

September 2020

## Long-awaited, earned paid time off rules released

— Law giving all hourly workers PTO takes effect on January 1

After more than a year of work, the Maine Department of Labor (DOL) recently released its final rules outlining the specifics of Maine’s earned paid leave law. The rulemaking process is part of an ongoing public input process that started after the passage of the bill by the Legislature in 2019. After months of gathering comments and input from around the state, the Maine Department of Labor released its draft rules that helped to determine the implementation and operation of Maine’s paid time off (PTO) law, which sprung out of **LD 369, *An Act Authorizing Earned Employee Leave***. LD 369 was enacted after numerous negotiations between Governor Janet Mills’ administration, legislators, and the business community. Originally more than 10 pages long and focused on providing full- and part-time workers with paid *sick* leave, the bill was re-drafted by the governor to instead provide PTO to the same group of employees. The revised bill was less than a page-and-a-half long, and while it laid out the basics of the leave parameters, it left much of the specifics to rulemaking, which would be conducted under the direction of the Maine DOL.

The law requires any Maine business with more than 10 employees to provide their full- and part-time workers with up to 40 hours of paid time off. Workers accrue one hour of paid leave for every 40 hours worked to a max of 40 hours. They must be employed by the business for 120 days to be eligible to take the leave. The leave can be used for any reason, but employees are supposed to give reasonable notice of intent to take

the time.

As part of the rulemaking process, the department conducted a series of “listening” sessions around the state. The department began this process in late October 2019 and held nearly a dozen meetings from as far north as Presque Isle, to Machias, Portland and Sanford, to name a few. While the comment sessions were for both employers and employees, they were predominantly attended by small businesses that were concerned with the mechanics of implementation, costs, and complexity.

The result of those listening session were draft rules released for public comment in April. Because of the pandemic, the public hearing on the rules was held virtually. Peter Gore, executive vice president of the Maine State Chamber, provided both verbal and written comments on the rules on behalf of our members. The department took additional comments until the end of April, and then began final implementation of the rules.

**As released today, the highlights of the rules outline the following regarding the law:**

- ◆ It is effective January 1, 2021.
- ◆ Includes all industries except for seasonal industries as defined by 26 M.R.S. sub-section 1251 for employers with more than 10 employees in Maine for more than 120 days in any calendar year. (Further definition of employer may be found in 26 M.R.S. sub-section 1043 sec. 9: [http://legislature.maine.gov/legis/statutes/26/titl\\_e26sec1043.html](http://legislature.maine.gov/legis/statutes/26/titl_e26sec1043.html))

*Continued on Page 4...*

## Appropriations committee told state revenues have come in “better than expected, but still not great”

— Concern still looms over future revenue figures

On Thursday, Dr. Michael Allen, associate commissioner for tax policy at the Maine Department of Administrative and Financial Services (DAFS), addressed members of the Joint Standing Committee on Appropriations and Financial Affairs on the status of the state’s revenues and the impact the COVID-19 pandemic has had.

Dr. Allen said that the state revenues did in fact come in \$34.9 million over budget at the end of August 2020. It was originally expected that revenues would be down *significantly* due to the potential lack of spending and tourism, etc. However, those assumptions proved to be wrong to some degree. While state revenues have come in better than forecasters expected, according to Dr. Allen, revenues were still not great. Compared to July 2019, the lodging and restaurant industries suffered the most, with revenues down \$100 mil-

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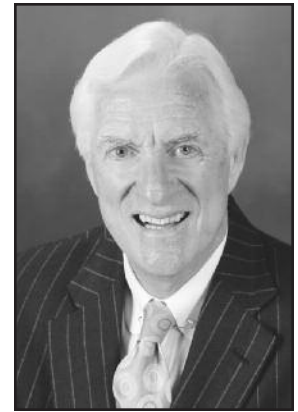
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**About the Maine State Chamber of Commerce:** Since 1889, the Maine State Chamber has been fighting to lower your cost of doing business. Through our Grassroots Action Network and OneVoice program, we work with a network of approximately 5,000 companies 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...

## **“Dinner and a debate in pandemic times...”**

by Dana F. Connors



Fall is finally upon us, and we have now spent nearly seven months in “pandemic mode,” so to speak. We, like most employers in Maine, have met our challenges with creativity, resilience, and teamwork. We remain committed to serving as your voice in the halls of government, and beyond, and will face the coming challenges in the same manner.

Another thing the pandemic has taught us is appreciation – for the routine things we unintentionally took for granted, for the ease of mobility we’ve grown to miss, and most importantly, for the important people whose absence is felt and whose presence has had a profound impact on our lives.

This year, our Annual Dinner (see page 11) will commemorate the accomplishments of Woodrow Cross, who passed away in July at the age of 103 through a unique video presentation on Thursday, October 22. As founder of Cross Insurance and champion of the Greater Bangor region, his lifetime of accomplishments in both business and community service are also the centerpiece of our newest endeavor, *OneVoice Maine magazine*, which is currently in production. Cross’ humility teaches us much about the achievement and appreciation of success and family. With Cross as our role model, we also celebrate several Community Champions in the inaugural edition of *OneVoice Maine*. I look forward to sharing it all with you virtually via live stream on the evening of Thursday, October 22.

Similar to our gubernatorial debates, we will also host our U.S. Senate Debate that evening, in partnership with News Center Maine. Moderated by Pat Callaghan, the debate is likely one of the last televised forums before the November 3 elections. We hope you tune in to News Center Maine at 7:00 p.m. for the live debate.

