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IN THIS ISSUE: Muddy Waters Cafe...1 | Welcoming New Business...2 | Members...5 | Benefactor News...6 | Events...4

Sweet Sailing at Annual Sunset Dessert Cruise





Another glorious and calorific evening with the Chamber of Commerce of Eastern CT

September is a stunning month on the shore. As the spike in summer tourism slows slightly to a steady stream, the residents and businesses in eastern Connecticut get a chance to take a break and enjoy the beauty of life on the water.

On September 25, a sweet sunset is made sweeter at the Chamber of Commerce of Eastern CT's Annual Sunset Dessert Cruise aboard one of Cross Sound Ferry's luxurious high-speed ferries. Boarding begins at 5 p.m. for a 5:30 p.m. departure and 8 p.m. return.

Abundant displays of desserts and light bites are provided by restaurants and caterers, who are there to impress and delight. Dessert showcase participants for 2019 include Mohegan Sun, Ivy's Simply Homemade, Flanders Fish Market, and the Celiac Epicurean, specializing in gluten-free foods. Cross Sound Ferry provides wine, beer and soft drinks to accompany the delicious food.

The cruise leaves from New London on a scenic sail by lighthouses and historical sites along the Thames River, Long Island Sound and Gardiners Bay.

Live entertainment is provided by Josi Davis. The award-winning singer-songwriter, who

lends her captivating voice to soulful lyrics, provides the perfect soundtrack for the evening on the water.

One of the Chamber staff's favorite events of the year, it's a perfect outing for the whole office or select clients. Perhaps offer a couple of reserved spots as a gift to recognize an outstanding employee or client. The event is open to all and marketed to the public so you will find community members from around the region mingling on the decks and in the dining areas while taking in the sights along the shore. The evening can also be the perfect midweek escape with your sweetie or a great chance to catch up with a group of friends who would love to sample some of the region's best desserts while sipping wine on the Sound.

Capacity is limited so early reservations are recommended. Reservations are \$35 per person which includes cruise, desserts and drinks. The storm date is September 26. To learn more or register for the Annual Sunset Dessert Cruise, visit ChamberECT.com/ dessert or call 860-701-9113.

Sponsorships for the event are also available. Contact us at Info@ChamberECT.com to learn more about sponsoring.

SHARED INSIGHTS

Coffee, Comfort, and Camaraderie



Barry Neistat and Susan Devlin, owners of Muddy Waters Cafe.

It's the place to meet in New London, Most days of the week at Muddy Waters Café are marked by the regular gathering one group of friends or another—one day is retired teachers, another is retired police officers, and Sundays it's friends from church. The halfway mark between New York and Boston, it's also a place for annual reunions. It's even a spot for romance.

Owners Barry Neistat and Susan Devlin laugh, "You can always tell when it's a first date."

One of the keys to the success of the Bank Street coffee shop is the welcoming atmosphere Barry and Susan have created over 16 years in business. The space is clean and comfortable, drawing a diverse crowd. It's not uncommon for local professionals, business owners, or local government officials to have impromptu meetings while grabbing a coffee and a breakfast sandwich.

Knowing their customers and knowing their strengths have helped Barry and Susan maintain a strong business in what can be a challenging market. Focusing on their primary function as a coffee shop serving breakfast and lunch, they have kept it simple.

Continued on page 3

A SPECIAL THANK YOU | Through their commitment to the Chamber, these companies have demonstrated support for the many smaller businesses we serve.







Laying Out the Welcome Mat



Willimantic welcomes crowds to its vibrant Main Street for the 3^{rd} Thursday Street Fest from spring to fall.

Entering an imposing brick building with enough offices to require wayfinding signs can be an intimidating first step for prospective small business owners. Navigating the halls is overwhelming much less figuring out a system of approvals and permits necessary to open your business's doors.

Towns in eastern Connecticut are putting out the welcome mat to new businesses, helping them find their way successfully through the process. Much more than leading them through town approvals, economic development professionals are ready to assist from concept to financing to real estate.

"Investing in economic development initiatives pays strong dividends to towns," said Tony Sheridan, President and CEO of the Chamber. "The returns are dollars on the cent in expanded tax revenue, job growth, and housing values. Creating an environment conducive to nurturing new businesses and business expansion is an essential component."

People with a talent or a dream bring their idea for a new business to Jim Bellano, the Town of Windham's Director of Economic Development. "No matter what questions they have, it's my job to find them answers or connect them with someone who can answer their questions," said Bellano, who joined Windham in 2015 after the economic development role had sat empty for years.

