Question One is extremely complicated and would impose three new taxes

by Dana Connors

Regardless of one’s view on whether helping senior citizens and the disabled with home care merits consideration, this question’s tax increase would have a disastrous impact on Maine’s economy. For that reason alone, it must be defeated.

First, it is important to mention that for decades, Maine has been working hard to improve its business climate, develop its workforce, and be one of the best places to live and work in the country. We are seeing the results of the groundwork that has been laid over these decades to put our state and Maine people on a surer path to prosperity. There is still work to do, but I am incredibly hopeful about Maine’s direction. The excitement surrounding business growth and the success of Maine people is evident across our state.

Question One’s new tax would upend the work that has been done and set Maine’s economy back. If passed, Maine would have the highest top tax rate in the country, and drain millions of dollars out of Maine’s economy.

Question One and similar tax policies that have been considered in the recent past also lead to a sense of economic unpredictability about Maine as a place to live and do business. An unstable and unreliable tax climate harms Maine’s reputation nationally and is problematic for obvious reasons, especially at a time when Maine is making great strides to attract and retain employers and workers.

Question One is extremely complicated. It would impose three new taxes: a 1.9% payroll tax on employers, a 1.9% tax on employees, and a 3.8% tax on family and business income over $128,400. It would hit two-income working families that together make more than $128,400 very hard. It also would hit the self-employed and small and family businesses very hard. Many of these businesses already operate on slim profit margins, and, like the Bangor restaurant my family used to run, are structured such that they would have to pay the full brunt of the tax increase.

It’s just weeks before Election Day. As you weigh the facts and determine your position, we hope this information will help voters learn more about the questions that will appear on the November 6 ballot. We have excerpted the referendum questions; a summary of the intent and content of the legislation; an explanation of the significance of a “yes” or “no” vote; an analysis of the debt service on the bond issues; and, an estimate of the fiscal impact of each referendum question on state revenues, appropriations and allocations.

For information about how and where to vote, please contact your local Municipal Clerk or call Maine’s Division of Elections at (207) 624-7650. Information is also available online at www.maine.gov/sos. The Department of the Secretary of State, the Attorney General, the State Treasurer and the Office of Fiscal and Program Review have worked together to prepare this information, and we hope you find it helpful.

Continued on Page 7...
“Upcoming election presents important choices…”

by Dana Connors

With Election Day around the corner, Maine voters face five important questions on the November 6 ballot:

- **Question 1** is a citizen’s initiative that seeks to create the Universal Home Care Program to provide home-based assistance to people with disabilities and senior citizens, regardless of income, funded by a new 3.8% tax on individuals and families with Maine wage and adjusted gross income above the amount subject to Social Security taxes, which is $128,400 in 2018;

- **Question 2** (public law 425) is a $30,000,000 infrastructure bond issue to improve water quality, support the planning and construction of wastewater treatment facilities and assist homeowners whose homes are served by substandard or malfunctioning wastewater treatment systems;

- **Question 3** (public law 467) is a $106,000,000 transportation bond issue, including $101,000,000 for construction, reconstruction and rehabilitation of highways and bridges and for facilities and equipment related to ports, piers, 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 $5,000,000 for the upgrade of municipal culverts at stream crossings;

- **Question 4** (public law 465, Part A) is a $49,000,000 education bond issue to be matched by at least $49,000,000 in private and public funds to modernize and improve the facilities and infrastructure of Maine’s public universities in order to expand workforce development capacity and to attract and retain students to strengthen Maine’s economy and future workforce; and,

- **Question 5** (public law 465, Part B) is a $15,000,000 bond issue to improve educational programs by upgrading facilities at all 7 of Maine’s community colleges in order to provide Maine people with access to high-skill, low-cost technical and career education.

Our opposition to Question 1 stems from the many significant problems with the proposal. It will not serve the intended population as it promises. The tax increase it contains would give us the dubious distinction of being the highest taxed state in the country. It raises serious and unanswered questions on eligibility, income, privacy, required unionization, and residency to name a few. All four gubernatorial candidates are on record as opposing this proposal, and health care workers, hospice caregivers, and disability rights groups are also opposing Question 1. See more about our Stop the Scam initiative on pages 1 and 6.

Investments in Questions 2 and 3 make upgrades to our water, sewer, and transportation systems are paramount to the safety and health of Mainers, as well as to the growth of our economy as we seek to attract people to live and work here, as we move goods and services to the global marketplace.

Question 4 and Question 5 (see page 5) seek to invest in our public universities and our community colleges. They are a key component in the state’s efforts to increase our population and close the skills gap. This investment strikes at the heart of the workforce challenge and would go a long way toward that goal.

While we encourage you to research the issues surrounding Questions 2 through 5, we unequivocally urge you to vote NO on Question 1! If you have any questions on our Stop the Scam campaign, please don’t hesitate to contact us.

And lastly, if you haven’t already, please remind your employees to vote on Tuesday, November 6.
Maine Economic Research Institute announces Maine legislator ratings

Votes on bills critical to Maine’s economy were tabulated to give each legislator a score.

The Maine Economic Research Institute (MERI), a non-partisan, not-for-profit organization administered by the Maine State Chamber of Commerce and created to conduct research, analysis, and reporting on economic issues, announced its legislator ratings today. MERI ratings are the only report on legislators’ votes based solely on economic issues in Maine.

Bills tracked during the current session of the Maine State Legislature included critical economic issues such as tax policies, the cost of doing business in Maine, economic development, healthcare, regulatory reform, and energy, environmental and infrastructure issues. Legislation selected to be tracked was driven by what Maine employers of all sizes say is critical to their success, their ability to create jobs, and what is fundamental to growing Maine’s economy.

The results of legislators’ voting records were compiled and rated at the end of the legislative session. Each legislator was assigned an economic score. A full list of legislator scores and the bills MERI tracked is available at www.maineatechamber.org/rollcall.