We look forward to celebrating our Annual Dinner with you, albeit differently, on Thursday, October 22. And as fall fades into winter and the election season winds to an end, our efforts will focus on the upcoming legislative session. There will be time for that soon enough; let’s pause for a moment to celebrate, appreciate, and commemorate. □

# Washington State public option fails to deliver savings to consumers

By Katie Mahoney, vice president of health policy at the U.S. Chamber of Commerce

As a perilous test case for the nation, the state of Washington is unfortunately experiencing firsthand the harms of the public option. Despite the utopian promise envisioned by allowing consumers to choose a health insurance program run by the government rather than purchasing private insurance on their own or offered by their employer, premiums associated with this new option are even higher. This disappointing reality was recently highlighted in an article by Bloomberg, which exposed the fact that the state's public option plan, "Cascade Care," is a more costly health coverage option than what consumers were paying for their private coverage.

Employers of all sizes have raised ongoing concerns about the direct and substantial threats a public option would have on employer-sponsored insurance (ESI). To raise awareness of these threats, the U.S. Chamber launched Protecting Americans' Coverage Together (PACT). The U.S. Chamber's PACT is a partnership of business voices united to advocate for strengthening and building upon the current ESI system. It is highlighting the dangers of highly disruptive alternatives like a public option, which threaten to undermine the valued employer-sponsored system that provides health coverage for 180 million Americans.

According to a report released by PACT, by shifting employees prematurely into a public option for health coverage, millions of American workers and their families stand to lose the comprehensive coverage and quality care that they depend on and value. Worse, by introducing this option, the nation will

see significant disruption in access across the health system and an increase in costs at a time when stability is critically important.

Unemployment rates have skyrocketed across the country due to the coronavirus pandemic and will likely take years to stabilize. COVID-19 has demonstrated the importance of private health coverage, which has the ability to respond to turbulent times with flexibility and certainty. For those Americans who have lost their jobs, and therefore their health coverage, Congress should recognize the significant upheaval Americans are experiencing and provide federal funding support and assistance so workers can maintain their health coverage through COBRA.

Sadly, Washington's experience is not unique. More than 20 states have pursued the public option as a solution to the country's cost challenges. However, despite assurances to the contrary, higher premiums are not the only repercussion. We can expect this latest dangerous experiment to drive up significant costs for families covered through other avenues in Washington state and, eventually, those across the country, as a result.

If Washington state's 2021 public option premiums tell us anything, it's that this new option is far from a silver bullet to reduce health costs and instead will likely make it harder for Americans to access health care services. Rather than focusing on failing proposals, it's time for Congress to strengthen and enhance the current, reliable employer-sponsored insurance system that continues to be the driving force for health care innovation across the country. □

## Maine Secretary of State Matt Dunlap issues statement on Supreme Judicial Court Ruling

Earlier this month, Maine Secretary of State Matt Dunlap publicly thanked the Supreme Judicial Court for its swift clarification of the status of the Superior Court ruling that had overturned the Secretary's determination that the Maine Republican Party had gathered insufficient valid signatures to force a people's veto that would have forestalled the implementation of **LD 1083, *An Act to Implement Ranked-choice Voting for Presidential Primary and General Elections in Maine***. The Court ruled that the appeal of the Superior Court decision to the Supreme Judicial Court has the effect of placing an automatic stay on the effectiveness of the Superior Court decision, with no motions for a stay being necessary. The Court will decide the merits of the case after the parties file briefs on the merits.

The ruling has the effect of leaving in place the original determination of the Secretary of State that the people's veto effort did not have sufficient signatures to place a stay on the effectiveness of the adopted law and to require an up-or-down vote on the ballot in November on whether ranked-choice voting could be used in the election of the President of the United States.

The Court did not rule on the merits of the case, only on whether a stay of the Superior Court's ruling was in place. Because the Court determined that an automatic stay resulted from the filing of the appeal, what remains in place pending the final ruling of the Court is the original determination of the Secretary of State that the people's veto effort did not gather the 63,067 required signatures to force the matter to a vote in November.

"Because of Federal deadlines regarding providing printed ballots to military and overseas citizens abroad, we must tell the printers to begin their work today. We thank the Court for their swift clarification, understanding that this is not a ruling on the merits. But now we have to begin the work of bringing the election to the voters of Maine," Dunlap said. □



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## ***Paid Time Off Rules... (Continued from Page 1...)***

- ◆ Includes all employees – full-time, part-time, temporary, per diem, etc.
- ◆ Employees covered by collective bargaining agreements (CBAs) as of 1/1/2021 are excluded until the CBA expires. New CBAs after that date must include this benefit at a minimum.
- ◆ Employees accrue 1 hour of earned paid leave for every 40 hours worked, up to 40 hours in a defined year.
- ◆ Employees can bargain for, or employers can offer, a benefit of this nature that exceeds this standard.
- ◆ Employers may use their discretion to frontload Earned Paid Leave at the beginning of the year.
- ◆ Employers that allow employees to use Earned Paid Leave before it is accrued may withhold from the last paycheck any amount that the employee had not yet accrued
- ◆ Employees can carry over up to 40 hours from one defined year to the next.
- ◆ Employees can use up to 40 hours in any defined year.
- ◆ Salaried employees are presumed to work 40 hours per week unless there is an actual record of time worked.
- ◆ Employers can apply a 120-day wait period before new employees can use their accrued Earned Paid Leave.
- ◆ Employees can use their accrued earned paid leave for any reason such as an emergency, illness, sudden necessity, planned vacation, etc.
- ◆ Employees may be required to give up to 4 weeks advance notice to use earned paid leave for any reason other than an emergency, illness, or sudden necessity.
- ◆ Employees are required to notify employers as soon as practicable if the use of earned paid leave is for an emergency, illness, or sudden necessity.

