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THE BUSINESS JOURNAL

of Greater Keene,
Brattleboro
& Peterborough

THE GREEN ECONOMY

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Foreman Dan Winslow (left) shovels as driller Kevin Bosley controls the geothermal well-drilling rig for Cushing and Sons Well Drilling.

(Aaron Lipsky photo)

ON THE COVER

Froling Energy's precision-dried wood chips (PDCs) are blown into silos at one of three boiler rooms that heat the 500,000-square-foot Whelen Engineering campus in Charlestown. The switch to PDCs has eliminated the consumption of more than 180,000 gallons of oil each year. (Photo courtesy Froling Energy)



This commercial property, a former automobile dealership, at 93 Monadnock Highway in Swanzey is listed for sale at \$759,000.

(Lee H. Porter photo/The Masiello Group)

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The 2023 E-Transit van is part of Ford's all-electric lineup for commercial use.

NEXT IN THE BUSINESS JOURNAL

SUMMER 2024:
LEGACY AND GROWTH BUSINESSES

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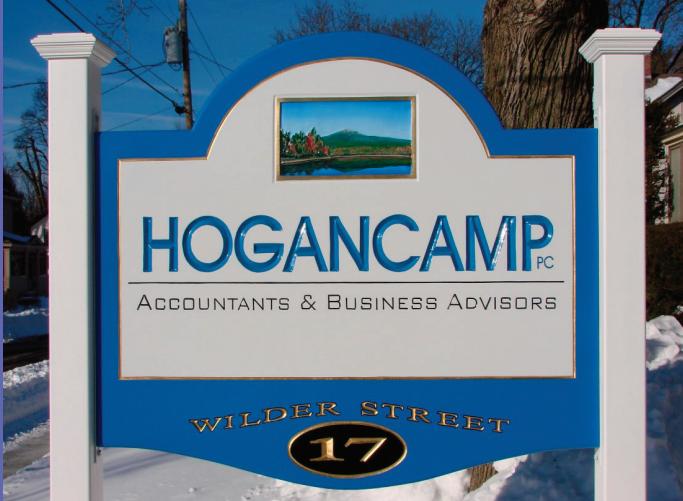


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Editor's Note

federal incentives.

The United Nations Environment Programme defines the green economy as “low carbon, resource efficient and socially inclusive.” Oxford Economics estimates the transition to net-zero emissions by 2050 will create new industries worth \$10.3 trillion globally.

In this issue of The Business Journal, we explore the green sector of the economy in the Monadnock Region. Our contributing writers have explored various facets of this sector.

Nicole Colson reports on efforts by the town of Peterborough to decarbonize with the help of federal grants. Nathan Bagster writes about heat pumps and solar panels that work for our climate, and Paige Lindell reveals interesting opportunities to switch from fossil fuels to domestically produced biofuels for heating.

A combination of severe erosion and a motivated Connecticut seller resulted in an asking price that dropped from \$2.2 million to \$600,000 in a matter of months, the Current reported. The sale amounts to a more than \$1 million loss for the owner, who purchased the property in 2021 for \$1.65 million.

The buyer, a managing director at a real estate investment firm, told the Current he understands the risk, but it's one he's willing to take.

More than 30 feet of dune between the home and the ocean was lost to the waves during winter storms, and there's no room on the lot to move the building back.

Talk about having the ocean on your doorstep.

Coastal erosion is nothing new; however, scientists say we can expect to see a lot more of it as a result of extreme storms and sea-level rise resulting from climate change.

While coastal erosion isn't a concern for the Monadnock Region, flooding is, and it can be as costly, as Vermont's flooding last year demonstrated. The state estimates 2023 summer flood damage at around \$600 million.

A switch to greener living, relying less on fossil fuels, can save us from the worst effects of climate change, scientists say, and create a whole new economic sector.

About a decade ago, several studies were conducted regarding the green economy in New Hampshire. It was in the news a lot then. Progress has been slow since. But in the face of alarming evidence of global warming, the green economy is growing once again, spurred by



LAURIE KAISER
EDITOR

Talk of the Town

Business News from Greater Keene, Brattleboro & Peterborough • Compiled by Laurie Kaiser

■ CHERSHIRE MED TO GET FUNDS FOR ROBOTIC TECHNOLOGY

Cheshire Medical Center is slated to receive \$750,000 to purchase robotic technology for its physical therapy program as part of a \$3 million federal funding package for Dartmouth Health, the health system announced in March.

The funding was secured by U.S. Sen. Jeanne Shaheen (D-N.H.) as part of the final government funding package for fiscal year 2024, the health system said.

Dartmouth Health plans to spend the biggest chunk of the money on its psychiatry department. The health system has earmarked nearly \$1.3 million to fund a licensed independent clinical social worker training program.

Other allocations include \$650,000 for Dartmouth Hitchcock Clinics Nashua to expand the clinic's diabetes care program and \$400,000 for Dartmouth Hitchcock Medical Center to fund a child-care workforce program through the Early Care and Education Association of the Upper Valley.

■ BUSINESS EXPO SET FOR JUNE

The Monadnock Business and Community Expo is set for June 1 and 2 at the Keene Ice Arena. Silver Direct and the Greater Monadnock Collaborative are presenting the event.

In addition to giving businesses a platform to showcase and sell their products and services, the expo will provide an opportunity for businesses looking to recruit new employees. More than 70 exhibitors are expected to participate.

Manufacturers in the Innovation Alley, new this year, will have the opportunity to showcase their state-of-the-art technologies and capabilities and compete to win the "Best Innovation Award" (voted on by attendees).

Those attending the expo will have opportunities to meet local businesses, purchase products and services, and connect with companies looking to hire. Attendees will have the chance to win door prizes, vendor prizes and a grand door prize of \$1,500.

The expo runs from 10 a.m. to 4 p.m. Saturday, June 1, and from 10 a.m. to 3 p.m. Sunday, June 2.

For more information, visit <https://monadnockbusinessexpo.com/> or call 603-903-4228.

■ ECONOMIC SUMMIT SET FOR MAY 21

The 7th annual Southern Vermont Economy Summit will be held May 21 at Mount Snow in Dover. The Brattleboro Development Credit Corp. and Bennington County Regional Commission are hosting the daylong event.

The theme of this year's summit, "Meeting the Challenges of Tomorrow," centers on the idea that identifying and planning for future challenges are critical to the region's economic success.

Keynote speaker Chris Estes, co-executive director of the Aspen Institute's Community Strategies Group, will open the event. According to organizers, Estes will share how thinking about rural economic development is changing at the national level, shaping strategies and policy decisions to better fit the needs of communities.

The summit agenda can be found at www.sovermontzone.com/summit, along with a link to register.



Kelly McCutcheon of Broken Boat Farm LLC in Henniker won the 2023 PitchFork Challenge.

(Courtesy photo)

■ MAKE A PITCH FOR \$10,000

The Hannah Grimes Center for Entrepreneurship in Keene is gearing up for its 7th annual **PitchFork Challenge**. The pitch competition is designed to empower rural entrepreneurs by offering a chance to win \$10,000.

Kelly McCutcheon of Broken Boat Farm LLC in Henniker won the 2023 PitchFork Challenge, taking home the \$10,000 prize.

Also known as VanGoat Family Landscaping, Broken Boat Farm uses goats and sheep for vegetation management and land-reclamation projects for homeowners, businesses and municipalities.

Founded in 2021, Broken Boat Farm rents out grazing goats to remove "difficult and

irritating vegetation," such as poison ivy, bittersweet and brambles, from residences, businesses and ground solar arrays. The company serves clients in Central New Hampshire.

McCutcheon said she planned to use the \$10,000 PitchFork prize money to buy a larger livestock trailer.

Other PitchFork finalists included Em Dewey of Garden of the Moon, Josh Boisvert of NewFinn Designs, Oz Kibar of Ekid+ and Owen Miller of East Alstead Roasting Co., who was unable for personal reasons to participate in the final pitch event at the September Radically Rural summit in Keene.

Rural entrepreneurs in eligible counties receive coaching to create a compelling pitch that showcases their business and qualifies them for the cash award. Visit <https://hannahgrimes.com/programs/pitchfork/> for more information.

■ CHAMBER GOLF CLASSIC SET FOR JUNE

The 49th Annual Golf Classic of the Greater Monadnock Collaborative regional chamber of commerce will be held at Keene Country Club June 26.

The event runs from 7:30 a.m. to 4 p.m. and costs \$160 per player, which includes fees, cart, a bagged lunch and cookout after the 3 p.m. awards ceremony. Visit <https://greatermonadnock.com/golf-classic/> for more information.

■ CO-OP ADDS EV CHARGERS

The Monadnock Food Co-op in Keene launched the region's first public electric vehicle fast-charging stations in March.

The site at 34 Cypress St. hosts two Direct Current Fast Charging Stations, as well as one Dual-Port Level 2 Charging Station, The Keene Sentinel reported.