“MERI’s economic scores and performance evaluations have long-served as a critical tool for Maine businesses and the general public in determining how legislators rank on issues that impact Maine’s economy,” said Dana Connors, president of the Maine State Chamber of Commerce. “Knowing how our legislators vote is key to improving Maine’s business environment and fostering more quality jobs for Mainers.”

MERI is committed to a healthy economy and quality jobs. The organization’s primary focus is on how state policies affect Maine’s economy.

For the most current information, visit www.mainechamber.org
Voters’ Guide...
(Continued from Page 1...)

Question 1 (Citizen's Initiative):
Do you want to create the Universal Home Care Program to provide home-based assistance to people with disabilities and senior citizens, regardless of income, funded by a new 3.8% tax on individuals and families with Maine wage and adjusted gross income above the amount subject to Social Security taxes, which is $128,400 in 2018?

Summary: This initiated bill establishes the Universal Home Care Program to provide in-home and community support services for all people with disabilities living in Maine who require assistance with an activity of daily living and people 65 years of age or older who are living in Maine and who require assistance with an activity of daily living, without regard to income, to be funded by a new tax of 3.8% on income and wages that exceed the maximum wages subject to social security employment taxes.

Intent and Content Statement Prepared by the Office of the Attorney General...
This initiated bill establishes a new Universal Home Care Program to provide “in-home and community support services” to senior citizens (65 years of age or older) and persons with physical or mental disabilities residing in Maine who need assistance with at least one activity of daily living. Individuals residing in a hospital, nursing care facility, intermediate care facility for persons with intellectual disabilities, adult family care home, or residential care facility would not be eligible for the program. Income would not be a factor in determining eligibility, and the services would be made available at no cost to the individuals or their families.

In-home and community support services are defined as meaning health care, social services and other assistance required to enable adults with long-term care needs to remain in their homes. This includes self-directed care services; medical and diagnostic services; professional nursing care; physical, occupational and speech therapy; dietary and nutritional services; personal care assistance; home health aide services; respite care and hospice care; as well as small rent subsidies, transportation, and devices that lessen the effects of disabilities.

A nine-member board, known as the “Universal Home Care Trust Fund Board,” would be responsible for designing the program and overseeing its administration in accordance with the statute and to the extent of available resources in the Universal Home Care Trust Fund described below. The board would be comprised of three representatives from each of the following “constituencies”: 1) personal care agencies, 2) individual providers and direct service providers employed by in-home and community support service agencies, and 3) recipients of the services, or their family members or guardians. The initial board would be appointed to serve for one year, after which each of these three constituencies would have the power to elect their own representatives to the board in accordance with procedures established by the board. The board would be authorized to hire an executive director and staff to administer the program.

The board’s responsibilities would include creating a process for assessing individuals’ needs and determining the extent of services each person may receive, establishing quality and safety standards for care, setting reimbursement rates for providers, creating a system for providing stipends to family caregivers, and managing the program within the limits of available resources in the fund. If the demand for services exceeded available funds, the board would be authorized to curtail services and to provide varying levels of service to eligible persons based on an assessment of their needs. The legislation authorizes the board to create waiting lists and take other measures as needed to create an orderly process for providing eligible persons with benefits as soon as sufficient funding is available.

The legislation would require service providers to spend a minimum of 77% of the funds received through the program on direct service worker costs. Individual workers employed directly by their clients to provide services, rather than through an agency, would be treated as state employees for purposes of the Maine Labor Relations Act, which estab-
Maine State Chamber, Educate Maine endorse Question 4, say University investment critical to meeting state workforce needs

The state’s leading business advocacy organization is endorsing Question 4 on the November ballot, saying the $49 million investment in the University of Maine System is critical to ensuring Maine employers can fill thousands of open jobs.

Joined by two dozen engineering employers at the inaugural University of Southern Maine Engineering Hiring Fair on Thursday, October 11, the Maine State Chamber of Commerce as well as Educate Maine urged voters to approve Question 4.

The $49 million bond would fund infrastructure improvements at all University campuses to increase student recruitment, retention and the number of graduates prepared for good-paying careers in sectors where Maine employers most need skilled workers with four-year or advanced degrees like engineering, nursing and early childhood education. The need-based investment plan is well within the state’s borrowing capacity and was supported by Governor Paul R. LePage and nearly every member of the Maine Legislature.

The announcement from the Chamber and Educate Maine is a follow-up to their recent release of the Making Maine Work report, which revealed that the availability of a professional workforce is second only to the costs of the healthcare among concerns business leaders believe Maine’s next Governor must first address. More than 1,000 Maine employers participated in the survey.

“There is no bigger barrier to the success of our state than the size and skill of the Maine workforce and no organizations are better positioned to help provide employers the professional workforce they need to grow their businesses and our state’s economy than our public higher education systems if they are properly resourced,” said Dana Connors, president of the Maine State Chamber of Commerce. “Just like roads, bridges and wastewater, our public university campuses are critical public infrastructure essential to the state’s economic growth and on Nov. 6, we urge Mainers to make this long-overdue investment in Maine’s future by voting ‘Yes’ on Question 4.”

Ed Cervone, director of the business-led Educate Maine, said that the University of Maine System has led the nation in advancing affordability by keeping tuition flat for all but two of the last eight years, providing historic amounts of financial aid to in-state students with the most need and reducing the debt load of its graduates to 30 percent below the national average. Question 4 will allow the University to continue expanding affordable access to four-year college and the opportunities for financial security it provides to more Maine families, he said.

“Maine businesses expect and need the University of Maine System to lead the state’s workforce development efforts. Our public universities have embraced this challenge and are working more closely than ever with businesses and each other to provide solutions. Now is the time for this critical investment if we want to achieve our vision of a strong and competitive Maine economy,” Cervone explained.