In reviewing the details of the final rules governing PTO leave, it appears the department attempted to address many – but not all – of the concerns of the small business community. The clarity around accrual, carry-over leave, the waiting peri-

od, front-end loading of the leave, and notice were all things for which employers requested clarity. However, the rules also allow for incremental use of the leave (in one-hour increments) and cash out of any unused portion of the leave upon separation, much like vacation time if offered. Overall, it appears the department did a thoughtful job developing workable rules for small business owners, while accomplishing the goal of providing accessible paid time off for workers.

Unfortunately, **PL 156** represents a **new cost of doing business for many small employers**, something the rules cannot change. While businesses of 10 or more employees may provide some form of leave to their full-time workers, this new law ropes in *all* employees, *full* and *part* time. It represents a weeks' worth of earnings for each employee – a cost that will need to be factored into the budget of every small business. And on top of that is yet another minimum wage increase that will go into effect on the *same day* this law becomes effective, as well as any higher unemployment taxes that may

***Continued on Page 5...***

## Secretary Dunlap launches absentee ballot tracking service

Secretary of State Matthew Dunlap is launching a new online service today that will allow voters to track the status of their absentee ballot.

The Absentee Ballot Request Status service (<https://apps.web.maine.gov/cgi-bin/online/AbsenteeBallot/index.pl>) is now live, located at the top of the online absentee ballot request page. Any voter who has requested an absentee ballot can now track the status of their request, and of the ballot itself, through the Tuesday, Nov. 3, 2020 General Election.

“This tracker will give voters peace of mind knowing that their ballot is on its way, and later, that their ballot has been safely received and accepted by the municipal clerk,” said Secretary Dunlap.

Voters must enter their name, date of birth, and city of residence to check on the progress of their ballot. They will see a grid that will show whether their request was accepted or rejected by the clerk, as well as the date it was delivered to the voter, and the date when the completed ballot was returned to the clerk.

Absentee Ballot Status						
Date Request Received	Request Accepted/ Rejected	Date Ballot Delivered	Ballot Delivery Method	Date Ballot Received	Ballot Return Method	Ballot Accepted/ Rejected
08/18/2020	ACC					

The tracking service was developed by the State of Maine e-government service provider, InforME, in coordination with the Department of the Secretary of State. It populates data directly from the central voter registration database, which is continually updated by all municipal clerks statewide.

Voters can request an absentee ballot via the online service or directly with their municipal clerk through Thursday, October 29, 2020; or in-person with the municipal clerk through 5:00 p.m. on Friday, October 30, 2020. All ballots must be in hand with the municipal clerk no later than 8:00 p.m. on Election Day, Tuesday, November 3, 2020. □



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## Paid Time Off Rules... (Continued from Page 4...)

result from the recent drain on the Unemployment Insurance Trust fund.

And of course, all of this is on top of an economy still struggling to recover from, and adapt to, the new order associated with a global pandemic.

The coming months – and the upcoming legislative session – will see many challenges for the business community in Maine. The Maine State Chamber followed the progress of these rules, and the process associated with their development, extremely closely. We are pleased to see that our comments did in fact impact the final rules, and we are thankful to have made a difference in their development. To see the final rules, please visit the Maine DOL’s website at [www.maine.gov/labor/docs/2020/laborlaws/EarnedPaidLeaveRuleFinalClean.pdf](http://www.maine.gov/labor/docs/2020/laborlaws/EarnedPaidLeaveRuleFinalClean.pdf).

For questions or additional information, please contact Peter Gore by calling (207) 623-4568, ext. 107, or by emailing [pgore@mainechamber.org](mailto:pgore@mainechamber.org). □

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## Maine businesses, State Chamber collect more than 2,000 books for Maine kids in statewide book drive

**Access to books to help build kids' learning skills a higher priority than usual due to COVID-19 pandemic**



Central Maine Power Company (CMP), Hannaford, and Hussey Seating collected nearly 2,000 books for Maine children in a book drive organized by the Maine State Chamber of Commerce over the summer. Access to books for kids of all ages, particularly younger readers, is critical to learning and helps close the achievement gap between economically disadvantaged kids and their peers from higher income families. Books and reading also help build learning skills that enable kids to do better in school, increasing the likelihood they will graduate high school, pursue a post-secondary degree or credential, and have successful careers as adults.

Early in the summer of 2020, when educators indicated providing access to books for kids was a higher priority than usual due to the COVID-19 pandemic, the Maine State Chamber initiated the book drive to help fill the need. Between company monetary donations and new and gently used books donated by their employees, CMP, Hannaford, and

Hussey Seating participated in collecting the nearly 2,000 books.

Working with Educate Maine and the Maine Department of Education, many books were shared with kids at Summer Meal Sites across Maine. Many more books continue to be distributed statewide through Maine's County Teachers of the Year as kids start the school year.

"Giving back to our communities is at the core of what we do every day at CMP, and this book drive was a fantastic opportunity to provide young Mainers with the tools they need to succeed," said Doug Herling, CMP's president and CEO. "There is nothing like reading a good book to help kids broaden their vocabularies, improve spelling and grammar, and do well academically. Plus, reading is fun, and can open doors to a child's imagination, the world, and foster a lifelong interest in learning."