The project was made possible by the N.H. Volkswagen Environmental Mitigation Trust and donors. Project partners include the state Department of Environmental Services, ReVision Energy and the Monadnock Sustainability Hub, according to a news release.

■ SWANZEY LIQUOR OUTLET EXPECTED TO OPEN BY YEAR'S END

The N.H. Liquor Commission expects to

Continued on page 8

Talk of the Town

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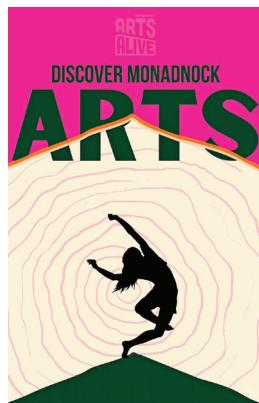
Continued from page 7

open its new outlet in the Market Basket Plaza on the Keene-Swanzea border by the end of the year, according to a news release issued in February. It will replace the store at 6 Ash Brook Road in Keene.

The new 20,000-square-foot liquor outlet is positioned to draw customers from not only New Hampshire but also Vermont, Massachusetts and Connecticut, NHLC said. The Swanzea location joins others in the Monadnock Region, including Hinsdale, Peterborough, Rindge, Walpole and West Chesterfield.

Since 2012, NHLC has renovated, relocated or constructed more than 40 N.H. Liquor and Wine Outlet locations in 36 communities.

■ NEW ARTS PUBLICATION PLANNED



Discover Monadnock Arts Book (Courtesy image)

hand-made goods in the Monadnock region, according to a press release issued in February. It will include stories about arts in the region, including "hot venues" and more.

About 10,000 copies will be distributed the first year, and the book will be available for download on the Discover Monadnock website, according to the press release. It will be distributed with the Monadnock Region Thrive Guide, produced by the Greater Monadnock Collaborative, at welcome centers, airports, real estate offices, hotels and B&Bs, tourist information centers and attractions, as well as arts venues throughout the region.

Monadnock Arts Alive has announced plans to launch a new arts publication, the **Discover Monadnock Arts Book**.

The publication is intended for both visitors and locals who would like to discover local art, culture and

■ O'BRIEN NAMED CHESHIRE MEDICAL CMO

Cheshire Medical Center has named pediatrician **Dr. Gina O'Brien** as its chief medical officer. O'Brien had served as interim CMO since May 2023.

"Dr. O'Brien has ably served as CMO in an interim role during which time she has built strong relationships with our provider staff across the organization and serves as a vital

bridge between our medical staff and senior leadership team," Dr. Joseph L. Perras, hospital president and CEO, said in a prepared statement.

O'Brien succeeds Dr. Cherie Holmes, who stepped down as CMO to serve as the designated institutional officer of graduate medical education at Cheshire. She also sees patients in Cheshire's Center for Pain and Spine.

O'Brien joined Cheshire Medical Center, serving initially as an associate CMO and a pediatrician, in June 2022. She will continue to see patients in the pediatrics department, the hospital said.

Prior to coming to Cheshire, she was most recently the senior medical director for population health at UMass Memorial Health in Worcester, Mass.

She holds a doctor of medicine degree from the Georgetown University School of Medicine and a master of business administration degree from Isenberg School of Management at UMass Amherst.

■ NEW SOUTHWEST REGION PLANNING COMMISSION CEO NAMED

Todd Horner has been promoted to CEO of the Southwest Region Planning Commission, following the retirement of Tim Murphy, who led the agency for nearly 30 years, The Keene Sentinel reported in February.



Dr. Gina O'Brien
(Courtesy photo)



Todd Horner
(Hannah Schroeder
file photo)

Horner was previously an assistant director and regional planner for SWRPC. He joined the nonprofit in 2018.

He earned a bachelor's degree from Vassar College and a master's in regional planning from the University of Massachusetts-Amherst.

■ HANNAH GRIMES ANNOUNCES PROMOTIONS

The Hannah Grimes Center for Entrepreneurship recently promoted two employees.

Megan Miner has been named director of operations, and Lillian Chase has been named programs and development coordinator, according to a March announcement from the Keene-based nonprofit business support organization.

Miner previously served as office and facilities manager and Chase as program coordinator.

■ STUDY: FPU ECONOMIC IMPACT TOPS \$100M

Franklin Pierce University contributed more than \$101 million to New Hampshire's economy in 2022, according to an analysis released by the university in March.

Commissioned by the university and conducted by Parker Philips consulting firm, the study further concludes that the economic activity of the university supported or sustained 951 jobs across the Granite State.

The study considered the direct spending on operations, pay, benefits and capital projects and the estimated increase in demand for goods and services in industry sectors that supply or support the university. Spending by faculty, staff and students was also considered.

The full report is available at <https://www.franklinpierce.edu/about/economicimpact.html>.

■ SHERIFF TO RECEIVE FPU CITIZEN LEADER AWARD

Cheshire County Sheriff **Eli "Eli" Rivera** is scheduled to receive the Honorable Walter R. Peterson Citizen Leader Award at Franklin Pierce University's 59th

Continued on page 10

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commencement May 11.

The award is named for the state's 72nd governor and second president of the university.



Eli Rivera
(Courtesy photo)

Rivera made history in 2012 as the first person of color to be elected as the High Sheriff of Cheshire County. An outspoken advocate for human rights, Rivera has dedicated his efforts to addressing systemic racism, LGBTQ rights and immigration issues, including testifying against legislation harmful to undocumented individuals.

Rivera earned his bachelor of science degree from Franklin Pierce and a master of science degree in forensic and police psychology from Walden University.

■ THREE NAMED TO HOSPITAL BOARD



Ed Madigan
(Courtesy photo)



Steve Kim
(Courtesy photo)



Dr. Greg Neilley
(Courtesy photo)

Monadnock Community Hospital announced in April the appointment of three community professionals to its board of trustees. They are Steve Kim of Peterborough, Ed Madigan of Jaffrey and Dr. Greg Neilley of Francestown.

Kim is a certified financial planner and principal with Brady Associates Asset Management in Peterborough.

Madigan is a program manager at MilliporeSigma, where he leads capital improvement projects.

Neilley retired from Monadnock Community Hospital in 2022 after serving as an internal medicine physician for 33 years.

■ SBW NAMED BEST BANK TO WORK FOR

For the seventh consecutive year, American Banker magazine has named the **Savings Bank of Walpole** to the list of Best Banks to Work For in the United States. SBW ranked 46th out of 90, the only New Hampshire bank to make the 2023 list.

"As a small, local bank, being included on American Banker Magazine's Best Banks to Work For list is a great honor for Savings Bank of Walpole," Mark Bodin, president of Savings Bank of Walpole, said in a statement.

The Best Banks to Work For Program recognizes U.S. banks for outstanding employee satisfaction. Full results were published in the November issue of American Banker magazine.

■ FIVE BELOW TO OPEN IN KEENE

A Five Below store is expected to open in Keene in September, according to a February report in The Keene Sentinel.

A company representative confirmed plans to open a store in Keene but wouldn't say where, The Sentinel reported. A diagram on the Katz Properties website, however, shows Five Below occupying a 9,225-square-foot space next to Old Navy in the Monadnock Marketplace.

Five Below Inc. is an American chain of about 1,200 discount stores aimed at the youth market. It prices most of its merchandise at \$5 or less.

■ COLONIAL THEATRE MARKS 100TH YEAR

The Colonial Theatre in downtown Keene celebrated its 100th anniversary in February with a showing of "The Hunchback of Notre Dame," the classic silent film screened at The Colonial when it opened its doors on Jan. 29, 1924. The centennial celebration with cake and champagne was originally scheduled for January but was postponed due to a snowstorm.

The Colonial Theatre was built on the site of the former Colonial Inn. The venue opened as a performing arts facility, hosting live performances, film, opera, theater and vaudeville. Original owner Charles Baldwin gave away 6,000 tickets at the opening.



The Colonial Theatre (Christopher Cartwright photo/The Keene Sentinel)

Designed by architects Harold Mason and Steven Haynes of Keene and Fitchburg and built by Glenroy Scott of Winchester, The Colonial Theatre is on the N.H. State Register of Historic Places.

■ NEWSPAPER TURNS 225

One of the oldest newspapers in the nation, **The Keene Sentinel** marked its 225th year of publication in March.

The newspaper traces its roots to March 23, 1799, when 21-year-old journeyman printer John Prentiss published the first issue of the weekly New Hampshire Sentinel.

The daily Keene Evening Sentinel debuted on Oct. 20, 1890, as a companion to the weekly New Hampshire Sentinel, which continued publication until 1957.

The newspaper remains independently owned. Members of the Ewing family have owned the newspaper since 1954.

The Sentinel is the oldest continuously published newspaper in New Hampshire and the fifth oldest newspaper in the country continuously published under the same name.