Chancellor Page thanked the business leaders for their support, saying the engineering hiring fair where Thursday’s endorsements were announced is an example of how the University serves students and employers by making career connections that keep graduates in Maine.

In the next decade, Maine will need more than 3,000 new engineers to replace those who will retire and to fill new positions. To meet that student and workforce demand, Chancellor Page said the System needs to increase its engineering enrollment from about 2,000 undergraduates to 3,200.

Investments from Question 4 would help double engineering enrollment at USM, expanding lab and research space to support growing interest in USM’s mechanical and computer engineering programs.

The American Council of Engineering Companies of Maine also said Thursday it has endorsed the University bond.

“Question 4 improves the condition and capacity of all of our seven campuses to better support the aspirations of Maine students, meet the needs of Maine businesses and grow the Maine economy,” Chancellor Page said. “Maine employers support this bond because they need public university

Vote Yes on Question 5 ————
An investment in our community colleges!

Question 5 supports needed investments at Maine’s seven community colleges:

“Do you favor a $15,000,000 bond issue to improve educational programs by upgrading facilities at all 7 of Maine’s community colleges in order to provide Maine people with access to high-skill, low-cost technical and career education?”

Central Maine Community College: $2,503,755

Provides funds to renovate and expand the nursing simulation labs, renovate the automotive technology wing and classrooms, and improve energy efficiencies and install a back-up generator.

Eastern Maine Community College: $2,233,082

Provides funds for information technology system upgrades, to convert heating systems to natural gas and for additional campus-wide energy efficiencies.

Kennebec Valley Community College: $2,190,731

Provides funds to renovate and expand industrial trades classrooms and laboratories, to upgrade information technology infrastructure and instructional and library technologies, and to replace and insulate aging windows and facades.

Northern Maine Community College: $1,165,119

Provides funds to expand the diesel hydraulics program laboratory, upgrade information technology infrastructure and heating and ventilation systems, invest in energy efficiencies and renovate classrooms.

Southern Maine Community College: $4,275,100

Provides funds for facility repairs and improvements, energy efficiencies,

Continued on Page 8...

Continued on Page 7...
THE $310 MILLION INCOME TAX REFERENDUM SCAM THAT OVER PROMISES AND UNDER DELIVERS

Tax Scam
- Largest income tax increase in the history of Maine.
- Creates a 10.95% per household income tax bracket that would be one of the highest tax rates in the country.
- Hits Maine’s self-employed and small business owners especially hard and makes it more difficult for small, family-owned businesses to survive.

Elder Scam
- Violates the privacy of elder and disabled Mainers by requiring the state to disclose their protected health information, including their home address, to private groups without their permission.
- Requires no income limit or minimum residency requirements for recipients of the benefits. This means out-of-staters who “live” in Maine and millionaires could receive free services.
- Over promises on what it can deliver to Maine’s most vulnerable; the elderly and disabled will be put on wait lists for services in addition to those already on wait lists for these services.

Big Government Scam
- Creates a shadow-government board with no direct accountability to the taxpayers of Maine.
- Violates the Maine Constitution, the U.S. Constitution and federal privacy laws.
- A virtually identical scheme in Illinois has already been ruled unconstitutional by the U.S. Supreme Court, making the proposal a waste of taxpayer dollars.
- Requires EVERY independent home health care worker - even family members providing homecare – to be represented by a State Employee Union and pay mandatory service fees to that Union.

QUESTION ONE IS ANOTHER OUT-OF-STATE FUNDED REFERENDUM THAT WOULD BE BAD FOR MAINE PEOPLE AND OUR ECONOMY. SAY NO TO THE SCAM!

STOP THE SCAM
VOTE NO ON QUESTION ONE

WWW.STOPTHESCAMMAINE.COM

VOTE NO ON QUESTION ONE AND THE OUT-OF-STATE BILLIONAIRES PUSHING THIS REFERENDUM WHO WON’T HAVE TO PAY THE HIGHER TAXES BECAUSE THEY DON’T LIVE OR WORK IN MAINE
No on Question One... (Continued from Page 1...)

of the 3.8% tax on top of what they already pay in taxes.

This new tax on more than 60,000 Maine families and 20,000 Maine businesses would be the largest tax increase in our state’s history. Maine’s top tax rate would increase to nearly 11% — higher than even California’s top tax rate. Maine small businesses would pay a higher tax rate than large corporations currently pay.

Comparatively, our neighbors in New Hampshire pay zero income tax. In Massachusetts, the tax rate for families in this income bracket is half what Maine’s would be. We would have a difficult time competing economically even in our own region, not to mention nationally or globally.

A recent economic impact report warned that, “If adopted, the proposal would adversely affect several significant economic and demographic measures.” It predicted that Maine’s population, labor force and employment would drop markedly, and that personal income and state GDP losses would be significant.

The potential negative impact of Question One is real. One recent college graduate said this tax and initiatives like it mean he is leaving Maine. He grew up in Maine, his family is here and he wants to stay, but the opportunities for financial success and the tax climate are better elsewhere.

Maine needs people like this young man to stay here, and Maine needs to attract more people like him who want to work hard and contribute to Maine’s economy.

Question One, however, would send the message that Maine is a costly and unpredictable place to live, work and do business. Its new tax would devastate our economy and drive away professionals and employers at a time when Maine is making significant efforts to retain and attract them.

Great work is being done by public and private entities, and partnerships and collaborations across Maine to make our state one of the best places to live and work in the country, and a welcoming and supportive one. Let’s continue on that path.

Yes on Question Five... (Continued from Page 5...)

renovations to expand space for student support and remediation, information technology system upgrades and instructional and library services.

Washington County Community College: $885,853

Provides funds to renovate and expand instructional laboratories, for information technology system upgrades and for investments in instructional technologies.