"Hannaford was pleased to help collect books for kids for the Maine State Chamber's book drive over the summer,"

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## State Revenues...

**(Continued from Page 1...)**

lion for lodging (40%) and \$105 million for restaurants (30%) for July. Building supply sales were up by 13.9%. Automobile sales were expected to be down by double digits but were up by 1.4%. Retail sales in general were up 43%, with much of the increase attributed to online sales. Excise taxes were \$1 million over budget. Dr. Allen attributed the continued consumer spending to the unemployment benefit checks of \$600 and the federal stimulus checks.

He did indicate that there were six processing days left in September before the department would have updated revenue figures. Dr. Allen cautioned, however, that there were on-going concerns as the holiday shopping season approaches and what that might look like in terms of consumer spending. Also, there is uncertainty whether another federal stimulus package may arrive and what that might look like in terms of Paycheck Protection Program (PPP) funds and unemployment benefits.

DAFS Commissioner Kirsten Figueroa also provided a report on the \$1.25 billion that was committed to Maine by the federal government under the CARES Act for coronavirus-related expenses. Of the \$1.25 billion, \$944 million has been committed so far for various expenses, she indicated.

The Economic Consensus and the Revenue Forecasting Commissions met on Thursday, September 24 to discuss the revenue projections further. If you have any questions, please contact Linda Caprara by calling (207) 623-4568, ext. 106, or emailing [lcaprara@mainechamber.org](mailto:lcaprara@mainechamber.org). □



## **MSCC Book Drive...**

*(Continued from Page 7...)*

said Eric Breton, Belfast Hannaford store manager. “Like most Mainers these days, kids are home more due to the pandemic, even with school starting. We hope having books around the house means more kids will be reading, getting excited about something new they learn from a book, and growing their interest in learning and school.”

Gary Merrill, president and CEO of Hussey Seating, said, “Access to books is critical to building learning skills for kids, and Hussey Seating was happy to take part in the Maine State Chamber’s book drive for kids this summer. Free books for kids who don’t have access to them has been shown to help improve early literacy skills. This is especially true when a parent reads to a small child. This a great way for parents and kids to spend quality time together and develop stronger bonds, especially during the pandemic.”

“CMP, Hannaford, and Hussey Seating really stepped up to fill the need for books, and we thank them for supporting Maine kids, especially during the challenges the COVID-19 pandemic has presented,” said Dana Connors, president and CEO of the Maine State Chamber of Commerce. “Making sure all Maine youth have access to the resources they need to do well in school is the right thing to do. It’s also an investment in Maine’s future economy, since kids who do well in school are more likely to graduate high school, pursue a college degree or credential, and succeed in the workforce of tomorrow.”

Employers who would like more information on the Maine State Chamber’s book drive, or are interested in Scholastic Books’ discount offer to help get books to Maine students, should contact Megan Diver at [mdiver@mainechamber.org](mailto:mdiver@mainechamber.org).

To view a brief video of CMP President and CEO Doug Herling delivering books to Maine State Chamber of Commerce President and CEO Dana Connors, please visit Central Maine Power’s Facebook page at [www.facebook.com/watch/centralmainepower](http://www.facebook.com/watch/centralmainepower). □

## **Maine’s Community College System and DOE announce new, free training to support PreK-12 teachers**

In an effort to support PreK-12 teachers across the state, Eastern Maine Community College and the Maine Department of Education teamed up to launch a new, free education training program that will allow trainees to work as supervised support staff in PreK-12 classrooms this year.

The pandemic has intensified a staffing shortage in PK-12 classrooms across the state, as districts stretch their resources to offer a range of in-person and remote options to Maine families. With smaller in-person student groups and additional responsibilities, teachers need help. This program is designed to train participants to be “learning facilitators” who can assist teachers to help their PreK-12 students learn and grow.

“This innovative program comes at a critical time,” EMCC President Lisa Larson said. “This fills a big gap in the classrooms and is just what teachers and school districts across the state need right now.”

The Eastern Maine Community College program is a mix of supervised in-classroom training and 45 hours of remote online instruction, and all trainees will have mentors at EMCC and at their host school district.

After an initial week-long bootcamp, the trainees will be eligible to become paid school staff. They will be trained to take on the duties of educational technicians or be hired as substitute teachers.

While working in the classroom, the trainees will earn badges over time in categories such as positive guidance, co-teaching and inclusive practices. At the end of the academic year, successful trainees will have completed 315 supervised hours in the classroom, earned a series of individual specialty badges, and be awarded a Learning Facilitator micro-credential.

“We are thrilled with the innovative and responsive programming being offered by our colleagues at EMCC” said Commissioner of Education Pender Makin. “The Learning Facilitator program will not only help our schools in providing for safe in-person instruction, but will help provide high quality workforce training with upward potential for Maine workers.”

The trainees can assist, for example, when:

- ◆ A teacher is using technology to “Zoom” into a physical classroom, but needs a learning facilitator trainee to be in the classroom with the students.
- ◆ An on-site elementary school instructor is teaching in an outdoor classroom, but a student needs to go inside.
- ◆ Working with individual students or small groups of children who need extra instruction or support.