Each person comes in at a different stage and Bellano leads them to the next step by taking stock of the project to determine the best path forward. For example, he brings a detailed knowledge of financing programs—through banks, grants, state and federal programs—and applies it to the unique circumstances of the potential business owner. This invaluable resource to business owners can open pathways they may not

have discovered on their own as well as offer tremendous time savings.

Bellano emphasizes a proactive approach to getting businesses going. Early in the approval process, he facilitates a meeting with representatives from all the town offices that will be involved. This plan review helps businesses craft a design that meets requirements and prevents surprises along the way. "It frustrates business owners who have delays or have to spend money twice," said Bellano. This meeting allows them to begin with plans designed to meet compliance.

He continues to be involved throughout the process. "You can't just put something in place and expect it to stay there. You have to be proactive and make sure things are running smoothly." He routinely drops by projects under construction to check on progress.

The town-wide effort to make the process as clean as possible has contributed to a 14% increase in valuation. The approach is business friendly and proactive. This can mean going to bat for a potential developer.

When Martin Kelly proposed high-end apartments in the Hale building and the Hooker Hotel—two deteriorating buildings that were the "missing tooth in the smile of Willimantic's Main Street"—the town worked with him to get state approvals for the redevelopment of the historic buildings. The full project brings 400 units to the Eastern Connecticut State University town and meets the trend toward an urban lifestyle, where one walks from home to work, dining, and shopping.

"Housing is the largest economic development driver over the coming years," notes Paige Bronk, Town of Groton's Economic and Community Development Manager. Groton is home to major regional employers, such as Pfizer and General Dynamics Electric Boat, but 80% of jobs are held by commuters from the region. Groton would like to keep employees in town with high-end apartments that appeal to younger workers and "close the loop" on economic development opportunities.

The market for these high-quality housing options is expanding with the entry of marine technology firm ThayerMahan, who recently won a \$19.4 million contract from the Office of Naval Research. ThayerMahan is working with the town on repurposing the Groton Heights School, constructed in 1912 in the historic Groton Bank neighborhood.

"Its prominent location allows them to grow and have a foothold here for decades to come," said Bronk. ThayerMahan's presence and addition of 50 jobs in phase 1 of their expansion fits into the goal of building Groton and New London into the Silicon Valley of undersea technology. Supporting this vision of the future, the City of Groton and New London have focused economic development efforts on the waterfront, which they shared at the Chamber's State of the Thames River Region event in July. ThayerMahan's redevelopment of the Groton Heights building serves as an anchor to regional development efforts.

Repurposing town-owned buildings to bring them back on to the tax rolls is just one initiative in a multi-pronged economic development approach being taken by the Town of Groton. Marketing these types of opportunities, economic development initiatives as well as the town itself is the goal of an expansive website ExploreMoreGroton. com.

Visually engaging and content rich, ExploreMoreGroton.com markets the businesses and attractions to visitors while laying out that welcome mat to potential small businesses and major developers. The first stop for entrepreneurs, the website provides detailed information on incentives, zoning, market research, financing, workforce and starting a business. Site selection information connects interested businesses to town buildings, available private properties and financial incentives.

The town recently completely overhauled their zoning regulations and restructured zoning and planning into one commission to expedite the approval process. Additionally, the town has made a critical investment in Economic Development staff. The department of four offer a business-friendly reception as

VOICE • SEPTEMBER 2019 PAGE 3

for New Business



Economic Development Commission members visit businesses regularly to listen to concerns, support continued success and drop off this postcard.

well as anticipate the next opportunities.

Zoning regulations received a full rewrite in North Stonington in 2015. Town planning was "very deliberate about what we wanted where," said Juliet Hodge, Planning, Development, and Zoning Official. Designed to streamline the process, the new regulations address needed rezoning, taking away the unpredictability of special permitted uses. Businesses can plan expansions years out with a clear understanding of acceptable uses.

The new regulations in North Stonington also anticipated trends in agritourism, approving accessory uses to farms including event barns and onsite food production. "Through the regulations we are acknowledging our agricultural heritage and building on it," said Hodge. Popular winery Jonathan Edwards enjoys successful event spaces. New businesses in North Stonington include Farmtrue, which produces organic, sustainably sourced ghee, and Jovial Foods, which makes gluten-free pasta and organic sauce.

