

THE BEDFORD BANNER

September/October 2007

Volume 10, Issue 5

Flavors of Bedford

The 6th Annual Flavors of Bedford is scheduled for Sunday, November 11, 2007 at the Doubletree Bedford Glen Hotel (same location as last year). Brown & Brown, P.C. and the Doubletree are returning as Premier sponsors of what has become a highly anticipated celebration of the Harvest.

There are several levels of sponsorship available and we are excited to be able to promote and showcase your firm as part of this grand community event. Visit www.flavorsofbedford.org for more information or call Maureen Sullivan at 781-275-8503.

A portion of the proceeds will benefit the "Heroes Homecoming Fund", an organization that helps families of deployed soldiers at Hanscom Air Force Base.



November 11, 2007
4:00 - 6:00 pm
Doubletree Bedford Glen Hotel

SPONSORS

as of 9/1/07

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Edward Jones Investments
Bedford Florist

~ SAPPHIRE ~

Great Road Gallery & Framing

Health Care Reform and Your Business

As of July 1, 2007, employers with 11 or more full-time-equivalent employees must adopt and maintain a Section 125 Plan that meets IRS rules and Health Connector regulations (956 CMR 4.00). This is true for all employers of 11 or more employees – even if they already offer health insurance to their employees.

What are the main employer requirements under Health Care Reform?

There are 5 requirements, One applies to employers of all sizes. The rest apply to employers of 11 or more full-time-equivalent employees.

For employers of 11 or more full-time-equivalent employees:

Fair Share Assessment – Employers with 11 or more full-time-equivalent employees have a choice: make a “fair and reasonable” premium contribution toward a health insurance plan for their employees; or make a payment to the state up to \$295 per employee, per year.

Section 125 Plan – Employers with 11 or more full-time-equivalent employees must adopt and maintain a Section 125 Plan that meets Health Connector regulations. If they do not, they may be charged for part of the “free care” used by their employees or their employees’ dependents at hospitals and health centers. This is called the “Free Rider Surcharge.”

Health Insurance Responsibility Disclosure (HIRD) for Employers – Employers with 11 or more full-time-equivalent employees must complete the Employer

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Fireworks at the Bistro 44

It started with a bang and the fireworks haven't stopped yet. With huge bursts of color and light, corks are popping all over. The Bistro 44 has a lot to celebrate, a new menu, a new wine list, a new gorgeous stone courtyard, and Paul Toepp, the new restaurant manager.

"I can't take credit for all the amazing things that are happening at the Bistro 44," said Paul, "so much of this was in motion long before I even arrived. However, I can get excited about sending out a signal flare. The community should know that the Bistro 44 is an awesome restaurant. It's not just your typical hotel restaurant for traveling guests. The chef, Jay DeMarco is young and overflowing with fabulous ideas. He puts his creative spin on every single dish."

Paul told us that he is excited to lead our team. "They are great people with great hearts." It didn't take him long to figure out that they are very passionate and caring individuals who understand how to create a great guest experience for you. "In fact, I think that they're so good that I'm planning to cross-train them – they'll each get a chance to learn the nuances of other jobs. I want them to feel the satisfaction of stretching and growing."

"We are delighted to welcome Paul," said Mike McNeill General Manager of the DoubleTree Bedford Glen, "he comes with an incredible amount of experience." He's worked in the hospitality industry for 20 years for privately owned hotels and resorts. Previously, as a restaurant owner, Food & Beverage manager and as a General Manager, he's taken the helm of small boutique operations to much bigger properties. He has a passion for service and his excellence shines.

CHAMBER CALENDAR



September 11 10:30 a.m.	9/11 Memorial <i>Springs Brook Park</i>
September 13 7:30 a.m.	Chamber of Commerce Directors Meeting <i>Bedford Police Station</i>
September 14 11:00 a.m.-3:00 p.m.	128 Business Expo <i>Westin Waltham Boston Hotel</i>
September 15	Bedford Day
September 20 12 noon	Working Women's Alliance <i>Flint Room/Town Center</i>
October 22 5:30-7:30 p.m.	Fall Multi-Chamber After Hours <i>Doubletree Bedford Glen</i>
November 11 4-6 p.m.	Flavors of Bedford <i>Doubletree Bedford Glen</i>

Although he most recently got off the boat from Michigan, Paul is very familiar with New England. He's managed teams at the Chatham Bars Inn, Cape Cod and lived in Manchester, MA. He knows the north east well and was looking to get back into the area when this opportunity came along. For fun, he sails competitively, rides horses – both English and Western, plays golf and loves to travel. He is an active Rotarian and is looking forward to joining the Rotary Club of Bedford which meets in the Bistro 44. The Rotary Club is already tapping into his wisdom for the September 10th Golf Tournament Fundraiser.