There is no cost to trainees for the program, which has seats for up to 180 people. The first boot camp for the program began on September 14. Partnering school districts who host trainees will receive a stipend and technology to support the program. People interested in the training need to be 18 years old and undergo fingerprinting and a background check. New Mainers are encouraged to apply. To learn more, or apply, please go to <http://bit.ly/learningfacilitators>. □



# FAME extends by six months special financing programs for Maine businesses affected by COVID-19

In an effort to continue supporting its customers with their financing needs during the continuing COVID-19 pandemic, the Finance Authority of Maine (FAME) has approved extending by six months the availability of its special COVID-19 business relief programs.

“Due to the lingering economic effects of the pandemic, as well as continued federal, state and regulatory economic stimulus programs, lender partner feedback, and our belief that credit impacts on borrowers are likely to manifest themselves in the coming six months, we have approved an extension of our special COVID relief programs through March 31, 2021,” stated Jay Violette, FAME board chair.

At its September 17 meeting, FAME’s board of directors voted to extend by six months the availability of its business relief programs related to loan insurance and direct loans. These programs have limited funding and will sunset on March 31, 2021.

In March of this year, FAME announced that it was partnering with local Maine lenders to offer special, limited-time loans and loan insurance to eligible Maine businesses affected by COVID-19. Since then, FAME has maintained close communication with its lending partners and business customers and received feedback in relation to its product offerings, including suggestions on how it could improve and expand them to further help Maine businesses. In June some modifications were made to the programs based on customer feedback.

FAME and participating lenders have made special terms available to Maine-based businesses that have experienced interruption or hardship due to COVID-19. Benefits include loans up to \$50,000 offered at reduced interest rates; interest-only payments; and up to 75% pro-rata loan insurance on loans up to \$250,000.

The FAME COVID-19 business response programs are outlined in greater detail at FAME’s website, [www.famemaine.com](http://www.famemaine.com), and in general here:

- ♦ **COVID-19 Relief Loan Insurance for Lenders:** In partnership with lending institutions, FAME will approve ANY Online Assistance (OLA) loan submitted electronically and deemed “COVID-19” at a 50% insurance rate. Some will be eligible using our current standards (and be assessed decreased fees) for 75% coverage. Lending partners will share the risk with FAME and may obtain approval for their loan in an expedited manner. Interested borrowers should contact their local bank or credit union first to see if the lender is offering this program and to apply. Maximum FAME exposure of \$250,000 per borrower.
- ♦ **COVID-19 Relief Refinance of Existing Lender Debt Program:** Allows Maine lenders (banks and credit unions) to receive up to 50% pro-rata commercial loan insurance on existing debt that is not currently insured by FAME.
- ♦ **COVID-19 Relief Business Direct Loan Program:** To be utilized when a borrower cannot obtain a loan or OLA from a lending partner. Offers loans up to \$50,000 per loan/borrower and a reduced interest rate (WSJ Prime minus 1%) and decreased fee schedule for Maine-based businesses that experience interruption or hardship due to COVID-19.

Through August 31, FAME has committed and/or approved 33 *COVID-19 Relief Loan Insurance for Lenders* loans totaling \$1.1 million in FAME exposure. During that same period, FAME has funded and/or approved 78 *COVID-19 Business Direct Loans* totaling \$2.9 million.

Funds for the above programs are limited. FAME has set aside up to \$10 million of its reserves for the loan insurance program, which still has approximately \$8.9 million available, and up to \$5 million for the direct loan program, which has about \$2 million in available funds remaining. FAME makes every effort to work with borrowers on special accommodations for their loans, especially during this challenging time.

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**Thursday, October 15  
beginning at 4:00 p.m.**

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Named in memory of philanthropist and former chair of the UNE Board of Trustees, P.D. Merrill, this position will lead a dynamic and vibrant Business program that offers business administration concentrations in economics, health sector management, international business, marketing, management, and social innovation and entrepreneurship.

To **RSVP and obtain a link** to the livestream, please visit <https://securelb.imodules.com/s/1080/hybrid/gen.aspx?sid=1080&gid=1&pgid=1846&cid=3956>. □

FAME’s Commercial Loan Insurance Program insures a portion of a loan to a business made by a participating financial institution or investment firm. For a business, it may mean the difference between obtaining a loan or never getting the opportunity to start a business.

The FAME Direct Loan offers reduced interest rate loans to businesses that may not have been able to secure financing through traditional lenders. This program helps new or existing business with flexible gap financing directly from FAME.

The Finance Authority of Maine (FAME) is a quasi-independent state agency that provides innovative financial solutions to help Maine citizens pursue business and educational opportunities. FAME helps to lead the creation of good paying jobs for Maine citizens by working at the nexus between economic and workforce development. To learn more about FAME, please visit [www.famemaine.com](http://www.famemaine.com). □

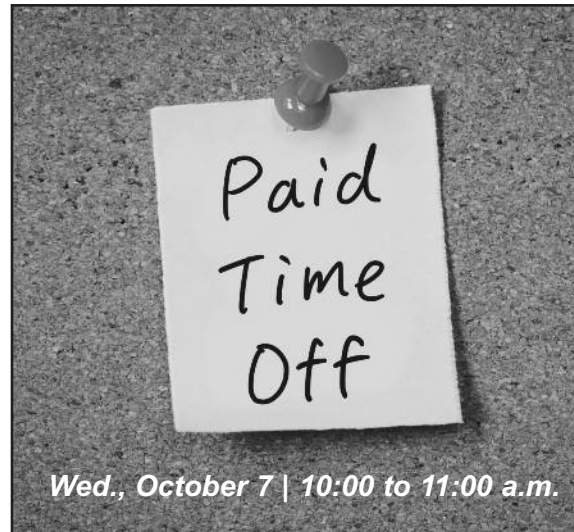
**University of  
Maine System  
offers free fall  
lecture series  
on COVID  
impacts,  
economic  
recovery**

Following the success of its virtual summer lecture series exploring COVID-19's local and global impacts, the University of Maine Graduate & Professional Center is offering an extended version this fall. The free online series is held each Thursday from 5:00 to 6:00 p.m. through November 19. Lectures will be delivered by University of Maine System experts in the fields of business, law, public health, policy, and social work, and explore how we understand, track, mitigate, and recover from the pandemic's impacts.