North Stonington sped up their approval process in town hall by combining Land Use and Building Departments to maximize resources and increase communication as they manage several commissions under one umbrella. Adopting a proactive approach to business retention, expansion and startup, Hodge and commission members connect with businesses and get ready for the next innovation.

Economic Development doesn't reside just in the offices of town hall. Existing businesses can play a vital role in welcoming new businesses and contributing to mutual success.

Launching a new business—especially one with a new concept—can be challenging. When Lindsi Bratland decided to open Pure Barre in Waterford, she had to coordinate all the details of setting up the business, while introducing the community to a new fitness trend. Fellow business owners opened their doors to Bratland to conduct classes based around a ballet barre and low impact, high intensity movements. The classes—held at diverse locations including restaurants, boutiques, and salons—created a unique draw for the businesses while giving Bratland a chance to build interest in Pure Barre.

"It's a fun way to connect people," said Bratland, who is quick to recommend a fellow business to one of her clients. "I am proud to continue to introduce people to [other businesses] because it's a great way to be more connected and serve the community I live in."

Towns looking to tap into the knowledge and energy of innovative economic development can connect with the Connecticut Economic Development Association (CEDAS). This association of economic development professionals provides resources and training. Best Practices in Economic Development & Land Use Planning is a certification program to spur continuous improvement for use by planners and economic development professionals. The program accelerates the sharing of best practices and improves the overall quality of economic development services at the local level, benefiting the whole state. For information on CEDAS programs, visit cedas.org.

"I think building relationships is what it's all about, with customers, the community and other small business owners," said Pure Barre owner Bratland. "It's what brings us all together."

With so many towns taking new paths to spur growth, look for future articles about economic development initiatives throughout eastern Connecticut.

Upcoming Economic Development Workshops

Arts and Economic Development: Build Your Local Economy with Creativity
Friday, October 4, 2019, 10am-2pm, Charter Oak Federal Credit Union Community Room, Waterford
For more information, visit Southeast Cultural Coalition at Culturesect.org.

Small Business Resource Forum with Federal, State and Local Agencies Tuesday, September 24, 2019, 6-9pm, Montville High School Cafeteria For more information, visit ChamberECT.com/events.

Coffee, Comfort, and Camaraderie... continued from page 1

"Don't try to be everything to everyone," advises Barry. For example, people keep encouraging them to open for dinner. While he says it's flattering, he and Susan know that is beyond what they feel they can manage well. One of them is at the restaurant every day of the week, keeping the experience up to the standards that are so important to them

Offering consistency in quality and service is one of the first pieces of advice Barry has to offer. They don't make radical changes and they stick with the high-quality products customers have come to expect. Baked goods are provided by New London's You Take the Cake, sandwiches are made with Boar's Head meats, and coffees come from local roasters Ashlawn Farms, Deep River Coffee and Mystic Roasters—the sources of the rich aroma that fills the café.

Barry emphasizes that some of the basics are what keep customers happy. Steady hours, reasonable prices, clean facilities, and constant stock of menu items are important. Rather than have to tell a customer they are out of something, Barry will make a run to the grocery store to keep all items in stock.

Muddy Waters, a combination of the slang for coffee and a reference to the Thames River that flows behind their deck out back, is housed in a building Barry's family has owned for generations. Formerly home to his grandfather's restaurant supply business, Thames Crockery, Barry needed to fill the empty space when the business sold to a Bridgeport distributor. A short-lived coffee shop moved in. Encouraged by a friend, Barry took the idea and improved on it, reoutfitting the space and laying the foundation for this New London institution.

Susan brings with her the history of another city institution. Hughie's, her father's restaurant, is legend in New London. Muddy Waters carries on the tradition of the authentic garlic-packed Love Salad, which is often imitated, but never matched.

New London's second home, Muddy Waters treats customers like family. Barry and Susan returned from a trip to Maine to visit their daughter with boxes full of Portland's Holy Donut—made with Maine potatoes—as a treat to share at the café. Barry and Susan see it as a small expense to create the kind of experience they want for their customers—a place where everyone feels welcome to linger over a cup of coffee and be part of the community.

