine students who qualify for a federal Pell grant as part of their financial aid award will be able to attend the University of Maine at Presque Isle, Fort Kent, Augusta, and Machias without paying out-of-pocket for tuition and standard fees (<http://www.maine.edu/admissions-aid/tuition-rates/>). The initiative seeks to build on the enrollment growth system campuses have already achieved in Orono, Farmington, and in Southern Maine.

For more information and the complete story, please visit <http://www.maine.edu/ums-targets-student-debt-plan-cover-tuition-fees-pell-eligible-maine-students-four-campuses/>. □

SAVE THE DATE!

What Next? The Status of Health Care Reform:

Are we at the crisis point with the ACA, and what is the future of health insurance in 2018?

Wednesday, December 12, 2017

8:00 a.m. to 11:00 a.m.

Bangor Savings Bank, Augusta

After two failed attempts to eliminate and re-write the Affordable Care Act (ACA), the seven-year-old law remains essentially untouched, from a statutory perspective. However, the Trump Administration has begun implementing a series of rule changes that will have a significant effect on the implementation and effectiveness of the law. As a result, much is in flux. Will Congress come to consensus on how to address our health care dilemma? Will lawmakers agree to “fix” many of the recognized flaws in the ACA? Will they agree to a new law to replace the ACA, or will the issue remain gridlocked?

Join us from 8:00 a.m. to 11:00 a.m. as our panel of experts explores this critical issue for Maine businesses on Wednesday, December 12 at Bangor Savings Bank in Augusta. This will be an informative presentation on the status of the national health care reform law heading into 2018. We will be joined by industry and legislative experts, including Katie Mahoney, director of health care policy at the U.S. Chamber of Commerce, as well as other local and national speakers who will provide you with the most up-to-date information on what the future may hold for your business and your employees. This issue is at center stage in Washington and across the country. Please join us for an informative and timely presentation on the national health care reform bill. For sponsorship information, please contact Melody Rousseau by calling (207) 623-4568, ext. 102, or by emailing melodyr@mainechamber.org. To register for this free event, please visit www.mainechamber.org. □



InternHelpME.com

*For any employer of any size
anywhere in the state*

InternHelpME.com is a FREE online system that connects in-state employers with Maine students for year-round internship opportunities.

Since the launch of the InternHelpME.com platform in October 2010, we've been working to grow participation by Maine employers, Maine college-aged students, and Maine college and university faculty and career services staffs statewide. The goals of the program are to enhance the career development efforts already in place by the colleges and universities, as well as provide businesses with statewide access to students like never before. Offering students meaningful internship experiences here will have a positive impact for Maine, our future workforce, and our economy.

On every occasion when speaking to a group of business people, if the question is asked for a show of hands to “how many of you participated in an internship while in college?” you get a good show of hands. The next question is the icing on the cake, “how many of you were offered full-time employment by that employer once you graduated?” What has been repeatedly demonstrated supports the national reports that historically, more than 67% of students are offered full-time employment through the employers they interned with once they graduate.

InternHelpME.com, a program managed by the Maine State Chamber, is committed to providing this platform to help promote internships and ultimately retain more talent for Maine employers. Maine is one of just a few states nationwide who currently offers this statewide connection between employers, educators and students. Activity on the InternHelpME.com platform continues to grow, particularly from the student population who are interested in opportunities in Maine.

Calling all employers...

Would you consider offering an internship for the summer of 2018 and beyond? Here's what we are asking Maine employers to consider:

- **Maine's Small Employers:** If you've never offered an internship and could use some help in areas of your business like marketing, communications, social media, finance, hospitality, market research, computer science or information technology, engineering, process management, etc., the possibilities are endless. Maine is a small business state with tremendous opportunity to offer students real and meaningful experiences, while gaining valuable help in your daily operations.
- **Maine's Larger Employers:** Many larger employers already offer internships in very specific fields; please consider expanding internships to other areas of your operations not previously considered.

Through this initiative, there is an opportunity to show college-aged students that there are opportunities and good jobs right here in Maine. There is also tremendous opportunity for employers to target projects for which they may not currently have staff resources. This is a sensible approach for both employers and students – a win/win! Additionally, our colleges and universities recognize that this program broadens the opportunities they can offer their students on a statewide platform that is not available anywhere else.

We are interested in talking with any employer, large or small, who may want to learn more about this program and how it may help them in their daily operations. For more information, please visit www.internhelpme.com or contact Joyce LaRoche by calling (207) 623-4568, ext. 109, or by emailing jlaroche@mainechamber.org. □



InternHelpME.com

**For more information,
call (207) 623-4568, ext. 109,
or visit www.InternHelpME.com**

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WORKPLACE WELLNESS

HEALTHY EMPLOYEES MAKE CENTS!