■ MEDICAL RESIDENCY DRAWS 900 APPLICANTS

More than 900 candidates applied for Cheshire Medical Center's new residency program in family medicine, The Keene Sentinel reported in February.

The first class of the hospital's first-ever residency program, directed by Dr. Karl Dietrich, will consist of six candidates. Eventually, the program hopes to host 18 doctors at a time.

Designed for hands-on training, the program is housed in the Family and Community Care clinic at 62 Maple Ave. Upon completion

of the three-year program, residents can practice as attending physicians.

HOSPITAL ADDS DEPARTMENT

Monadnock Community Hospital in Peterborough has added its first gastroenterology department. The hospital opened the new department in March, The Keene Sentinel reported.

Dr. Michael Gilbert leads the department as its sole physician. Gilbert previously worked with GI Associates of N.H.

DOG-TRAINING BUSINESS EXPANDS

Green Mountain K-9 now features three locations, including one at the Keene-Swansey line.

Owner Chris Gilman launched the dog-training business in Spofford in 2016. Gilman recently opened locations in Newport and Laconia while moving headquarters to 80 Old Homestead Highway, The Keene Sentinel reported.

Green Mountain K-9 teaches protection dogs and offers obedience training. The business employs five trainers, including Gilman, who

handle all breeds.

TROPICAL SMOOTHIE TO OPEN IN KEENE

Tropical Smoothie Café – a chain of eateries offering smoothies, yogurt bowls, wraps and more – is slated to open a location in the West Street Shopping Center in Keene in June, The Keene Sentinel reported.

Travis Ginsberg, vice president at Summit Realty Partners, which finalized the lease in February, said the café will occupy about 1,600 square feet of space formerly occupied by Rent-A-Center. The business is expected to employ about 30.

Tropical Smoothie Café operates 1,400 locations across the U.S. New Hampshire locations include Concord, Manchester, Portsmouth, Rochester and Tilton. In addition to Keene, a new location is also planned for Nashua, the Sentinel reported.

CANDLE COMPANY OPENS PETERBOROUGH SHOP

Grey Horse Candle Co. has opened a

storefront in Peterborough. The shop specializes in handmade candles using U.S.-sourced ingredients.

Owners Brian and Leyna Cannon opened the shop at 40 Main St. below Steele's Stationers in March, according to the Monadnock Ledger-Transcript.

The Cannons took over Grey Horse Candle Company in August 2021, when they were living in Florida, where the company was originally based. They moved to New Hampshire in 2022.

The shop also offers soaps, apparel and accessories handmade by U.S. small businesses. Visit greyhorsecandles.com for more information.

BRATTLEBORO'S VERMONT SHOP TO CLOSE

Galanes Vermont Shop, a Main Street mainstay in Brattleboro, announced that it would be closing this spring.

The Galanes family operated the shop on Main Street for 95 years, the Brattleboro Reformer reported. Owners Missy Galanes,

Continued on page 12

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Continued from page 11

granddaughter of the founder, and her husband, Dick DeGray, said they planned to retire.

Known for its Vermont-themed products and goods from local producers, the shop originally opened in another location along Main Street, moving to its most recent location at 116 Main St. in the early 1960s, according to the Reformer.

The Galanes family also operated a sporting goods store next door, where The Works is currently located. That store closed in the early 1990s.

■ FREIHOFER'S STORE CLOSES

The Keene location was among many Freihofer's Bakery Outlets to close recently in the Northeast, The Keene Sentinel reported in March.

Parent company Bimbo Bakeries USA told The Sentinel in an email that the company decided to close the store on Court Street after "careful analysis and consideration."

Bimbo Bakeries operates 59 bakeries, 700 sales centers and more than 11,000 routes delivering its products to various stores, according to the company's website.

■ VEGAN EATERY SHUTTERS

After 37 years of serving vegan meals, **Country Life** restaurant in Keene closed in March with a meal of stuffed shells and cream of garlic.

Owner Peggy Schauffler, who took over ownership of the Roxbury Street eatery 12 years ago, closed the business to focus on a cookbook she hopes to have completed in June, according to a report in The Keene Sentinel.



Cheshire Medical orthopedic surgeons (from left) Dr. Vivek Venugopal, Dr. Mia Qin and Dr. Charles Qin.

(Courtesy photo)

■ ORTHOPEDIC SURGEONS JOIN CHESHIRE MED STAFF

Cheshire Medical Center in Keene has added three orthopedic surgeons, doubling

the department's size, The Keene Sentinel reported in February.

Dr. Vivek Venugopal, Dr. Mia Qin and Dr. Charles Qin have joined the staff at a time when demand for orthopedic services is increasing, the hospital said.

The Qins, who are married, completed fellowships at Ohio State University. Venugopal, whose wife works in Cheshire Medical's anesthesiology department, studied at New England Baptist Hospital in Boston.

■ PAPER MILL WINS CHAMBER BUSINESS OF THE YEAR AWARD

Monadnock Paper Mills in Bennington received the Windsor Brooks Business of the Year award during this year's Greater Monadnock Collaborative annual gala.

Brian Maloy, the company's manager of environmental services, accepted the award presented by last year's winner, Jamie Trowbridge, president and CEO of Yankee Publishing. Maloy said, "We really appreciate the recognition that this brings."

More than 300 attended the event at Keene State College, The Keene Sentinel reported.

Also winning awards were Jane Larmon of Keene, Citizen of the Year; Cheshire County government, President's Collaboration; and the Historical Society of Cheshire County, Ken Jue Nonprofit of the Year.

■ TWO HONORED AT RINDGE GALA

The Rindge Chamber of Commerce honored two community members at its gala earlier this year. **Mark Hagemeyer**, owner of Hidden Hills and Four Star Catering, was named Business Leader of the Year 2023, and **The Rindge Historical Society**, nonprofit of the year.

At the gala in January, Hagemeyer received an engraved clock while the historical society received a plaque and a \$500 donation, accepted by Karla MacLeod.

Some 160 attended the gala, the chamber reported. The event featured a buffet dinner, dancing and a silent auction, which raised \$2,630.

In other news, Eric Schlim, business and development manager for the Savings Bank of Walpole's Rindge branch, has joined the board of the Rindge Chamber of Commerce. Schlim recently marked his 17th year with the bank.

■ KURN HATTIN LAUNCHES CAREER PROGRAM

Kurn Hattin Homes for Children in Westminster, Vt., has launched a Career Awareness Program, designed to introduce 8th graders to a diverse array of local businesses and organizations.

Subaru of Keene was the first official destination. The tour included stops in the sales showroom, as well as the service area. The students were introduced to a variety of career opportunities and the educational background and skill sets required to successfully pursue those jobs, according to a Kurn Hattin press release.

Other businesses on the list for visits include the Colonial Theatre and Showroom, Len-Tex Corp., Whitney Brothers, Fireworks Restaurant, Savings Bank of Walpole, Badger Balm, the Keene Beauty Academy, RE/MAX Town and Country, and Monadnock Community Hospital.

Businesses wishing to participate in the program should contact Lorie Rogers at 802-721-6917 or lrogers@kurnhattin.org.

■ CHAOS AND KINDNESS TO CLOSE TWO LOCATIONS

The band Recycled Percussion announced that it will be closing its Chaos and Kindness shops in Keene and Laconia to consolidate into one location in Laconia.

The announcement was made on the official Recycled Percussion Facebook page in April. The shops will be consolidated under one roof at the band's new performance venue in Laconia, The CAKE Theatre, The Keene Sentinel reported.

Chaos and Kindness opened in downtown Keene in 2021. The flagship shop in Laconia opened in 2019.

■ DEADLINE TO APPLY FOR CROP-LOSS FUNDS MAY 15

The N.H. Department of Agriculture, Markets, and Food's Crop Loss Program is accepting applications for funding. The deadline to apply is May 15.

The Crop Loss Program will allocate \$8 million to help farmers who suffered crop losses because of weather-related damage in 2023, according to a press release issued by the N.H. Fruit Growers Association. The funding comes

from the American Rescue Plan Act.

Eligible farms can apply for awards that account for 50 percent of a farm's net loss, with a maximum value award of \$500,000. Half of the total granted award will be given upon approval and the other half will be given after the program's closure on May 15.

The Crop Loss Program was developed in conjunction with University of New Hampshire Cooperative Extension. Last year several weather events occurred in New Hampshire that devastated fruit, vegetable, and field crops including a deep freeze in February, a late freeze in May, and an excess of rain during the growing season.

To be eligible for funds farms must meet several requirements including a minimum commodity loss of 30 percent in 2023 and gross income of at least \$30,000 in the last three years. The farm must be principally located in New Hampshire and not be in the process of bankruptcy.

For more information and to apply, visit <https://www.nhfruitgrowers.org/nhdamf-crop-loss-program/>.