Upcoming sessions of interest to Maine State Chamber members focus on rights and freedoms during a pandemic (October 8), economic recovery and rebuilding Maine's nonprofit sector (November 5), workforce impacts and adaptations (November 12), and community redevelopment including urban planning and rebuilding tourism (November 19). A complete series schedule and registration information for one or all sessions is available at [www.umaine-center.org/courses](http://www.umaine-center.org/courses). □

**Maine State Chamber presents...  
Fall Webinar Series**

**Thank you to our Series Sponsors:  
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**Earned Paid  
Leave Law:  
New Rules  
and FAQs**

Overview &  
Interactive Q&A

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STATE  
CHAMBER  
of  
COMMERCE

After more than a year of work, the Maine Department of Labor (DOL) recently released its final rules outlining the specifics of Maine's earned paid leave law. The mechanics of the law require any Maine business with more than 10 employees to provide their full- and part-time workers with up to 40 hours of paid time off that can be used for any reason. However, what specifically do these new rules, and the requirement of leave, mean for your business? Join the Maine State Chamber of Commerce and staff from the Maine DOL on Wed., October 7 at 10 a.m. for a webinar that lays out how the new rules will work, and what you and your employees need to know. Visit [www.mainechamber.org](http://www.mainechamber.org) for details and registration information.

**Science  
is US**

**Wed., October 14 | 1:00 to 3:00 p.m.**

Join the Maine Chamber of Commerce's Education Foundation and the national Science is US campaign for a series of virtual discussions on STEM Workforce Development in Maine, kicking off on Wed., October 14 at 1:00 p.m. EDT. The goal of these, 2-hour, virtual discussions will be to provide best practices to businesses and stakeholders to help recruit, train and expand the STEM workforce in Maine. Participants will learn best practices for STEM development, and at the end of the series, a set of recommendations will be developed for stakeholders and policymakers to help shape future decisions in Maine. The first in the series will feature Heather Johnson, commissioner of the Maine Department of Economic & Community Development, and a panel of STEM workforce experts, for a lively and actionable dialogue for all participants. Visit [www.mainechamber.org](http://www.mainechamber.org) for details and registration information.

# VOICE of the VOTER

## ★ MAINE U.S. SENATE ★

# DEBATE



Please join us on the evening of Thursday, October 22 for our Annual Dinner, live-streaming from the Holiday Inn by the Bay in Portland. The event will commemorate the accomplishments of Woodrow Cross, who passed away in July at the age of 103, through a unique video presentation. As founder of Cross Insurance and champion of the Greater Bangor region, his lifetime of accomplishments in both business and community service are also the centerpiece of our newest endeavor, *OneVoice Maine* magazine, which is currently in production.

Similar to our gubernatorial debates, the Maine State Chamber will also host a televised U.S. Senate Debate that evening at 7:00 p.m., in partnership with News Center Maine. Moderated by Pat Callaghan, the debate is likely one of the last televised forums before the November 3 elections.

For information about this event, please visit [www.mainechamber.org/annual-dinner.html](http://www.mainechamber.org/annual-dinner.html) or contact Angie Arno by emailing [aarno@mainechamber.org](mailto:aarno@mainechamber.org). To sponsor the Annual Dinner, please contact Melody Rousseau by emailing [melodyr@mainechamber.org](mailto:melodyr@mainechamber.org). □

### ***Thank You to the Sponsors of the 2020 Annual Dinner!***

**Legacy Sponsor:** Anthem Blue Cross and Blue Shield

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**Contributing Sponsors:** AT&T; MaineHealth;

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**Student Sponsors:** Casella Waste Systems, Inc.; Eaton Peabody; Harriman Associates; Maine Manufacturing Extension Partnership; The Sheridan Corporation; Texas Instruments

## ***USM, Maine SBDC, and Maine DECD announce new micro-enterprise grant program***

The Maine Department of Economic and Community Development (DECD), in partnership with the University of Southern Maine and administered by the Maine Small Business Development Centers' program (SBDC), are providing grants of up to \$5,000 for businesses with five or fewer employees, with an owner whose income is in the low to moderate range as defined by the U.S. Department of Housing and Urban Development (HUD).

The money is part of the \$11 million that Maine received from the federal CARES Act for its Community Development Block Grant (CDBG) program. Approximately \$2 million of the allocation is being made available through the Micro-Enterprise Grant Program in partnership with the Maine SBDC.

The funds for the program are being distributed through Androscoggin Valley Council of Governments (AVCOG), Coastal Enterprises, Inc. (CEI), Northern Maine Development Commission (NMDC), and Southern Maine Planning & Development Commission (SMPDC).