VISIT Muddy Waters Cafe 42 Bank Street, New London

UPCOMING EVENTS	
SEPT 10	Chamber 101: Membership Benefits Orientation 12:00 - 1:30 pm Chamber office: 914 Hartford Turnpike, Waterford
SEPT 16	Multicultural Networking Night for Immigrant Entrepreneurs and Professionals 5:30 - 7:30 pm Rebeka Fresh Pasta Restaurant: 135 Boston Post Road, East Lyme, CT
SEPT 18	Business After Hours: Mystified & First Physical Therapy 5:30 - 7:30 pm 14 Clara Drive, Mystic
SEPT 19	Info Session: Cruise to Bermuda with the Chamber 12:00 - 1:00 pm Chamber office: 914 Hartford Turnpike, Waterford
SEPT 19	YPsocial: II Gesto Trattoria at Foxwoods 5:30 - 7:30 pm Suite 930, Tanger Outlets
SEPT 24	Small Business Resource Forum 6:00 - 9:00 pm Montville High School: 800 Old Colchester Road, Oakdale
SEPT 25	Annual Sunset Dessert Cruise 5:00 - 8:00 pm Cross Sound Ferry: 2 Ferry Street, New London
SEPT 30	Arts, Culture, & Tourism Regional "Fam Tour" 8:00 am - 5:00 pm The Submarine Force Library Museum, Essex Steam Train & Riverboat, The Katharine Hepburn Cultural Center, Saybrook Point Inn, Black Hall Outfitters, Saltwater Farm Vineyard, and Jeffrey P'an Studios

Pre-registration is suggested for most events. Call (860) 701-9113 or visit ChamberECT.com to learn more about any event. Cancellation Policy: Notice must be given at least three business days prior to event. No-shows or those unable to cancel in time will be billed.



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VOICE • SEPTEMBER 2019 PAGE 5

WELCOME NEW MEMBERS

Andy's Trim Shop

Providing upholstery service for autos, boats and more at their New London location. 509 Broad Street, New London | 860.443.0418 | facebook.com/AndysTrimShopCT

Better Together CT, Inc.

A nonprofit working farm and retreat for veterans. It offers veteran retraining programs and training in forestry and the hemp industry.

North Stonington | 860.389.2697 | bettertogetherct.org

Capalbo Accounting Services, LLC

Provides bookkeeping, tax preparation, and policy and procedure assistance to local businesses and governments.

4 Fort Hill Road, Groton | 860.572.2036 | hlcapalbo.com

Crowned Fit LLC

A group fitness studio geared towards women with a focus not only on physical fitness but personal development and community. 382 Gold Star Highway, Groton | 959.201.6834 | crownedfit.com

Earth Grown Wellness

A full-service wellness bar and retail store located in the heart of New London on Colman Street. We strive to be the one-stop-shop for all of your natural and homeopathic wellness needs. 391 Colman Street, New London | 617.840.0895 | earthgrownwellness.com

Eastern Connecticut Ear, Nose & Throat, P.C.

Partnering with patients by listening to their concerns and providing the most up-to-date treatment options

914 Hartford Turnpike, Waterford | 860.537.1903 | easternctent.com

F.W. Webb Co.

Distributor of plumbing, heating, HVAC, LP/gas and industrial supplies to trade contractors. 570 Vauxhall Street Extension, Waterford 860.629.5900 | fwwebb.com

Forever In My Heart Foundation

Saves the lives of many homeless dogs and trains them to become service dogs to serve disabled

PO Box 3064, Mashantucket | 860.857.6558 | foreverinmyheartfoundation.org

Fox Hopyard Golf Club

With 530 acres of rolling hills, dense forest, open pastures and running brooks, the course gives the feel of playing through the mountains of Vermont, the lowlands of Kiawah and the links of Scotland all in one round.

1 Fox Hopyard Road, East Haddam | 860.434.6644 | golfthefox.com

Girl Scouts of Connecticut

Girl scouting builds girls of courage, confidence, and character who make the world a better place. 860.522.0163 | gsofct.com

Guy Fieri's Foxwoods Kitchen & Bar

Guy's award-winning American cuisine - packed with bold flavors and unique twists on traditional dishes - create a one-of-a-kind experience. 350 Trolley Line Blvd, Mashantucket | 860.312.5000 | quysfoxwoods.com

High Rollers Luxury Lanes and Sports Lounge

20 lane bowling alley with full food and beverage service. Catch a game with friends or book your next private event.

350 Trolley Line Blvd, Mashantucket | 860.312.2695 | highrollersfoxwoods.com

Next Tech Solutions

A full-service technology firm, from on-site business and residential tech support and troubleshooting to online web services such as web hosting, web design, and e-mail hosting. 158 S Broad Street, Pawcatuck | 401.326.4463 | nexttech.

novelle

Mohegan Sun's newest venue that shifts seamlessly from chic dining atmosphere to thrilling nightlife experience.