■ FTC: N.H. CONSUMERS LOSE MILLIONS TO FRAUD

New Hampshire consumers reported losing more than \$27 million to fraud in 2023, with a median loss of \$450, according to a press release issued by the Federal Trade Commission.

The FTC received 8,526 reports from consumers in New Hampshire in 2023. Imposter scams topped the list, followed by identity theft and online shopping.

Nationally, consumers reported losing more than \$10 billion to fraud in 2023, up from \$8.8 billion in 2022. Consumers reported losing more money to investment scams – more than \$4.6 billion – than any other category.

A full breakdown of reports received in 2023 is available on the FTC's data analysis site at <https://ftc.gov/exploredata>.

■ STATE AGENCY STRENGTHENS CONSUMER SAFEGUARDS ON ANNUITIES

The N.H. Insurance Department has adopted new guidelines to govern the conduct

of insurance producers when recommending annuities to consumers. The idea behind the new measures is to place consumer interests above financial gain, the department said in a press release.

The agency announced in February that it is revising its rules to bolster consumer safeguards in the state's insurance market by adopting guidelines set forth by the National Association of Insurance Commissioners.

Key provisions include requirements related to care, disclosure, conflict of interest and documentation. Insurance producers are obligated to gather comprehensive consumer profile information, analyze available annuity options and ensure that recommended products effectively address the consumer's financial needs and objectives, according to the state Insurance Department.

New Hampshire becomes the 42nd state to adopt the new guidelines.

Do you have business news to share? Send it to editor@thebusinessjournal.net.

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Are you hiring the best people for your team?

BY ANN CONNOR AND MICHELLE CONNOR

Are you having trouble finding the right team for your business? Have you had too few responses to your ads or too many not-so-qualified candidates? Maybe you need to put some thought into creating an employee acquisition plan.

A good employee acquisition or talent recruitment plan will consistently generate more than enough leads and attract high-quality employees. It should include the use of multiple recruitment strategies to market for employees in creative ways.

Unfortunately, young companies often spin their wheels trying to find employees who are perfectly suited for their jobs, including management positions. Seeking employees with the right combination of skills, personality and drive can be very hard. And when the hiring process fails, companies typically spend an average of 67 days and an additional 30 percent of the salary trying to replace a bad hire.

The residual effects of a bad hire can be costly in other ways. A recent study sponsored by Price Waterhouse Coopers involving six different industries found a "significant" link between employee retention and the retention of customers. On average, 60 percent of the 3,000 customers interviewed were dissatisfied with the service they received,



Ann Connor



Michelle Connor

citing turnover as a "crucial factor." Most respondents said that lack of employee continuity and poor training impeded high-quality service.

A successful talent acquisition plan starts with a definitive job description that supports the function needed and the culture of the work environment. Have you ever gone grocery shopping without a list? You get the point.

To recruit top talent, begin with a clear job description and then design a process that allows you to recruit the very best talent available. This process will include a step where candidates sell themselves to you. The process will also include phone screenings, an "on the job" interview to see how they react in real situations and proper reference checking.

There are many ways to find talented people to add to your team. But the focus, first and

success. Giving employees the chance to be part of a solid team, in which they have the opportunity to excel, can both help improve morale and increase productivity. Attracting the right talent is critical.

It is also essential that the expectations you develop for team members are clearly communicated to them. Remember that you have chosen each team member for a specific reason. Let team members play to their strengths within the framework you have provided to them, and don't micromanage the situation. A team that functions as it was designed to does not need excessive supervision.

Having the right people, doing the right things, is vital to the success of any business. Regardless of the method you select for developing your team, remember to choose talent wisely, make expectations clear from the outset, keep tabs on employees but do not micromanage, and continue to facilitate the group's growth as a cohesive unit.

Ann Connor and Michelle Connor, partners in life and business, operate Connor Business Resources based in Richmond. Visit ConBizResources.com for more information.

THE GREEN ECONOMY



The town of Peterborough is working with Brooklyn, N.Y.-based BlocPower to decarbonize. Shown: Peterborough town office building. (File photo by Caleb Symons/The Keene Sentinel)

SHRINKING THE FOOTPRINT

The Monadnock Region steps up efforts toward decarbonization

BY NICOLE S. COLSON

Thanks to a federal contract, two Monadnock Region towns will be the next to move toward being 100 percent renewable energy powered by the year 2050.

A project (one of three nationwide) to replace fossil-fuel heating systems with cold-climate heat pumps in 200 buildings in Peterborough and Harrisville won a \$700,000 Energy Efficiency and Conservation Block Grant (EECBG) from the U.S. Department of Energy.

Climate technology company BlocPower will partner with the towns, the Peterborough Renewable Energy Planning (PREP) Team and local contractors to retrofit the businesses and residences over the three-year period of the grant. Forty percent of the buildings are owned or occupied by low- or moderate-income residents, aided by incentives that are part of the grant proposal combined with those from state and federal programs.

The outcome will be an annual reduction in greenhouse gas emissions of 180 metric tons, based on

data collected by BlocPower in its work over the past 10 years.

These spaces will be weatherized following an energy audit and provided with electrical upgrades as needed before the heat pumps are installed.

According to information on BlocPower's website, the heat pumps, which are all-electric heating and cooling systems, can operate at up to 400 percent efficiency in moderate weather. In other words, they produce four times as much energy as they consume.

SEE **DECARBONIZATION**, PAGE 16

DECARBONIZATION

CONTINUED FROM PAGE 15

Cold climate heat pumps have features that allow them to operate efficiently at temperatures below minus 20 degrees F. According to the Environmental Protection Agency, air-source heat pumps can reduce electricity usage for heating by up to 50 percent compared to electrical furnaces and baseboard heaters, reducing costs by thousands of dollars per year for larger buildings. At the same time, they will reduce the buildings' fossil-fuel use and greenhouse gas emissions.

BlocPower, which will manage and help finance the building retrofits, offers lease packages to property owners that require no money up front and can be as long as 15 years. Property owners could also choose to sign shorter leases or buy equipment and services up front.

The program is a huge step forward in decreasing the towns' carbon footprint, says Dori Drachman, PREP co-coordinator, Peterborough Community Power Committee member, and Monadnock Sustainability Hub board chair.

Drachman, who wrote the grant proposal, says the larger project is a continuation of a 2023 pilot program to replace fossil-fuel heating with cold-climate heat pumps in 10 to 15 buildings



A wall-mounted indoor air-handler unit in the basement of the Rileys' home in Peterborough.

(Aaron Lipsky photo)

in Peterborough. The hope is this project will be complete by early summer. A \$5,000 donation from PREP will go toward paying administrative costs.

"BlocPower only mainly worked in cities and states that have robust incentives for electrification but wanted to see their model work everywhere," says Drachman. "We're not a city nor a state with robust incentives, but [BlocPower] thought we would be a good testing ground for that."

The company, she says, uses software to help identify the buildings owned and occupied by low- and moderate-income people who would most benefit from carbon pollution mitigation. While software will not be used for the pilot project, it will be for the more expansive grant project to retrofit and install the heat pumps in the remaining 185 to 190 buildings in Peterborough and Harrisville.

The second arm of the project is workforce development, also funded by the EECBG funding, to produce additional certified energy auditors and trained heat pump installers working in the region.

Through a collaboration between Lakes Region Community College (LRCC)

From left, Dori Drachman, chair of the Monadnock Sustainability Hub, with Tim and Amy Riley in front of a Mitsubishi air-source heat pump outdoor unit recently installed at the Rileys' home in Peterborough.

(Aaron Lipsky photo)



and the MAXT Makerspace in Peterborough, courses in building science will be offered for adults working in or interested in working in the building trades as well as to high school students through the local school districts' Career and Technical Education (CTE) Program. The curriculum at MAXT will expand over time to include design and installation of heat pump systems.

"Because of the contract's three-year deadline, we wanted to increase the number of contractors in our area to get the job done faster," Drachman says of the program, which includes a stipend for apprenticeships through Apprenticeship NH.

Doug Waitt, a local HVAC engineer based in New Ipswich, will train students in installation.

"I could be teaching future installers, future salespeople, or people who want to have heat pumps installed," he says. "I'll be making an informed consumer who can ask the proper questions of a contractor I may have trained."

Decarbonization

is the reduction or elimination of carbon dioxide emissions, which contribute to global warming. According to the National Oceanic and Atmospheric Administration, adding an abundance of carbon dioxide to the atmosphere supercharges the natural greenhouse effect, causing global temperature to rise. President Biden's goal is to cut emissions 50 percent by 2030.

There are many types of heat pumps, Waitt explains, and he's worked with all of them and will be able to educate people about the different varieties.

Andy Duncan, energy training manager and workforce development coordinator at Lakes Region Community College in Laconia, will serve as workforce training instructor for energy auditors and weatherization specialists as part of the grant project.

One of the courses he'll start with is called "Building Science Principles," also a certificate program of the Building Performance Institute.