Business owners must meet with a Maine SBDC business advisor to determine eligibility and submit an application. Funds are available on a first-come, first-served basis. Businesses may use the grant money for working capital, including fixed debts, payroll, accounts payable and other bills that cannot be paid as a result of COVID-19. Businesses in Cumberland county (excluding Brunswick), Lewiston, Auburn, Bangor, and Biddeford are ineligible. Complete eligibility requirements and more information is available at [www.mainesbdc.org](http://www.mainesbdc.org).

The Maine SBDC program is administered by the University of Southern Maine. It was among the first in the nation funded by the U.S. Small Business Administration to leverage federal, state, and higher education resources to assist entrepreneurs and spur economic growth. □





## **Scramble for Scholars annual scholarship tournament celebrates 25th year**

Since 1995, the Maine State Chamber of Commerce has proudly assisted 109 students through the generosity of its members. These scholarships represent a total of \$157,500 in tuition assistance. Thank you to all our golfers who made this year's tournament a great one!

***We wish to extend  
our sincerest thanks  
to our generous  
2020 Scramble for  
Scholars Sponsors:***

**Exclusive Sponsor:**  
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**Driving Range Sponsor:**  
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**The 2020 tournament results are:**

- ◆ **1st Place Gross:** Jack Parker, Paul Spillane, Rocky Copp, Max Moyer 59 MC
- ◆ **2nd Place Gross:** Pat Moody, Eric Cyr, Pete Jarvis, Buzz Seeley 61
- ◆ **1st Place Net:** Jeff McGowan, Steve Cates, Patrick Hopkins, Geoff Hart 52
- ◆ **2nd Place Net:** Melinda Kinney, Joyce LaRoche, Mark Ouellette, 53
- ◆ **Long Drive Mens #18:** Ben Grant
- ◆ **Long Drive Ladies #18:** Kathie Summers
- ◆ **Closest to the Pin #11:** Geoff Hart







**Special Events Sponsor:**

Bangor Savings Bank  
(scholarship scoreboard);  
Samoset Resort (tote bag);  
Woodard & Curran Inc.  
(closest to the pin);  
VHB (raffle)

**Car on the Course:**

Shepard Auto Group

**Print Sponsor:**

First Choice Printing

**Event Photography:**

Bowman Constructors



**Scholarship Donations:** Bernstein Shur;  
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Sheridan Corporation; United Insurance;  
Unitil Corp.; University of New England

**Silent Auction Sponsor:** Sea Bags

**Silent Auction & Raffle Donations:** Coastal  
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Thomaston; Hilton Garden Inn Freeport;  
Homewood Suites by Hilton; Irish Setter Pub;  
L.L. Bean; Landing Y; Mardens; New  
Balance Athletics, Inc.; Northeastland Hotel;  
Poland Spring Resort; Ports of Italy;  
PrideSports; Samoset Resort; Sea Bags;  
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System; Verrill, W.S. Emerson; Walmart

**Tote Bag Gift Sponsors:** Anthem Blue Cross  
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subsidiary of Sebasco Lake Distillery; Northern  
Light Mercy Hospital; Pepsi Beverage  
Company; Poland Spring Water Company;  
Shaw's Rockland; W.S. Emerson ☐



# **Eighty-four companies make the 2020 “Best Places to Work in Maine” list**



## **Best Places to Work in ME**

On September 10, the Maine State Council of the Society for Human Resource Management (MESHRM) announced the winners in the 15th annual “Best Places to Work in Maine” program. This year, 84 companies met the criteria of a “Best Place to Work in Maine.”

The “Best Places to Work in Maine” list recognizes companies that have established and consistently fostered outstanding workplace environments. The organization that manages the program, Best Companies Group, gathered information from all registered organizations including employee benefits, workplace policies and employee responses through a comprehensive satisfaction survey.

Participating companies receive an Employee Feedback Report to help them identify their strengths and find opportunities to continue building a better workplace. The report summarizes employee engagement and satisfaction data and includes employees’ written comments. The report is used by many organizations to make significant improvements in their workplace culture.

Established in 2006, the program is part of a long-term initiative to encourage growth and excellence in companies throughout the state. The 84 winners, categorized by number of U.S. employees, and their rankings, will be featured in a statewide publication produced by *Mainebiz*. Listed alphabetically, the 2020 “Best Places to Work in Maine,” are:

### **Small Employer Category (15-49 U.S. Employees)**

- ♦ Acadia Benefits, Inc.;
- ♦ Arkatechture;
- ♦ Blue Marble Geographics;
- ♦ Casco Systems, LLC;
- Chilton Furniture Co.;
- ♦ Colby Co. Engineering;
- ♦ Criterium Engineers;
- Great Works Internet;
- ♦ Horch Roofing;
- ♦ iBec Creative;
- ♦ Maine Information Network;
- ♦ Main-Land Development Consultants ♦nc.;
- ♦ MPX;
- ♦ Octane Marketing;
- ♦ Page One Web Solutions;
- ♦ Planson International;
- ♦ Portland Webworks, Inc.;
- ♦ Purdy Powers & Company;

- ♦ Rich Exterior Solutions, Inc.;
- ♦ Saco Valley Credit Union;
- ♦ SFX America;
- ♦ Spinnaker Trust;
- ♦ Trademark Federal Credit Union;
- ♦ TruChoice FCU;
- ♦ Trueline; and,
- ♦ Yokogawa Fluid Imaging Technologies, Inc.