York County Community College: $1,746,360

Provides funds for information technology system upgrades and the development of the college’s Sanford Instructional Site to accommodate new programming in additive manufacturing.

Question 5 expands access to great jobs and a great education...

There are good paying jobs across Maine that can’t be filled because there are not enough skilled workers to fill them. Maine’s community colleges provide a high-quality, affordable education that leads to those good jobs. Question 5 will make critical investments in all seven of Maine’s community colleges, providing access to a low-cost education that delivers the skills Maine people and Maine businesses need to prosper.

Question 5 is a smart investment in affordable higher education...

- Graduates of Maine’s community colleges form the bedrock of the Maine economy and our communities. They are highly trained nurses, firefighters, precision machinists, IT professionals, accountants, chefs, automotive technicians, plumbers, electricians, and more.

- Question 5 will help ensure that the colleges can continue to offer high quality facilities, instructional equipment, and programming to Maine people who seek work that allows

For the most current information, visit www.mainechamber.org

10/25/2018 III Impact III 7
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8 Impact III 10/25/2018

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would be subject to this tax if the couple’s MAGI exceeded the threshold, even if each individual’s wage and non-wage income fell below the threshold.

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 Prepared by the Office of Fiscal and Program Review...**

This citizen initiative establishes the Universal Home Care Program to provide in-home and community support services for all people with disabilities living in Maine who require assistance with an activity of daily living and people 65 years of age or older living in Maine who require assistance with an activity of daily living, without regard to income. In-home and community support services include, but are not limited to, self-directed care services; medical and diagnostic services; professional nursing; physical, occupational and speech therapy; dietary and nutrition services; home health aide services; personal care assistance services; companion and attendant services; home repair, chore and homemaker services; respite care; hospice care; counseling services; transportation; small rent subsidies; various devices that lessen the effects of disabilities; and other appropriate and necessary social services.

The initiative establishes the Universal Home Care Trust Fund and the Universal Home Care Trust Fund Board to oversee and manage the fund and its use under the program. The fund will receive revenue from a new tax of 3.8% on income and wages that exceed a threshold defined as the maximum wages subject to social security employment taxes. For wage income, employers will pay 1.9% and employees will pay 1.9% (total of 3.8%). For nonwage income, individuals will pay 3.8% of Maine adjusted gross income above the threshold, reduced by a credit for whatever amount would have already been accounted for by the tax on wage income paid by both the employee and employer. This tax is expected to generate $310,000,000 annually.

The Universal Home Care Trust Fund Board shall design and deliver the program to provide eligible persons with in-home and community support services. As the need for services may exceed the board’s ability to provide universal access to full benefits, the board shall place limits on the amount of services available to each eligible person through the program. When curtailing services, the board may provide varying levels of service to eligible persons depending on an assessment of their needs. The board may allocate an amount of funding for each assessment level and restrict the total amount of services provided to eligible persons in that assessment level to the funding amount allocated to that level. As the board is prohibited from providing services that would incur costs in excess of available funds, currently estimated at $310,000,000 annually, the program is not required to cover all possible in-home and community support services for all eligible persons.

Not included in the annual costs above are certain one-time costs. Approximately $225,000 would be needed for changes to the tax system, including programming and tax forms. Also, as this initiative proposes to treat individual providers of in-home and community support services as State employees for the purposes of the State Employees Labor Relations Act, the Maine Labor Relations Board (MLRB) will incur costs to conduct a secret ballot election among employees in the bargaining unit if the MLRB is presented with a petition for bargaining agent election supported by a showing of interest from at least 30% of the individual providers. The elections are conducted through the United States mail at a cost of $1.26 per voter. The cost to the MLRB will depend on the number of individual providers eligible to vote, the number of employee organizations on the ballot and whether or not a second “run-off” election will be required.

Because the board will restrict benefits to the available resources, no additional General Fund appropriations will be required. However, the program will need allocations to allow expenditure of fund rev-

**Continued on Page 10...**
Question 2 (Bond Issue):
Do you favor a $30,000,000 bond issue to improve water quality, support the planning and construction of wastewater treatment facilities and assist homeowners whose homes are served by substandard or malfunctioning wastewater treatment systems?

Intent and Content Prepared by the Office of the Attorney General...

This Act would authorize the State to issue bonds in an amount not to exceed thirty million dollars ($30,000,000), for 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.

Proceeds of the sale of bonds would be expended by the Maine Department of Environmental Protection to support the following three programs in the amounts specified below:

- Two million dollars ($2,000,000) would be distributed in the form of grants to municipalities to help replace failing septic systems that are polluting coastal watersheds or causing a public nuisance. Such grants are administered under the existing Small Communities Grant Program, which is governed by Title 38, section 411 of the Maine Revised Statutes, and Chapter 592 of the Department’s rules.

- Twenty-seven million, six hundred and fifty thousand dollars ($27,650,000) would be distributed as grants to municipalities to cover from fifteen to twenty-five percent of the costs of planning pollution abatement facilities, and up to eighty percent of the cost of constructing such facilities, in accordance with Title 38, sections 411 and 412 of the Maine Revised Statutes. Priority is to be given to areas with high-value shellfish resources. Funds also may be used for hydrographic modeling.

- Three hundred and fifty thousand dollars ($350,000) would be distributed in the form of grants to help homeowners cover the cost of eliminating residential overboard discharge systems that are discharging pollutants in coastal watersheds and replacing them with technologically proven alternatives. The grants would cover a percentage of the costs on a sliding scale based on the homeowner’s annual income up to a maximum of $125,000, as set forth in Title 38, section 411-A of the Maine Revised Statutes, and Chapter 594 of the Department’s rules. The funds would be used only for systems that serve a homeowner’s primary residence.