"It covers some of the sort of basic concepts of how residential buildings use energy — heat transfer types, air flow and air sealing, mechanical ventilation and heating and cooling and other conservation measures, energy auditing," says Duncan. "It leads to a nationally recognized certificate. It's a prerequisite for getting a higher level auditing certificate and will be the next step for those moving in that direction."

The course, which began in March and is free to eligible students, was popular. Duncan had more people interested than open slots (15).

'There's potential for a lot of cost savings for low- and moderate-income residents. We're excited to be able to offer that to those folks.'

Tricia Cheever, Peterborough energy and community planner

Because property owners need to elect to be part of the program, the buildings to be retrofitted have yet to be identified. Also, with the exception of the Building Science Principles course as part of workforce development, the heat pump installation project is on hold until the

government contract is signed.

Tricia Cheever, energy and community planner with the town of Peterborough, is ready to get started. "We're working with the Department of Energy to make sure we are on track to sign the contract, and we're doing some planning, including marketing, to be able to hit the ground running," she says.

Peterborough town planner and town lead on the EECBG, Danica Melone, is working with Cheever also to do outreach to low-income residential property owners to participate in the retrofit and heat pump installation project and with Contoocook Valley Regional High School students to encourage them to sign up to be part of workforce training.

"There's potential for a lot of cost savings for low- and moderate-income residents," says Cheever. "We're excited to be able to offer that to those folks. It will also be interesting to see this move forward with such collaboration between schools, the makerspace and community colleges. We're excited to get going."



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ENERGY AUDITS

*When aiming for energy efficiency,
an audit is a good place to start*

BY PATRICK O'GRADY

An energy audit — whether for a home, business or other building — provides at a minimal cost valuable information on energy efficiency and potential savings.

Overall, audits will spot the specific places where energy is being lost, examine the efficiency of heating and cooling systems, and identify improvements and their costs to cut energy consumption.

Even if a property owner decides against going forward with any recommendations from an audit because of money

or other factors, the audit will at the very least provide a baseline starting point to see where savings can be achieved.

Audits take the guesswork out of trying to make a home or building more energy efficient and can help avoid unnecessary spending. Some recommendations are not costly compared to the potential and immediate energy savings, while others can require a bigger investment and have a longer return-on-investment period.

"It gives you information about your home and tells you things you may not have thought of or may not have known," says Kate

Peters, director in the Energy Efficiency Group at Eversource, New Hampshire's largest utility. "An audit is the best way to get a comprehensive view of your home or your building and opportunities you have to reduce energy use."

Peters says that because commercial buildings have a lot more variety in terms of size and use compared to homes, Eversource takes a different and specialized approach to that audit work.

"We work with everyone from small businesses on Main Street to large manufacturers, and we have resources that run the gamut

for those more specialized needs,” Peters says. “For larger buildings we have all sorts of contractors that we work with who specialize in building systems and refrigeration control.”

Audits, which cost in the neighborhood of a few hundred dollars, come in varying levels, and the cost varies depending on the size and use of the structure. Audits for commercial buildings will be based on use, such as a restaurant, office building or retail store, and can focus on heating systems, appliances or lighting. Business owners can sign up for the no-cost NHSaves energy assessment for the audit and follow-up work.

“Depending on the building and need, we have help for the studies to identify the measures and help for implementing the measures themselves,” Peters says.

Chris Stewart, owner of Colonial Green Products of Keene, which does business as Colonial Insulation and Fire Proofing, says audits can be as simple or comprehensive as the owner wants them to be.

“It all depends on where you want to go with it as far as what you want to get out of it,” says Stewart, whose company has been doing energy audits and providing related services for improving energy efficiency for 15 years. “It can be geared toward whatever the [owner] is looking for.”

Audits are not a solution by themselves but are a necessary first step toward finding out how your home or commercial building is using and losing energy, Stewart and others say.

Stewart says the basic audit is an “assessment,” which is a walk-through of the building and verbal recommendations on where potential energy savings could be. More advanced audits include a blower test, which determines how airtight a structure is, thermal imaging and a formal report that includes recommendations and calculations to show expected savings.

“Some of these improvements can be costly, but some also have a huge return on investment,” Stewart says. “Ninety percent of the time, if you do

a better job insulating your attic, you will have substantial energy savings and the highest rate of return. The next areas to insulate are the basement and crawl spaces.”

John Kondos is with Clean Energy NH’s Energy Circuit Riders program, a nonprofit that offers technical assistance to municipalities and small businesses interested in energy-saving initiatives.

‘An audit is the best way to get a comprehensive view of your home or your building and opportunities you have to reduce energy use.’

Kate Peters, Eversource

Circuit Riders does not conduct audits, but its municipality program instead works with a community’s energy point person, which could be an energy committee, economic development director or town administrator interested in pursuing energy efficiency. Kondos, a retired energy auditor who serves municipalities in the Monadnock Region, says audits result in a prioritization of what should be done, and Circuit Riders will assist in acting on recommendations, including seeking requests for proposals and identifying contractors.

“It really is a matter of not only getting an audit but getting the work done afterwards,” Kondos says.

While something such as solar may get more recognition for cutting energy costs, energy efficiency projects are equally beneficial to a municipal government, he says.

“You will see it in the bottom line on heating and cooling costs,” Kondos says.

Circuit Riders’ Gabe Chelius works with small businesses in the Monadnock

Region and other parts of the state. He is currently working with small businesses, helping them apply for federal grants that will pay for some of the energy-saving measures.

“A lot of our role is connecting people with sources of funding, helping them with project development, finding auditors, interpreting audit results and finding contractors,” Chelius says. “We are here to help people make informed decisions, be sure they are getting good prices from vendors and that what they are doing makes sense for their business or municipality.”

Applying for grants and seeking tax credits and other available financial incentives for reducing energy consumption are services provided by those who help with energy-saving efforts.

Colonial Products does contract work through Eversource and offers incentives through NHSaves. “The customers come to us, and we can seek to take advantage of applicable incentives and cost-effective improvements with our direct services,” Stewart says.

Kondos says Energy Circuit Riders uses software that will examine the square footage and location of a building such as a library, town hall or police station and compare its energy use to one of a similar size in the same climate zone.

“We can see if you are doing great or losing a lot of money,” Kondos says. “It is really worth doing something because in the end you will be saving the taxpayers money.”

Vermont has many programs and incentives similar to New Hampshire for energy audits along with recommendations and anticipated payback.

“You will never know until you try it” sums up the viewpoint of those who say there is a lot of value and knowledge to be gained with an energy audit, and for a relatively low cost, the savings and payback will be more than worth it.

“If you look at the recommendations and implement them, you can make your [building] more comfortable, and reducing fuel and energy use equals savings in the long run,” Eversource’s Peters says.

THE GREEN ECONOMY

COMMERCIAL EVs

Ford is positioning itself as a leader in commercial EVs, but who is buying?

BY PATRICK O'GRADY

While the commercial electric vehicle market experienced significant growth last year, it remains quite small compared to its gas-powered counterpart, and dealers in the rural Connecticut River Valley say they don't see much demand for the vehicles.

Lower fuel and maintenance costs are seen as the biggest advantages to a commercial electric vehicle, but limitations all but cancel out those benefits, local dealers say.

Ford's F-150 Lightning was the top-selling electric truck in 2023 with 11,905 sold in the last quarter of 2023, which was almost half of the automaker's total F-150 electric sales of 24,165 for the year, the website Electrek reported.

The New York Times reported that the annual sales volume for the F-150 Lightning was far below the annual production of 150,000 that the company had once aimed for.

Dealers are not surprised. "The biggest problem is range, especially up here," Christian Gomes, owner of Ford of Claremont, said about the rural and hilly Connecticut River Valley.

Gomes said the distance an electric commercial vehicle may get on a single charge can vary depending on whether it is carrying extra weight, driving on hilly terrain and using the air conditioning, heat and radio. All those factors drain power from the battery, so reliability becomes an issue unless the travel area is not large. Further, Gomes said, there is "charging anxiety" because of the lack of availability of working charging stations in New Hampshire and Vermont.

Gomes said he keeps some F-150 Lightning electric vehicles on his lot but



Peterborough's Utilities Superintendent Nate Brown (left) and staff member Anthony Carland stand in front of the town's Ford F-150 Lightning all-electric pickup.

(Courtesy photo)

has sold less than a dozen in the past year and a half. He doesn't stock Ford's E-Transit van.

"There is a market but a very small one," Gomes said of commercial EVs. "I think they sell a lot more in places like the Boston Metro area where range is not as big an issue and there are more charging stations."

Tyler Sarringer, sales consultant at Brattleboro Ford, has had similar experience with the commercial electric vehicle market.

"Honestly, they are a hard sell," Sarringer said, adding he has sold one F-150 Lightning. "They are not really moving that well. I have had some here almost a year."