1 Mohegan Sun Boulevard, Uncasville | 860.862.2299 | novellemohegan.com

Rebeka Fresh Pasta Restaurant

This family-owned restaurant features madedaily pasta and bread, local seafood, homemade desserts, and more.

135 Boston Post Road, East Lyme | 860.691.1155 | rebekasfreshpastarestaurant.com

Scorpion Bar Foxwoods

Serving authentic and innovative Mexicaninspired cuisine in an energetic environment perfect for lunch, dinner, celebrations, and private

350 Trolley Line Boulevard, Mashantucket | 860.949.4847 | scorpionbarfoxwoods.com

Shrine/Red Lantern

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240 Fox Tower Drive, Mashantucket | 860.312.8888 | shrinefoxwoods.com

Sustainable Planet, Inc

For a healthy, affordable, and environmentally sustainable diet, the Healthy Planeat website, people can order food directly from local farms. 860.754.6467 | healthyplaneat.com

T.M. Burrows Associates, LLC

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PO Box 497, Waterford | 860.443.2277 | tmburrows.com

The Last Green Valley, Inc.

A 35-town National Heritage Corridor in eastern Connecticut and south-central Massachusetts, and a member-supported, non-profit stewardship organization working for the National Heritage Corridor.

860.774.3300 | thelastgreenvalley.org

Tidal River Clothing/Trove Men's Provisions

Tidal River Clothing is a locally owned and community driven clothing shop with a wide selection of choices for the whole family. Trove Men's Provisions has the perfect item for your favorite guy. 28 West Main Street, Mystic | 860.536.6371 |

tidalriverclothing.com

Your CBD Store

Bringing the highest quality CBD products to market, we formulate our products with our customers' needs in mind, creating unique synergies that increase efficacy, target specific ailments, and increase the binding of CBD. 170 Flanders Road, East Lyme | 860.884.6861 | milfordct. cbdrx4u.com

MEMBER NEWS

Community Foundation of Eastern Connecticut Announces \$725,489 in Scholarships

The Community Foundation's 2019 Scholarship Committees selected a total of 283 students from among its 42 communities across Eastern Connecticut to receive \$725,489 in scholarships.

The Community Foundation recognizes the importance of creating access for lower income and first-generation students, as well as supporting students throughout their academic journey with multi-year awards whenever possible. As an integral part of this strategy, the Community Foundation provides grants to support Higher Edge, a nonprofit organization that gives mentorship and quidance to first generation students from New London and Windham to successfully get into -- and through -- college.

The Community Foundation's scholarships are made possible through the generosity of donors who understand the value of opening doors for students and investing in the future. These caring donors have established 117 scholarship funds at the Community Foundation, granting nearly \$7 million in scholarships to over 3,500 students since 1983.

Tanger Outlets at Foxwoods Hosts Inaugural TangerFIT 5K Run and Health Walk

The Tanger Outlets at Foxwoods hosts the inaugural TangerFIT 5K Run and Health Walk at the beautiful Foxwoods Resort Casino on Sunday, October 6, 2019 to benefit The Smilow Cancer Hospital Care Center of Waterford, CT.

The run will commence at 9am in front of the Fox Tower Hotel and run through the resort to the Mashantucket Pequot Museum finishing at the Fox Tower Grand Terrace Lawn. Here participants will receive awards and be able to enjoy music, food and refreshments.

After the race spend the day with us inside the resort for shopping, entertainment, and more. Stop by Stony Creek Brewery at Foxwoods after party for discounted pints and cocktails. Live music by J-Krak & Cairo.

Registration is from 7am - 8:30am at the Fox Tower Premier Ballroom lobby and the fee is \$30 day of event or \$25 through early registration at tangeroutlet.com/race. Ages 13 and up.

Volunteers are needed. If interested in volunteering, call 860-383-4340 or email amy. kosciukiewicz@tangeroutlets.com for more information.

Welcome New Customers with the Holiday Shopping Trail



Shore TV and Appliance in Groton.

Summer is winding down so that means preparations for the Holidays are ramping up. The Chamber is ready to help you make the most of the busiest shopping season of the year with a small business promotion that is fun and easy for you.

Last year we launched the Eastern Connecticut Holiday Shopping Trail. This regional promotion encouraged shoppers to visit boutiques, restaurants, and other local businesses with a shopping passport in hand. Shoppers who collected stickers from local businesses throughout eastern Connecticut could win great prizes—including a grand prize of tickets to Ireland aboard Aer Lingus.