Such modeling can determine the flow of wastewater discharges and thereby make it possible to define more precisely the size and scope of any areas that must remain closed to shellfish harvesting in order to protect public health.

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For comprehensive consumer and gainful employment information, visit Info.PurdueGlobal.edu.
If approved, the bond authorization would take effect 30 days after the Governor’s proclamation of the vote.

A “YES” vote approves the issuance of up to $30 million in general obligation bonds to finance the activities described above. A “NO” vote disapproves the bond issue in its entirety.

Debt Service Prepared by the Office of the Treasurer...

Total estimated life time cost is $38,250,000 representing $30,000,000 in principal and $8,250,000 in interest (assuming interest at 5.0% over 10 years).

Fiscal Impact Statement Prepared by the Office of Fiscal and Program Review...

This bond issue has no significant fiscal impact other than the debt service costs identified above.

Question 3 (Bond Issue):
Do you favor a $106,000,000 bond issue, including $101,000,000 for construction, reconstruction and rehabilitation of highways and bridges and for facilities and equipment related to ports, piers, 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 $5,000,000 for the upgrade of municipal culverts at stream crossings?

Intent and Content Prepared by 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 six million dollars ($106,000,000), 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) of the proceeds from the sale of these bonds would be administered by the Department of Transportation for the following purposes:

- Highways, secondary roads and bridges – eighty million dollars ($80,000,000) would be expended to:
  - construct or reconstruct state highways that have been designated as Priority 1, 2 or 3 by the Department of Transportation in accordance with Title 23, section 73(7) of the Maine Revised Statutes;
  - 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/
- Highways 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 – Twenty million dollars ($20,000,000) would be spent on a variety of projects, including facilities, equipment and property acquisition 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.

- An additional one million dollars ($1,000,000) of the bond proceeds would be expended by the Maine Maritime Academy for remediation of and improvements to its waterfront pier in Castine.

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 bond authorization would take effect 30 days after the Governor’s proclamation of the vote.

A “YES” vote approves the issuance of up to $106 million in general obligation bonds to finance the activities described above. A “NO” vote disapproves the bond issue in its entirety.

Debt Service Prepared by the Office of the Treasurer...

Total estimated life time cost is $135,150,000 representing $106,000,000 in principal and $29,150,000 in interest (assuming interest at 5.0% over 10 years).

Fiscal Impact Statement Prepared by 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 (Bond Issue):
Do you favor a $49,000,000 bond issue to be matched by at least $49,000,000 in private and public funds to modernize and improve the facilities and infrastructure of Maine’s public universities in order to expand workforce development capacity and to attract and retain students to strengthen Maine’s economy and future workforce?

Intent and Content Prepared by the Office of the Attorney General...

This Act would authorize the State to issue general obligation bonds in an amount not to exceed forty-nine million dollars ($49,000,000), 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.

Proceeds from the sale of these bonds would be expended by the University of Maine System to support the construction, reconstruction and remodeling of existing...
We offer sustainable programs to our customers that not only provide sound economic and environmental return but also build jobs and careers. We view waste as a valuable resource as well as an opportunity for positive change.

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and new facilities and infrastructure as approved by the Board of Trustees. The purpose of the bond funding is to expand the University of Maine System’s capacity to develop Maine’s workforce and enhance its ability to attract and retain students. The projects currently approved by the Board of Trustees are located at all seven campuses in the University of Maine System and include renovations and improvements to dormitories, modernization and expansion of laboratories and classrooms for STEM (science, technology, engineering and mathematics) programs, nursing and child care programs, as well as development of career service centers, and other facilities to support first-generation and non-traditional students. The bond proceeds would have to be matched by an equal amount of funding from other private and public sources.

If approved, the bond authorization would take effect 30 days after the Governor’s proclamation of the vote.

A “YES” vote approves the issuance of up to $49 million in general obligation bonds to finance the above-described activities as approved by the University of Maine System’s Board of Trustees. A “NO” vote disapproves the bond issue in its entirety.

Debt Service Prepared by the Office of the Treasurer...

Total estimated life time cost is $62,475,000 representing $49,000,000 in principal and $13,475,000 in interest (assuming interest at 5.0% over 10 years).

Fiscal Impact Statement Prepared by the Office of Fiscal and Program Review...

This bond issue has no significant fiscal impact other than the debt service costs identified above.

Question 5 (Bond Issue): Do you favor a $15,000,000 bond issue to improve education programs by upgrading facilities at all 7 of Maine’s community colleges in order to provide Maine people with access to high-skill, low-cost technical and career education?

Intent and Content Prepared by the Office of the Attorney General...

This Act would authorize the State to issue general obligation bonds in an amount not to exceed fifteen million dollars ($15,000,000), to raise funds for facility improvements at seven Maine Community College System campuses, 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.

Proceeds from the sale of these bonds would be spent by the Maine Community College System for the following purposes and in the following amounts:

- $2,503,755 for the Central Maine Community College in Auburn to renovate and expand instructional laboratories, upgrade information technology infrastructure, and upgrade heating and ventilating systems in order to improve energy efficiency and achieve long-term savings;
- $2,233,082 for the Eastern Maine Community College in Bangor to upgrade information technology systems and convert heating systems to natural gas;
- $2,190,731 for the Kennebec Valley Community College in Fairfield and Hinckley to fund capital equipment for a new program in millwrighting and industrial mechanics, upgrade information technology infrastructure and instructional and library technologies, and replace and insulate aging windows and facades on certain buildings;
- $1,165,119 for the Northern Maine Community College in Presque Isle to expand the laboratory for the diesel hydraulics program, renovate classrooms, upgrade information technology infrastructure, upgrade heating and ventilation systems, and invest in energy efficiencies;
- $4,275,100 for the Southern Maine Community College in South Portland and Brunswick to repair and improve facilities, achieve energy efficiencies, and upgrade information technology systems as well as instructional and library services;
- $885,853 for the Washington County Community College in Calais to renovate and expand instructional laboratories, upgrade information technology systems, and invest in instruction technologies; and,
- $1,746,360 for the York County Community College in Wells to upgrade information technology systems and develop an Industrial Trades Center in Sanford.