The town of Peterborough took possession of a Ford F-150 Lightning late last year for its utilities department. The department's superintendent, Nate Brown, said they are pleased with the truck's performance thus far after about

800 miles.

"I think it does really well in the snow, better than other trucks we have, and it does everything we need it to do," Brown said.

Though the truck's advertised range is 200 miles before needing a charge, Brown said they usually have to charge it before reaching that number.

"There were a few instances this winter we could have used it but likely would have needed a charge," Brown said. "When you are running heat, the battery does not last as long."

Brown said the town's energy committee urged him to consider an electric vehicle, and the Ford offered the best option over a Tesla and a Rivian.

Though the Lightning's range is not as advertised all the time, Brown said he likes the covered bed, "all the way around" camera and the area in the cab for tools.

"We have five vehicles and could go for one more [electric]," Brown said.

"We have five vehicles and could go for one more [electric]," Brown said.

Sarringer said rebates help to sell the trucks over gas-powered ones. "They are not a hot sell, so you kind of have to sell them on the rebates," Sarringer said.

The federal rebate is up to \$7,500 depending on the vehicle and location. In Vermont, there are several additional incentives to buy electric. The buyer can get up to \$10,000 from the state in addition to incentives for the in-home electric charging station. Utility companies, like Green Mountain Power, offer rebates and incentives, as well.

Sarringer said Ford has slashed the price of some electric vehicles from more than \$100,000 to about \$70,000 in hopes it will increase sales.

"They are discounting these things tens of thousands of dollars, and they are still sitting here," Sarringer said. "I think it is 'range anxiety'."

A February news release from the N.H. Department of Transportation said the state has been awarded \$2.8 million in

federal funds for the first phase of a five-year, \$17.2 million plan to install electric vehicle charging stations throughout the state. Tilton, North Woodstock, Rochester and Sanbornville were selected for charging stations.

The Washington Post reported in November that, nationally, some customers who wanted to buy an EV found dealers "unenthusiastic" about the new technology. The newspaper spoke to several EV buyers who said dealers tried to sell them gas-powered vehicles instead.

Sarringer recalls telling one customer, who was looking at an F-150 Lightning and planning to tow a trailer with it, that it was not the right vehicle for the intended use.

"The heavier the vehicle is, the less range you have," Sarringer said. "If you tow a camper or small trailer, the battery will be drained."

He agrees with Gomes that electric vehicles are more suited to metropolitan areas. "It makes more sense in the city



The Ford F-150 Lightning Pro starts at \$49,995, according to the company's website. Pictured: the interior of the 2022 Ford F-150 Lightning Pro.

(Courtesy Ford Media Center)

when you are going from point A to point B in a half hour."

In the coming decade, dealers may have no choice but to sell more electric vehicles. In March, the federal Environmental Protection Agency and Biden Administration issued new so-called tailpipe rules limiting the sale of gas-powered vehicles to 64 percent by 2027 and to 29 percent by 2032. Currently, more than 80 percent of vehicles sold in the U.S. are gas powered.



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THE GREEN ECONOMY



Solar panels are installed at specific degrees of tilt to accommodate climate conditions.

(Pixabay photo/Pexels)

SUSTAINABLE SOLUTIONS

Technology has improved heat pumps and solar panels for cold climates

BY NATHAN BAGSTER

With harsh winters and stifling summers, New England's unpredictable weather patterns can be quite demanding on electrical, heating and cooling systems. This creates the need for resilient and efficient solutions for your home or business. But for many, finding answers becomes ever more pressing as energy costs and environmental concerns continue to grow.

Amid these troubles, advancements in technology have brought forth systems such as air-source and ground-source heat pumps and solar panels as beacons of sustainable living — each offering a beneficial form of progress.

But that begs the question — which should you invest in?

Heat pumps

The most commonly used system is air-source heat pumps (ASHPs). According to Carrier, a leader in HVAC products, an ASHP pulls heat from the cold outdoor air and

transfers it indoors, and in warmer months, it pulls heat out of indoor air to cool your home or business.

A reversing valve near the compressor can change the direction of the refrigerant flow for cooling mode, as well as for defrosting the outdoor coil in winter, according to the U.S. Department of Energy.

These heat pumps have been recorded to reduce electricity usage significantly — sometimes by 65 percent compared to standard furnaces and baseboard heaters. They provide added benefits, such as dehumidifying the air and providing cooling during the summer months.

New cold-climate ASHPs have overcome problems encountered with older units, which were effective only in moderately cold temperatures.

New York-based BlocPower, which is assisting the towns of Harrisville and Peterborough in their efforts to "go green," describes on its website efforts to increase the effectiveness of the technology. In a recent article on its webpage, BlocPower discusses work that has been put into

compressor designs over the past decade and the development of special cold-weather refrigerants to help improve the effectiveness of air-to-air systems.

BlocPower says that, at temperatures as low as minus 20 degrees F, cold-climate ASHPs still provide dependable heat, and many models are 100 percent efficient at sub-freezing temperatures.

Alternatively, ground-source heat pumps (GSHPs), also known as geothermal heat pumps, offer superior efficiency and reliability in colder climates. By tapping into the Earth's thermal energy, these systems use stable temperatures found underground, ensuring consistent heating and cooling regardless of outdoor conditions.

GSHPs come in two distinct styles: open-loop source and closed-loop source.

An open-loop system operates by pumping water out of one well, through the heat pump unit heating source, and back into a separate waste well. As Bart Cushing of Cushing and Sons Well Drilling in Surry points out, this system requires "a bit of land, considering we have to dig two high-volume

wells that sit 100 feet or more apart. Maintenance costs and energy use have proven these to be uneconomical, generally speaking."

A closed-loop system is the more common type. This is made of pipes buried beneath the earth's surface, circulating a fluid mixture, often consisting of water and antifreeze. That fluid then absorbs heat from the ground during winter and dissipates it during summer.

Cushing says that when considering any heat pump system, there are a few things to note: "Will you be staying in your home for less than seven years? Unfortunately, a closed loop doesn't add a substantial premium to resale value from observations, so the investment is more worthwhile if you intend to stay in the same location. Obviously, fuel prices are also a factor in this determination."

You also have to consider the size of the space you're heating when determining the size pump you purchase, Cushing notes, adding, "An improperly sized unit could cause short cycling if it's too big for the home or constant run time if it's too small. That will affect the unit's efficiency and higher operating costs. Look for an installer who has the positive references."

Cushing also says the upfront cost of installing a geothermal system can be high — \$30,000 to \$70,000 — but the long-term savings are substantial, as each unit is designed with a 100-year life expectancy. That is why municipal buildings, schools and new homes choose these types of systems, he notes.

"Like all heat pump systems, these things also run great with solar systems," he says, mentioning lower operating costs and minimal maintenance requirements. "They cost next to nothing to operate, and, like



Bart Cushing (left) and foreman Dan Winslow of Cushing and Sons Well Drilling in Surry oversee a geothermal drilling operation in Claremont.

(Aaron Lipsky photo)

the geothermal systems, they are applicable to the 30 percent federal credit, and some locations have rebates with the power company."

Solar panels

Solar panels have become increasingly popular as homeowners seek to reduce their reliance on conventional energy sources.

Despite concerns about New England's often cloudy skies and snow, Simon Piluski of Southern Vermont Solar attests to their resilience as a viable energy solution. "Solar panels can withstand varied climates pretty well," says Piluski, company owner and master electrician. "There haven't been many cases of things like hail damage, and while tree shading and heavy amounts of dust may pose challenges, snow isn't a factor."

Piluski goes on to say that during installation, solar panels are given specific degrees of tilt to mitigate the issue. "When we install residential panels," he says, "they are placed around a 20-degree angle, to help cast off the snow. With commercials, we put them at 5 to 10."

He also emphasizes the longevity of solar units, mentioning that older panels have lasted up to 25 or 30 years. "Many of the frames are anodized aluminum, and while the hardware can be steel, they still hold up. Most damage comes from falling tree branches."

"What has increased is energy output," Piluski says, explaining that older panels were capable of producing only 75 watts of electricity. "Now they're capable of over 400. Those savings can be enhanced with a battery storage system as well."

He notes that excess energy generated during sunny periods can be used during cloudy days or at night — adding another layer of independence, particularly during power outages or grid disruptions.

'Solar panels can withstand varied climates pretty well.'

*Simon Piluski,
Southern Vermont Solar*

Considerations

With all of this in mind, what seems to be

the best choice for your home or business among the options discussed?

Closed-loop geothermal boasts the highest efficiency, thanks to reliance on stable underground temperatures. Meanwhile, less expensive air-source heat pumps provide efficient heating and cooling, albeit with varying performance in extreme conditions. Solar panels offer high efficiency when properly installed and maintained, and can feed into either of these systems.

When it comes to savings, ASHPs tend to be more affordable upfront but may incur higher operational expenses over time, according to local experts. Typical ASHPs cost \$3,500 to \$7,000 or more to install, according to This Old House. Their counterpart, GSHPs, have the highest upfront costs due to installation requirements, but they make up for that in long-term savings.