Participating businesses may join the Holiday Shopping Trail for free. All you have to do to participate is sign up, hand out passports, greet shoppers, and be ready with a sticker. If they make a purchase of \$10 or more, they get an additional sticker, which encourages them to stay and shop or dine. The promotion begins on November 30, Small Business Saturday, and ends on December 24.

The program provides several ways to promote your business. First, your business is listed in the passport, a neat little shopping guide people will want to keep. Second, you can add a special promotion or highlight a service in your listing. Third, you can promote your business by donating a prize. Your business and generous prize will be listed on the Chamber website and promoted on social media.

Foot traffic into your store can turn into a sale or begin a relationship with a customer. Be ready with bounce back coupons, informational materials, tasty samples of any treats you sell, or your own enter-towin prizes inside your store to build your email list. The Trail is designed to bring new customers through your door; the more stores a shopper visits the better the prize they can enter to win. Plan ahead to make the most of these introductions.

Working together, we can create a fun, rewarding opportunity for shoppers, while increasing exposure of small businesses across the region. We will provide Holiday Shopping Trail posters for your business. You can add information about the Trail to your promotions and social media.

We are inviting businesses from all over eastern Connecticut to join the trail. We would like the trail to wind from Old Saybrook to Stonington, Waterford to Woodstock, so please join us in promoting the whole region this holiday season.

To participate, business must register before October 15, 2019. For information about the Holiday Shopping Trail or to sign up your business, contact info@chamberect.com or call 860-701-9113.

BENEFACTOR NEWS

Comcast Announces Largest Ever Expansion of its Internet Essentials Program to Reach All Low-Income Americans

Comcast announced today it is significantly expanding eligibility for Internet Essentials, which is the nation's largest and most comprehensive broadband adoption program, to include all qualified low-income households in its service area. The expansion is the most significant change in the program's history and the Company estimates that nearly three million additional low-income households, including households with people with disabilities, are now eligible to apply. This number includes nearly 191,000 households across the state of Connecticut.

In addition, the company announced that, since August 2011, Internet Essentials has connected more than eight million low-income individuals, from two million households, to the Internet at home, most for the first time in their lives, including nearly 92,000 Connecticut residents. Today's announcement follows 11 prior eligibility expansions, including last year's extension of the program to low-income veterans. To be eligible to apply to the program, low-income applicants simply need to show they are participating in one of more than a dozen different federal assistance programs. A full list can be found at www. internetessentials.com.

Mystic Aquarium Hosts Successful Peer Mentor Leadership Academy

This summer, Mystic Aquarium hosted nearly 100 teen mentors from around the country during the inaugural Peer Mentor Leadership Academy (PMLA) as part of its STEM Mentoring program. Through a multimillion dollar grant from the U.S. Department of Justice's Office of Juvenile Justice and Delinquency Prevention (OJJDP), Mystic Aquarium administers the conservation-based STEM Mentoring program to positively impact the social development and academic achievement of youth ages 6–10.

Peer mentors represented 13 states from coast to coast, including Connecticut and Rhode Island. A full list is available upon request.

The STEM Mentoring program matches small groups of youth from high-needs communities with adult and peer mentors to engage in high-quality, group activities in the areas of science, technology, engineering, and math (STEM).

With the assistance of the peer mentors who attended the PMLA, the 2019 STEM Mentoring program will engage over 1,800 mentees and nearly 450 mentors at more than 50 youth-serving organizations in 26 states and Puerto Rico. Each organization receives a sub-award through the grant to support the implementation of the program.

Dime Bank to Offer Access to Expanded Investment Advisory Services through Strategic Alliance with Northstar Wealth Partners

Previously, Dime offered access to retail investment services through an internal platform but the expanding needs of its investment advisory customers led the bank to increase its capacity by aligning with Northstar. Northstar has been widely recognized for its customized financial advice, competitive product offerings and integrated account operations solutions.

As the only locally-based bank to offer Trust Services, Dime will maintain its trust department and plans to explore expanding these services.

Like the current program, Northstar utilizes an integrated platform of technology, brokerage and investment services through LPL Financial, which will allow a seamless transition of investment advisory customers to Northstar. The expected timeframe for this transition is early September.

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to The Day is also helping to support local organizations? Each year The Day donates its profits back to the community in the form of grants to nonprofit organizations in the region through the Bodenwein Public Benevolent Foundation.

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