If approved, the authorization of these

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Voters’ Guide...
(Continued from Page 13...)

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

A “YES” vote approves the issuance of up to $15 million in general obligation bonds to finance the activities described above. A “NO” vote disapproves the bond issue in its entirety.

Debt Service Prepared by the Office of the Treasurer...

Total estimated life time cost is $19,125,000 representing $15,000,000 in principal and $4,125,000 in interest (assuming interest at 5.0% over 10 years).

Fiscal Impact Statement Prepared by the Office of Fiscal and Program Review...

This bond issue has no significant fiscal impact other than the debt service costs identified above.

Yes on Question Five...
(Continued from Page 7...)

them to support their families and contribute to their communities.

- Question 5 will have statewide impact, providing critical support to all seven community colleges: Central Maine Community College in Auburn, Eastern Maine Community College in Bangor, Kennebec Valley Community College in Fairfield and Hinckley, Northern Maine Community College in Presque Isle, Southern Maine Community College in South Portland and Brunswick, Washington County Community College in Calais, and York County Community College in Wells.

- Maine’s community colleges deliver on their promise of high quality, low-cost education and training, but investments are needed to provide students with increased access to modern facilities and instructional equipment that meets their needs and the needs of Maine employers.

- Question 5 will help close the skills gap, strengthen our businesses, and give Mainers the chance to build their lives here at home.

Question 5 invests in...

- New and expanded occupational programming tied to good jobs in the Maine economy;
- Renovation and expansion of instructional laboratories and classrooms;
- New instructional technologies;
- System-wide improvements in information technology; and,
- Energy upgrades and efficiencies leading to long-term savings.
Leonard honored for his contributions to Maine and his leadership at The MEMIC Group

The Maine State Chamber of Commerce is pleased to announce it honored John T. Leonard, CPCU, with the Alton “Chuck” Cianchette Business Hall of Fame Award at its annual dinner on October 17, 2018 (see page 16). Leonard was honored for his leadership and contributions to Maine, including during his 24-year tenure as President and Chief Executive Officer of The MEMIC Group.

“The Maine State Chamber of Commerce is proud to award John Leonard with our most prestigious award, the Maine Business Hall of Fame award,” said Dana Connors, president of the Maine State Chamber of Commerce.

“This award, in remembrance of Chuck Cianchette and in recognition of those who reflect Chuck’s values and leadership qualities, honors John for his outstanding leadership, success, and his compassion, courage, commitment and numerous contributions to our great state.”

Leonard began his distinguished 24-year tenure at The MEMIC Group in 1993 as President and Chief Executive Officer in the company’s first year of operations. Under his leadership, MEMIC grew to one of the largest workers’ compensation insurance companies in New England and now has offices from Maine to Florida. In 2018, MEMIC was named the “top workers’ compensation insurance company in the U.S.” by ACORD, the global standard-setting organization for the insurance industry.

In addition to his leadership role at MEMIC, Leonard has served in numerous national leadership roles in the insurance industry and was appointed to the New England Advisory Council of the Boston Federal Reserve. Currently, Leonard is a member of the board of MEMIC Indemnity Company and MEMIC Casualty Company.

“I am truly honored to join the list of leaders who have received this award in prior years,” commented Leonard. “Further, it is also a privilege to receive this award named for Chuck Cianchette who will always be remembered as one of the great leaders in our fine state of Maine.”

A native of New York state and graduate of Siena College, which honored him with the Joseph Buff Award for outstanding career achievements, Leonard is a champion of higher education and has served in various capacities with the University of Southern Maine, St. Joseph’s College and Southern Maine Community College.

Leonard’s contributions have been recognized by the Portland, Maine Regional Chamber of Commerce and the Pine Tree Council of the Boy Scouts of America.

He recently was honored by MEMIC’s board of directors with only the second endowed chair at the University of Southern Maine. It is aptly named the MEMIC John T. Leonard Endowed Chair in Risk Management and Insurance.

Previous recipients of the Maine State Chamber of Commerce’s Alton “Chuck” Cianchette Business Hall of Fame Award include U.S. Senator Susan Collins, former U.S. Senator Olympia J. Snowe, former Governor Angus King, former Governor Kenneth M. Curtis and prominent leaders in Maine’s business and education communities.

For the most current information, visit www.mainechamber.org
2018 Annual Dinner and Gubernatorial Forum

★ Held on the evening of Wed., October 17 at the Augusta Civic Center ★

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On Tuesday, October 9, 2018, this year’s top winners in the “Best Places to Work in Maine” demonstrate what it means to keep a high level of employee satisfaction. Top companies in all three categories are repeat winners from last year.

For the fifth year in a row, Belfast-based Edward Jones took top honors among large companies (250 or more U.S. employees). Patriot Subaru of Saco stayed on top in the medium employer category (50 to 249 U.S. employees) in the “Best Places to Work in Maine” program. This is also for the fifth year in a row that the car company has kept that honor. Maine Information Network, based in Augusta, a newcomer to the list last year, repeated in first place among smaller businesses (15-49 U.S. employees).

Several companies moved up from last year’s ranking. Among large companies, Publishers Clearing House, ranked 12 in the Medium category in 2017, came in at fourth place in 2018. Among medium-sized companies, five jumped at least 15 places: Town & Country FCU, Nonantum Resort, Damariscotta Bank & Trust, Systems Engineering, and the Maine State Credit Union, which jumped from 17th to second. The big mover among smaller companies was Planson International, jumping 12 spots to second place.