Solar panels also require a significant initial investment based on system size, with ranges of \$14,000 to \$19,000 on average, according to EnergySage. However, this can be offset with incentives and rebates that may be as high as 30 percent, depending on the state where the project is located.

At the end of the day, each of these systems has strengths and weaknesses when it comes to the New England climate. Home and business owners can tailor their choices based on individual needs and desires for upkeep and financial longevity. That being said, going green has become much more affordable, and reasonable, than it has ever been — even in a harsh environment like ours.



Cushing and Sons Well Drilling at work on geothermal wells for Sugar River Storage in Claremont.

(Aaron Lipsky photo)

THE GREEN ECONOMY



Steve Walsh (left), president and owner of Davis Oil and Propane in Keene, with son Joe Walsh. The company offers blends of Bioheat® containing biofuels made from inedible feedstocks like soy and corn

(Courtesy photo)

‘GREEN AND CLEAN’

Biofuels are changing the heating-oil industry

BY PAIGE LINDELL

Winters may be getting warmer, but the need to heat your home and business hasn't gone away. Using biofuels can reduce your carbon footprint, and in some cases, may even reduce your monthly bill.

Biofuel is any fuel made from biomass. It is considered a renewable energy source since it can replenish rapidly compared to the more finite stores of petroleum and natural gas.

Biofuels come in both solid and liquid forms. The most common solid state biofuel is wood, and

Froling Energy in Keene is working to make this abundant local resource a functioning alternative to traditional fuel oil. Their precision-dried wood chips, “sourced from within 40 miles of Keene and used by 30 customers in Vermont and New Hampshire will have in total offset the burning of 850,000 gallons of No. 2 fuel oil,” says Jim Van Valkenburgh, head of sales at Froling.

Green chip boilers have been around for a couple of decades in the United States, but those systems required large underground tanks and a heavy amount of operational oversight. Froling’s precision-dried wood chips (PDC) are

delivered by blower truck to inexpensive above-ground silo storage, and the system itself is very automatic. Like any solid fuel system, ash needs to be removed. The system needs to be cleaned with slightly higher frequency than an oil-burning system.

Froling does support some residential automatic pellet furnaces, another form of solid biofuel, but the company’s focus is commercial PDC operations, particularly drafty industrial buildings that are heavily functional but plagued with poor insulation. Buildings like schools and converted mills, such as the 310 Marlboro St. project, fit this bill and have historically

burned lots of oil. Changing from an oil-burning system to a PDC system is an upgrade in efficiency, says Van Valkenburgh. It uses less costly fuel and less of it.

Converting to an automated pellet boiler or a PDC boiler requires investing in new infrastructure. The state of New Hampshire offers rebates that can reduce the cost up to 30 percent. Additionally, with the fuel cost equivalent of \$1.15 a gallon, most systems pay for themselves in six to 10 years. Fuel oil is currently priced at \$3.60 a gallon.

But you don't have to invest in a new system to start reaping the environmental advantages of biofuels. If you are currently heating with an oil-burning furnace, you can switch right now from regular fuel oil to a fuel containing a biofuel blend.

Heating oil containing a percentage of biofuels has been on the market for almost a decade, and according to Steve Walsh, president and owner of Davis Oil and Propane in Keene, most regular heating oil now contains a 5 percent blend. A higher blend of 20 percent biofuels and ultra-low sulfur heating fuel called Bioheat® Plus has been on the market for about five years. All blends of Bioheat® contain biofuels made from inedible feedstocks like soy and corn.

Bioheat® is produced by an Iowa-based company, and the fuel is delivered by rail. Using a domestically produced product could make the switch worth it to some.

"The oil could be coming from Canada, it could be coming from the Middle East, but you know the 20 percent of biofuels is coming from American farmers," Walsh says of the domestically grown and refined renewable resources.

Davis Oil and Propane carries what the industry calls the B20 blend for the same price as the 5 percent blend. Walsh

'We have zero reasons not to recommend it.'

*Steve Walsh,
President and Owner,
Davis Oil and Propane*



A front-end loader fills one of Froling Energy's blower trucks with precision-dried wood chips to be delivered to Filtrine Manufacturing in Keene.

(Photo courtesy Froling Energy)

says that the product can be used in "any existing or legacy heating system and run seamlessly."

Making a switch to a Bioheat product with 20 percent biofuels can reduce emissions up to 15 percent, and according to the manufacturer's website, it burns cleaner than traditional fuel, extending the life of the fuel supply and the operation of your furnace.

"We did tests in-house before we marketed it and embraced it. It performed identically. We have zero reasons not to recommend it," says Walsh.

There are some concerns that the higher percentage of biofuels may gel more quickly in the outdoor tanks, but four years ago, Davis delivered the product to a customer without realizing their storage tank was outside. Since that time, they have observed no problems, despite record cold in the winter of 2023.

Both Discount Oil of Keene and Sandri Energy in Greenfield, Mass., carry Bioheat® heating oil at the same price as regular fuel oil. Sandri started offering the lower percentage bio-blend about a year ago. Erin Duncan, director of heating fuels at Sandri, says "that just about all their customers" are using the product. The company also offers a renewable propane blend.

"It's green and clean. It's really the

way we need to move forward," she says.

The heating oil industry is changing rapidly. Walsh says he is already seeing blends higher than 20 percent in Connecticut and Long Island and that at a recent home expo he saw oil burners on display capable of burning 100 percent renewable biodiesel.

In February 2023, Massachusetts set minimum biofuel requirements for state entities, requiring that all purchased heating oil contain a minimum of 10 percent biofuel. In 2026, the Massachusetts Department of Environmental Protection expects to roll out its Clean Heat Standards, regulations requiring heating energy providers to gradually increase their clean heat services.

Suppliers that are not meeting their percentage of clean heating services will have to purchase credits to offset their emissions. Clean heat services as defined in the Massachusetts Clean Energy and Climate Plan include both "advanced wood systems" as well as "certain biofuels and renewable gases."

For now, these regulations will largely affect suppliers. Mandated system upgrades are likely decades down the line, but making the switch, even to a biofuel blend, can reduce your carbon footprint right now.



A bedroom with Len-Tex Flora wallcovering

(Photo courtesy Len-Tex Wallcoverings)



Don Lennon, Len-Tex president and CEO, stands in one of the company's manufacturing buildings.

(Aaron Lipsky photo)

Not your grandmother's wallpaper

Len-Tex in North Walpole manufactures in-demand durable vinyl wallcovering

BY NICOLE S. COLSON

When Len-Tex Wallcoverings opened in the early 1980s, the company's mission was to make a big impact on the design world. Today, that mission is the same — while also making the smallest impact on the planet.

President and CEO Don Lennon started the business as a way to continue his

family legacy. Lennon described the type of wallcovering Len-Tex manufactures as a printed vinyl film that is then fabric-backed and embossed.

"It's like heavy-duty wallpaper," Lennon said of the company's product, although he added the days of paper wallcovering are long gone. "It's a decorative and protective wall finish designed for

commercial interiors. It's durable and washable."

Len-Tex designers monitor design trends around the world. During the pandemic, botanical and geometric patterns, as well as natural textures, were in.

Art Deco-era patterns are hot this year, as are what Lennon calls "Barbie colors" and metallic sheen.

A family business

Lennon's grandparents started a factory to print vinyl films (vinyl wallcovering backed with textile material) in Hatfield, Mass., a business his father and uncle took over (Lennon worked there as a teenager) and sold to a national company in the 1970s before the business was sold again a few years later. At 34, Lennon purchased some equipment from the company at auction and started his own company, Len-Tex, in 1983 in Springfield, Mass.

Nine years later, he and his two younger brothers, who also ran the company, moved operations to Walpole. Today, the company has 87 employees, some have worked for the



Bill Lawrence of Bellows Falls, Vt., works at a laminating press at Len-Tex in North Walpole.

(Aaron Lipsky photo)

company since the beginning, three additions (at the North Walpole site) and a design center and digital print facility just off Route 12 in Walpole.

Len-Tex is a manufacturer of contract wallcoverings, providing an extensive range of design options for the hospitality, health-care, corporate, institutional and retail markets. The company keeps a million yards of inventory at the North Walpole facility (and makes about 4 million a year) and sells products through distributors across the U.S. and in Canada and 30 other countries.

Len-Tex manufactures its own brand and supports seven other distributors — one in France, another in the United Kingdom and the rest in the U.S. — who want to create their own brands. Len-Tex also manufactures a line only for export markets through an Arkansas company.