Paul says, "The hotel is going through a dramatic physical renovation and Bistro 44 is too. Our goal is to give the Bistro 44 an unmistakable identity, to give it a personal presence and a personality. I have a great opportunity ahead of me." Paul is rallying his team in and out of the dining room. He's starting up a softball team – but we think he's already hit one out of the park.

Paul has also been instrumental in bringing live music to the Bistro 44. "We are excited to announce two musical

talents," said Paul. "The music will only enhance your dining experience."

Performing in September is Christy Blum . She will sing the classics from Cole Porter and Rodger & Hart on on September 21 accompanied by John Arcaro. She'll also perform September 14 & 28 accompanied by John Whittsley.

For more information visit:
www.thebistro44.com



Check out the perfect venue for gatherings small and large, social and intimate. It's the only area hotel with a secluded, private central courtyard. Gather 'round the fire pit, and toast the town.

The Bedford Chamber of Commerce
invites you to a

**Autumn Multi-Chamber Program Network
Business Card Exchange**

*Bedford Billerica Lexington Malden Medford Melrose Reading-North Reading
Stoneham Wakefield Waltham Winchester Wilmington*

Monday, October 22, 2007, 5:30–7:30 pm
\$10 member; \$20 non-member

Hosted by:

Doubletree Bedford Glen Hotel

44 Middlesex Turnpike
Bedford, MA

SPECIAL ADDED BONUS

Why Starbucks can sell coffee for \$5.00 a cup and you get beaten up on the price?
4:00–5:00 pm

Join us for a very special session with marketing and sales guru Jay Wallus of Street Smart as he reveals the insider marketing secrets behind companies like Starbucks and others that get them much higher margins and what you can do to model them in your small business!

“This is a “can’t miss” opportunity!

 YES, I PLAN TO ATTEND on October 22, 2007.

I ALSO PLAN TO ATTEND the 4 pm *“Why Starbucks can sell coffee for \$5.00?”* Seminar at No Additional Cost!

_____ Enclosed is my check for \$ _____ (\$10 pp for members, \$20 pp for non-members)

Business _____

Address _____ Phone _____

Guest Name(s) _____

Please clip and mail your reservation form and payment
NO LATER THAN 10/17/07 to: Bedford Chamber of Commerce, 12 Mudge Way, Bedford MA 01730
or you may pay on line at www.bedfordchamber.org

HEALTH CARE REFORM AND YOUR BUSINESS

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Health Insurance Responsibility Disclosure (HIRD) Form. It reports whether or not they offer a Section 125 Plan and health benefits. The Employer HIRD form is due to the state by November 15, 2007. It is still under development by the Division of Unemployment Assistance.

Health Insurance Responsibility Disclosure (HIRD) for Employers –

There is also an Employee HIRD.

Employers of 11 or more full-time-equivalent employees collect this form when an employee declines to use a Section 125 Plan or enroll in employer-sponsored health insurance. The Employee HIRD Form is now available from the Mass. Division of Health Care Finance and Policy.

For employers of any size:

Non-discrimination – Insurance plans are not permitted to contract with employers who discriminate against lower-wage employees by contributing less toward their health insurance benefits. All full time employees must have the option of enrolling in any of the health plans offered by the employer. NOTE: This rule does not apply to self-insured employers

Visit www.mahealthconnector.org for more information.



**Observance of
September 11th**

Tuesday, September 11th, 2007
@ 10:30 am

MEMORIAL SERVICE
Springs Brook Park
200 Springs Road, Bedford, MA

All are invited.

The Bedford Chamber of Commerce, Inc.

12 Mudge Way
Bedford, MA 01730
Tel. (781) 275-8503
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www.bedfordchamber.org

Office Hours:
Monday, Wednesday, Thursday
8:00 a.m.-2:00 p.m.

President: Lee Ann Knight
Executive Director: Maureen Sullivan