Maine State Council of the Society for Human Resources Management (MESHRM) recognized Maine's top employers for 2018 at its annual awards and recognition dinner last night at the Augusta Civic Center, with more than 650 people attending.

The “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 of Human Resources Management released a list of the 75 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. Consigli Construction Co., Inc., Portland;
3. Machias Savings Bank, multiple locations;
4. Publishers Clearing House, Portland;
5. Bangor Savings Bank, multiple locations;
6. Darling’s, multiple locations;
7. Redington-Fairview General Hospital, Skowhegan, and Norridgewock;
8. TPx Communications, South Portland;
9. Geiger, Lewiston;
10. T-Mobile US, Oakland;
11. Kennebec Behavioral Health, multiple locations;
12. Huber Engineered Woods LLC, Easton;
13. Tyler Technologies, Inc., multiple locations;
14. Hancock Lumber, multiple locations;
15. TD Bank, America’s Most Convenient Bank, Portland, and Falmouth;
16. Androscoggin Home Healthcare + Hospice, multiple locations;
17. NFI North, multiple locations; and,

**Medium Company Category (50 to 249 U.S. Employees)**...
1. Patriot Subaru of Saco;
2. Maine State Credit Union, Augusta and Waterville;
3. Down East Credit Union, multiple locations;
4. Drummond Woodsum, Portland;
5. Damariscotta Bank & Trust, multiple locations;
6. Wings for Children and Families, multiple locations;
7. SymQuest, Westbrook and Lewiston;
8. cPort Credit Union, multiple locations;
9. Casco Bay Ford, Yarmouth;
10. Allagash Brewing Company, Portland;
11. PeoplesChoice Credit Union, multiple locations;
12. Good Shepherd Food Bank, multiple locations;
13. CES, Inc., multiple locations;
14. Bath Savings Institution, multiple locations;
15. Moody’s Co-worker Owned, Inc., multiple locations;
16. Nonantum Resort, Kennebunkport;
17. Systems Engineering, Portland;
18. Evergreen Credit Union, multiple locations;
19. Community Care, multiple locations;
20. Infinity Federal Credit Union, multiple locations;
21. Bernstein Shur, Portland and Augusta;
22. Town & Country FCU, multiple locations;
23. Certify, Inc., multiple locations;
24. University Credit Union, multiple locations;

Continued on Page 21...
Peter Gore was recently named the Maine State Chamber’s Executive Vice President. He has been with the Maine State Chamber of Commerce since 1994, serving initially as the Senior Governmental Affairs Specialist, and since 2008, as the Vice President for Advocacy and Government Relations. In this capacity, Gore represents the Chamber’s network of more than 5,000 business members before the Maine Legislature, the Office of the Governor, and the public in the specific areas of workers’ compensation law, labor/management issues, and healthcare/health insurance and economic development topics.

“Peter has proven to be an invaluable asset to the chamber team, and to our members in the business community, particularly in his knowledge of human resource issues and his relationships at the Statehouse,” commented Dana Connors, president of the Maine State Chamber. “This new position gives him the opportunity to expand his responsibilities beyond advocacy work and into the daily operations of the chamber.”

Since 1996, Gore has served as the chair of the Workers’ Compensation Coordinating Council, an organization formed in 1993 to monitor the Workers’ Compensation Board and assist members of the Board in administering the 1992 Workers’ Compensation Reform Act. He served as chair of the Board of Governors of the Residual Market Pool and was chair of the Board from 1997 to 2001. Gore is a member of the Maine Health Data Organization, and is chair of the Maine Vaccine Board.

“In my 24 years with the Chamber, I have been privileged to work with Dana and as part of a team of outstanding coworkers, in serving our members and the business community as a whole,” said Gore. “I look forward to continue to serve them in this new capacity.”

Gore is a graduate of the University of Maine at with a Bachelor of Arts degree in Journalism and a minor in Sociology. Members can contact him by calling (207) 623-4568 ext. 107, or by emailing pgore@mainechamber.org.

Best Places to Work...
(Continued from Page 20...)

25 Finance Authority of Maine, Augusta;
26 Avesta Housing, multiple locations;
27 CashStar, Portland;
28 Maine Credit Union League/Synergent, Westbrook and New Gloucester;
29 Allen Insurance and Financial, multiple locations;
30 Winxnet, Portland;
31 Day’s Jewelers, multiple locations;
32 Connectivity Point, Auburn and Falmouth;
33 Day One, multiple locations;
34 Harriman, Auburn and Portland;
35 GreenPages Technology Solutions, Kittery;
36 Midcoast Federal Credit Union, multiple locations; and,
37 Katahdin Trust Company, multiple locations.

Small Company Category
(15 to 49 U.S. Employees)...  
1 Maine Information Network, Augusta;
2 Planson International, New Gloucester;
3 Landry/French Construction, Scarborough;
4 Sabattus Regional Credit Union, Sabattus;
5 TruChoice Federal Credit Union, multiple locations;
6 Octane Marketing, Portland;
7 Main-Land Development Consultants, Inc., Livermore Falls;
8 Colby Co. Engineering, Portland;
9 CCB, Inc., Westbrook;
10 SFX America, Portland;
11 MPX, Portland;
12 Rich Exterior Solutions, Falmouth;
13 Oxford County Mental Health Services, Rumford and South Paris;
14 Albin, Randall & Bennett, Portland;
15 Trucline, Portland;
16 Kennebec Federal Savings, Waterville (two locations);
17 TIDESMART GLOBAL, Falmouth;
18 Seabreeze Property Services, Portland;
19 Hersey EyeCare, multiple locations; and,
20 Arkatechture, Portland.

Endorsing partners of this program include the Maine State Chamber of Commerce, the Maine Department of Labor, the Department of Economic and Community Development, Maine HR Convention, and Mainebiz.