Musculoskeletal Health and Tips for Avoiding Repetitive Motion Injuries

Your back and the rest of your musculoskeletal system work hard. Twisting, bending, lifting, pushing or pulling, and repeating the same motion over and over can strain your back and musculoskeletal system, which is made up of the bones and muscles that help you move.^{1,2} Back pain is a major pain for nearly 80% of people.³ But there are ways to prevent back injuries, such as:⁴

- Keep floors and walkways clear and dry. Falls from slipping or tripping cause a lot of back injuries.
- Raise your work to waist level, so you can avoid bending at the waist for long periods of time.
- Rest often. You're more likely to be injured when you're tired.
- Use tools to move heavy materials. If a load weighs more than 50 pounds, use a dolly, forklift or hoist.
- Step instead of twist. Lifting while twisting at the waist is bad for your back. Instead, turn your whole body to face the materials you're going to lift.

Keeping Motion Injuries at Bay...

Have you ever felt numbness in your hand or a sharp pain in your arm or wrist? It could be an injury from repeating the same motion. Repetitive motion injuries (RMIs) usually affect the hands,

wrists, elbows and shoulders.⁵ Strain causes tiny tears in your muscles and tendons. When the tears can't heal as fast as they are being made, the area becomes swollen and painful.⁶ With rest, most people fully recover from RMIs.² You can prevent RMIs from happening and reduce symptoms. Here are a few tips for preventing and treating RMIs:^{5,6}

- Take 3-5 minute breaks each hour to stretch and give your body time to rest.
- Switch between tasks so you aren't doing the same motion all day.
- Adjust your work station so you're sitting in a natural position.
- Keep an upright posture. Avoid leaning forward or backward more than you have to.
- Hold tools as loosely as you can.
- Use splints to lessen pressure on the muscles and nerves in your hands and wrists.
- Wear fingerless gloves to keep the muscles in your hands and fingers warm.
- Put ice on an area that gets stiff or sore.
- To relieve soreness and pain, try physical therapy.

On-the-job Tips...

Sitting or standing in a certain position for a long time can be hard on your body. Any sort of job where you have to do the same motion over and over can cause stress to your bones and muscles. Having an adjustable chair or stool at your workstation can help you be more comfortable. Try to find more than one comfortable position for your chair or work surface, so you can change positions instead of straining the same set of bones and muscles all day long.⁵

When employees feel good, they tend to perform better. That's why most Chamber BlueOptions' plans come with employee discounts on health products and services, as well as an online health and fitness program. Just contact your Anthem-appointed insurance producer for more information, or go to the Chamber's BlueOptions web page (www.mainechamber.org/blueoptions.php) to find a producer.

For more information on the Chamber BlueOptions health plan, please contact Joyce LaRoche, executive director of the Maine State Chamber Purchasing Alliance, by calling (207) 623-4568, ext. 113, or by emailing jlaroche@mainechamber.org. □

**Resources provided by Anthem.com/Time Well Spent.*

Sources:

- 1 Cleveland Clinic website: *Normal Structure and Function of the Musculoskeletal System* (accessed April 2016): clevelandclinic.org.
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- 3 Al-Otaibi, Sultan T. "Prevention of Occupational Back Pain." *Journal of Family & Community Medicine* 22.2 (2015): 73-77. PMC. Web. 29 April 2016.
- 4 The Center for Construction Research and Training website: *Back Injuries* (accessed April 2016): cpwr.com/sites/default/files/publications/Back%20Injuries%20New%20English.pdf.
- 5 National Institute of Neurological Disorders and Stroke website: *Carpal Tunnel Syndrome Fact Sheet* (accessed April 2016): ninds.nih.gov/disorders/carpal_tunnel/detail_carpal_tunnel.htm.
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Thursday, November 16, 2017
7:00 a.m. to 6:00 p.m.
University of Southern Maine,
Portland

E2Tech’s third annual Expo will be held on Thursday, November 16 at the University of Southern Maine in Portland. This year the E2Tech Expo will engage private, public, and non-profit stakeholders to help both startups and mature, established companies access the resources they need to promote their products, services, and technologies; accelerate growth; compete in national and global markets; support a robust and innovative state environmental and energy market and workforce; and, make Maine an innovation hub to start and grow a business.

For interested Expo sponsors or exhibitors, please visit e2tech.org/Expo2017 and contact Jeff Marks by emailing jeff-marks@e2tech.org. For more information about the event or to register, please visit the 2017 Expo Registration page at <http://e2tech.org/event-2671488>.

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 Management, and Circulation**

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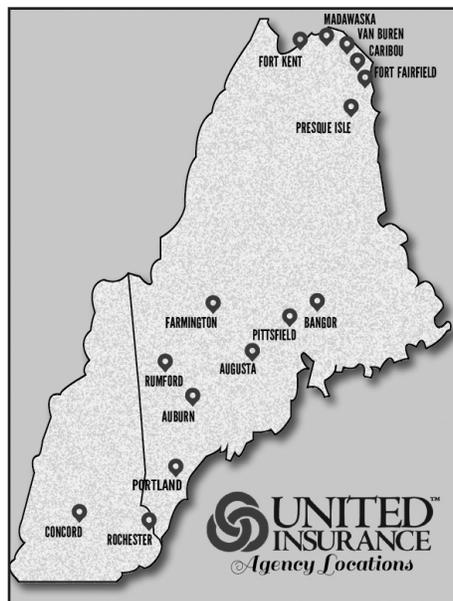
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