### **Medium Employer Category (50-249 U.S. Employees)**

- ♦ Albin, Randall & Bennett;
- ♦ Allen Insurance and Financial;
- ♦ Avesta Housing;
- ♦ Bath Savings Institution;
- ♦ Bernstein Shur;
- ♦ Bigelow Laboratory for Ocean Sciences;
- ♦ CCB, Inc.;
- ♦ CES, Inc.;
- ♦ Coretelligent LLC;

- ♦ cPort Credit Union;
- ♦ Dahl-Chase Diagnostic Services;
- ♦ Day’s Jewelers;
- ♦ DeBlois Electric;
- ♦ Downeast Credit Union;
- ♦ Drummond Woodsum;
- ♦ Evergreen Credit Union;
- ♦ Finance Authority of Maine;
- ♦ Good Shepherd Food Bank;
- ♦ GreenPages Technology Solutions;
- ♦ Harriman Associates;
- ♦ HealthReach Community Health Centers;
- ♦ Katahdin Trust Company;
- ♦ Knickerbocker Group;
- ♦ Landry/French Construction;
- ♦ Maine Credit Union League & Synergent;
- ♦ Maine Savings Federal Credit Union;

***Continued on Page 15...***

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# WORKPLACE WELLNESS

**HEALTHY EMPLOYEES MAKE CENTS!**

## A Way to Beat Those Pandemic Pounds!

by Dora Anne Mills, MD, MPH, FAAP

When I open up social media these days, I often see references to “pandemic pounds” and “quarantine couch calories,” among photos of banana bread and homemade mac and cheese. They reassure me that I’m not the only one struggling to eat healthy and exercise safely these last few months!

The good news is that just as COVID-19 has reshaped our lives, so too has it reshaped the Diabetes Prevention Program offered by MaineHealth. We are proud to have pivoted from offering this program only in-person to now virtually. And it’s free! It is also available to anyone in Maine or New Hampshire.

Now that it is virtual, it is also easier for businesses to offer it to their employees, since they can join as a group, or choose a class offered at the most convenient time for the individual employee.

Designed by the U.S. CDC, the Diabetes Prevention Program helps anyone at risk for diabetes or who just wants to be healthier to lower their chances of developing type 2 diabetes and other serious health problems, like heart disease, high blood pressure, cancer, or stroke. If you are among the one-third of Americans with prediabetes or are at risk for diabetes (e.g. you’re overweight or obese, or have a family history of diabetes), this program will help you significantly reduce your risk and reverse prediabetes. (Note: This class is not designed for people who already have type 2 diabetes.)

The goals of the program are to lose 5% to 7% body weight, which is enough to usually reverse pre-diabetes, and to help you maintain healthy eating and

physical activity. Participants most often see reductions in blood pressure and many other non-scale victories.

How often do the classes meet? Classes meet once weekly for the first four months, then once every other week to once monthly for the rest of the year.

What are the classes like? Classes are about one hour in length and are led by an instructor here in Maine or New Hampshire, who has been trained by the U.S. CDC and who serves as a coach. Classes are fun and informative, no matter what your knowledge level is. How do I know? I participated this last year in MaineHealth’s Diabetes Prevention Program and loved it!

Nancy is another participant. She joined the program in June of 2019 and transitioned to virtual classes amid the COVID-19 pandemic. She had been diagnosed with prediabetes and battled it for years, but nothing worked for her. She joined the program and has since reversed her prediabetes diagnosis and met her weight loss goal. She lost 40-50 lbs. during her participation in this program and said the program has been a miracle for her.

For those who have been in isolation, participants engage with each other and form a supportive group - a safe way to beat the isolation blues! New classes are being started on a rolling basis. With the fall upon us, this is a great time to register. And did we mention that the classes are free? You can also look at available classes and register directly at <https://mhprevention.coursestorm.com/course/diabetes-prevention-program-live-online>. □

Dora Anne Mills, MD, MPH, FAAP, is the chief health improvement officer for MaineHealth.

## Best Places to Work... (Continued from Page 14...)

- ◆ Maine State Credit Union;
- ◆ Midcoast Federal Credit Union;
- ◆ National Distributors Inc.;
- ◆ North Shore Behavioral Health;
- ◆ Northeast Charter & Tour Co., Inc.;
- ◆ Patriot Subaru;
- ◆ PeoplesChoice Credit Union;
- ◆ Skowhegan Savings Bank;
- ◆ SymQuest;
- ◆ Systems Engineering;
- ◆ The County Federal Credit Union;
- ◆ University Credit Union; and,
- ◆ Wings for Children and Families.

### **Large Employer Category (250 or More U.S. Employees)**

- ◆ Androscoggin Home Healthcare and Hospice;
- ◆ athenahealth;
- ◆ Bangor Savings Bank;
- ◆ Burns & McDonnell;
- ◆ Consigli Construction Co., Inc.;
- ◆ Darling’s;
- ◆ Dechra;
- ◆ Edward Jones;
- ◆ Hancock Lumber;
- ◆ Hussey Seating Company;
- ◆ Machias Savings Bank;
- ◆ MaineGeneral Health;
- ◆ NFI North;
- ◆ Publishers Clearing House;
- ◆ SHP Management Corporation;
- ◆ Summit Utilities, Inc.;
- ◆ TD Bank, N.A.;
- ◆ T-Mobile – Oakland; and,
- ◆ Tyler Technologies.

Endorsing partners of this program include the Maine State Chamber of Commerce, the Maine HR Convention, and *Mainebiz*. For more information, please visit [BestPlacestoWorkInME.com](http://BestPlacestoWorkInME.com). □



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**DEBATE**

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MAINE

**7:00 P.M.**