For more information, please visit BestPlacestoWorkInME.com, or contact Jodie Griffith of Northern Light Mercy [jgriffith@emhs.org; (207) 822-2541] or Kate Wilber of Tyler Technologies (Kate.Wilber@tylertech.com; (800) 772-2260, ext. 4284).
1 Eat breakfast.

This is a cornerstone of a healthy lifestyle. A wholesome breakfast can provide you with the energy you need to get through the first half of the day, and it will help prevent you from consuming junk food.

2 Cut out sugary snacks and candies.

They’re everywhere in offices! Real villains. Yes, they can be tasty, but they don’t satisfy your true hunger and are digested quickly, leading to a roller coaster of sugar highs and lows. Instead of visiting the vending machine, bring snacks from home, such as baby carrots, cheese sticks, nuts, hummus, cucumber slices, whole or sliced fresh fruit, small amounts of dried fruit, or savory crackers. If you really can’t survive a sleepy afternoon in the office, a piece of dark chocolate is fine.

3 Bring your own lunch.

Restaurant meals often include large portions and high-calorie choices. You can eat healthier and spend much less money if you prepare your own lunch.

4 Stay away from sodas and sugary drinks.

They can help you stay awake while working and you may like their taste. But they really don’t do anything for you and are full of empty calories in the form of sugar. If you need the caffeine, consider coffee (but don’t go crazy) or green tea.

5 Drink lots of water.

It’s good for you, and it will keep your mind off soda or coffee. It may help you fight off other cravings, too. Sleepiness is often caused by dehydration, so keep yourself well hydrated. If you want some flavor, put lime, lemon or cucumber slices into your water bottle.

6 Move as much as you can!

Walk around the office and stretch every now and then. Take breaks every hour or so and move your body. Use every possible opportunity to burn calories. Move while waiting for programs on the computer to load. If you need to discuss something with your colleague, go to his or her desk instead of making a phone call or sending an email. If you need to go to another floor in the building, take the stairs instead of the elevator. Consider teaming up with a friend at work to take regular breaks for exercise and to motivate each other.

7 Stand as much as you can.

This is healthier than sitting. It’s better for your back, and burns more calories. Or switch your chair for an exercise ball. This will work your abs and balance.

8 Try to be as active as possible outside of work.

Join the gym, go for a walk. Try to spend some time in nature if possible to unload the stress of the workday and give your eyes and lungs a break. If you’re stressed, try breathing exercises or meditation. Do something nice for yourself: spend some time with your family, read a book, call or visit your friend, listen to some music, cook something nice. Skip watching TV to give your eyes a break and limit exposure to unnecessary radiation. Besides, TV is another reason to sit instead of being active.

9 Get enough sleep.

Waking up refreshed and strong in the morning will help prevent binging and caffeine cravings later in the day.

10 Put some inspirational quotes or photos in your workspace.

Do you ever feel too tired to exercise after a long day at work? Do you end up craving sweets and junk food after a stressful day? Are you frustrated by feeling as though you simply can’t stay healthy and fit because you sit at a desk too much? You’re not alone. I’m a health coach, but my whole professional background is working in a corporate world, so I know the challenge of staying in shape in an office job all too well.

Just because you’re at work all day doesn’t mean you can’t stay slim and fit. You just need to implement some simple lifestyle and work habit changes. So here’s my personal recipe for staying in shape while working in an office:

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**Continued on Page 19...**
JMG’s 25th Anniversary gala was a wonderful evening of inspiring speeches, heart-warming stories, and overwhelming generosity. Approximately 700 of the statewide nonprofit’s closest friends gathered at the Augusta Civic Center on Friday, September 28 to honor the achievements of the 50,000 students who have been through their programs. The celebration was hosted by the four governors who were in office since JMG began in 1993.

Among the many highlights of the evening, The Harold Alfond Foundation brought the crowd to its feet when it announced a $4.5 million gift to JMG. The Foundation made a $3 million investment in JMG’s College Success Program, and has committed $1.5 million to an exciting matching challenge grant to support the organization’s new $5 million endowment campaign.

Moments later, Cary Olson Cartwright, assistant vice president of corporate social responsibility at Unum, announced that Unum would be the first to take the Alfond challenge by donating $500,000.

Now, as JMG looks to the future, the organization would like to thank its many public and private partners for all that they have done in the past, and for the commitment they have made to the future, to ensuring all Maine youth have the opportunity to pursue a meaningful career, strengthen Maine’s workforce, and improve the economy. To learn more, visit www.jmg.org.

Workplace Wellness...
(Continued from Page 18...)

Make your own bulletin board to remind yourself to concentrate on your health and wellness goals.

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 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 visit the Chamber’s BlueOptions webpage (www.mainechamber.org/blueoptions.php) to find a producer.

For more information on the Chamber BlueOptions health plan, please contact Peter Gore by calling (207) 623-4568, ext. 107, or by emailing pgore@mainechamber.org. You may also contact Kelsey Morrell at ext. 104 or kmorrell@mainechamber.org.

For the most current information, visit www.mainechamber.org
Workplace Marijuana Education Initiative

We are excited to announce a new free program that is being offered to Maine employers as they grapple with the challenge of marijuana use by their employees. The law firm, Brann & Isaacson, working in partnership with business groups, including the Maine State Chamber of Commerce and the Retail Association of Maine, will offer Maine employers guidance on managing marijuana in the workplace. Services include:

- Telephone consultations;
- Access to sample drug policies;
- Workshops across the state; and,
- Bulletins on new development.

If you want more information about tricky topics such as drug-testing for marijuana, dealing with an impaired employee, understanding the differences between employee use of medical versus recreational marijuana, this initiative will offer you legal resources and education.

For information about this program, please contact Peter Lowe by calling (207) 786-3566 or by emailing plowe@brannlaw.com. You may also want to visit Peter’s webpage at branlaw.com.