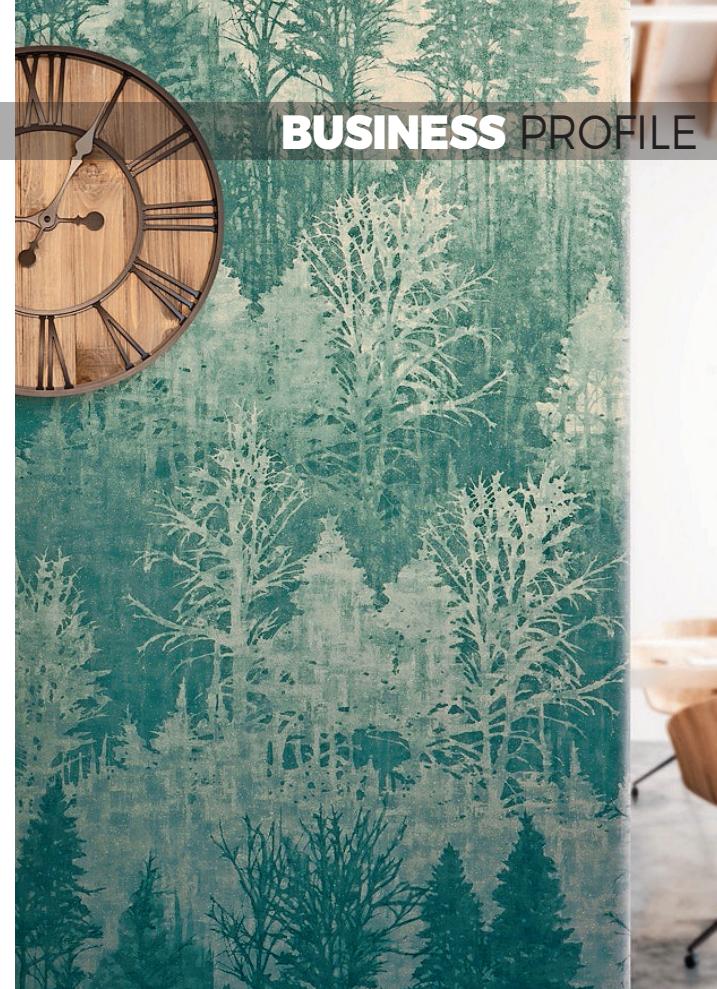
Sustainable operation

To stay ahead of competition, Lennon said, Len-Tex needs continuously to be looking for ways to differentiate itself. The most significant is that it be as sustainably operated as possible and always working to be a leader in sustainability.

Len-Tex, as stated on its website, "is committed to healthier indoor air quality, product transparency, and reducing environmental impacts."

These goals are achieved in several different ways. "Len-Tex is committed to transparency in all our products' chemistry," said Lennon.

The company provides full disclosure of potential chemicals of concern (down to 1,000 parts per million) by comparing product ingredients to a variety



A room with Len-Tex Arboreal wallcovering (Courtesy Len-Tex Wallcoverings)

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What Local Means

Continued on page 28

BUSINESS PROFILE

Continued from page 27

of hazard lists published by government authorities and scientific associations.

The company's trademarked Clean Vinyl Technology™ (CVT) wallcoverings meet rigorous standards. In 1994, Len-Tex introduced a proprietary formulation of 100 percent urethane polymers to seal the surface of its wallcoverings. The result is a water-based, Teflon-free topcoat with high resistance to abrasion and staining and without the use of any harmful chemicals.

CVT wallcoverings don't contain phthalates (endocrine disruptors), heavy metals (carcinogens antimony, arsenic and barium), formaldehyde (carcinogen) and phenol (skin irritant).

And Ultra-Fresh, an EPA-registered compound added during the manufacturing process, controls spread of bacteria, mold and mildew throughout the life of the product.

Len-Tex received an Achiever Award from MindClick, which rates the environmental health performance of manufacturers and their products.

Another crucial component of sustainability is recycling, which Len-Tex has practiced for 30 years.

"We recycle everything," said Lennon, including backed and non-backed vinyl and edge trim during manufacturing and by accepting recovered fabric-backed vinyl wallcovering at the end of its useful life to be recycled into new building materials.

The company recycles approximately 500,000 pounds of raw vinyl and edge trim annually, which diverts 250

tons of waste from landfills every year.

"All my competitors use clear plastic and heat seal," said Lennon. "The waste gets thrown out." Lennon sees single-use plastics coming to a legislative end in the not-too-distant future.

Sourcing materials locally is yet another key to a sustainably run company. All of Len-Tex's product components — including films, inks, coatings, adhesives and fabrics — are made in the U.S., including the vinyl films Len-Tex itself manufactures (others come from Ohio). Vinyl films are printed in the Route 12 facility and trucked to North Walpole, where backing is laminated. Textile for backing comes from South Carolina, and non-woven backing material comes

from Connecticut.

Len-Tex operates its own machine-repair facility and also does sheet metal and steel fabrication in-house.

Lennon sees issues with recruiting and retaining workforce that started during the pandemic continuing in 2024, but business exploded, he said, in mid-2023.

"So little was done during the pandemic; everybody stopped everything," he said. "Commercial spaces like hotels stopped operating."

If the 2023 Boutique Design New York show held in November was any indication, the future is bright.

"They had almost 14,000 visitors in two days," Lennon said. "The feeling is 2024 will be an incredibly strong year for interior products."



Rebecca Lawrence of Bellows Falls, Vt., works at a press at Len-Tex in North Walpole. (Aaron Lipsky photo)



Tim Wilson of North Walpole carefully eyes the finished product at an Inspection Rewind station.

(Aaron Lipsky photo)

The region is poised to be a leader in the green economy

OK, I must say that I am struggling to understand the “green economy” concept in its full mission. I have read about it, listened to conversations about it and sometimes wonder, can I do enough? Are we doing enough? Is there anything we can do that will make an impact?

If you stopped reading after that first paragraph, you would think I would say no. But like asking people to buy from locally owned businesses or buy products from farmers who raise livestock and grow produce locally, it isn’t an all-or-nothing approach. It can’t be.

For local businesses, we can look at models like the Monadnock Food Co-op, a community-owned grocery store committed to sourcing local,

VIEW from the SQUARE

BY LUCA PARIS

organic and sustainable products. The market actively engages with local farmers and producers, reducing food miles and supporting our regional economy.

Or The Badger Co., a B Corp.-certified manufacturer of organic body-care products. Badger exemplifies environmental stewardship by using renewable energy, minimizing waste and supporting fair trade practices.

Then we have Filtrine, headquartered right here in Keene, which has emerged as a beacon of sustainable practices in our region. Manufacturers of chillers and drinking water systems, Filtrine stands out for its commitment to renewable energy and environmental stewardship.

But, remember, these businesses may be leaders in thinking about how we diversify our

energy sources and think sustainability in local products and services, but every business can do its part. It could be as simple as recycling and composting. It could be shifting from 10 percent to 20 percent what we buy that is sustainable – and where we buy.

So, can we change things about the energy we are using? Can we make a difference? I say yes, and this region is going to be a leader in this new “green economy.” We are already doing it.

As we look ahead, the future of our region and the state hinges on diversifying our energy sources. While we celebrate our progress, we recognize the need to explore alternative energy options:

1. Solar power. Expanding solar installations on rooftops and in parking lots and open spaces can significantly reduce our reliance on fossil fuels.

2. Wind energy. Wind farms in suitable locations can harness the power of our region’s breezy hills.

3. Hydropower. Utilizing our rivers and streams for small-scale hydropower projects can contribute to a cleaner energy mix.

4. Geothermal. Investigating geothermal heating and cooling systems for homes and businesses can enhance energy efficiency.

By collaborating with local businesses, government agencies and community members, we can create a sustainable energy landscape that benefits both our environment and our economy. Let us continue to invest in the Monadnock Region’s future, one choice and one green energy initiative at a time.

Luca Paris is president and CEO of the Greater Monadnock Collaborative regional chamber of commerce.

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This commercial property, a former automobile dealership, at 93 Monadnock Highway in Swanzey is listed for sale at \$759,000.

(Lee H. Porter photo/The Masiello Group)

RealEstate OUTLOOK

MARKET OVERVIEW

Commercial: holding steady
Residential: low inventory, high prices

HOME PRICES

Median sales price by county

INDUSTRIAL REAL ESTATE

MEDC sees big changes ahead

INDUSTRY INSIDER

A look at factors affecting
the local real estate market

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MARKET OVERVIEW

The region needs to build more places to live

BY ANNA MERRIMAN

For more than three decades, Cindy Westover has been selling homes along the rolling green hills and quiet country roads of Walpole at a consistent clip.

Buyers have ranged from young families looking for starter houses to retirees looking to downsize. Regardless of the reason, the longtime real estate broker said there was rarely an issue when it came to finding the right home in and around the small community.

In recent years, however, things have changed.

"My office usually carries 25 listings," Westover, owner of Galloway Real Estate, said earlier this spring. "Now we have 12. One is a rental, and seven are land. It doesn't leave many houses."

Westover's observations follow a growing trend in real estate in the Keene area over the last few years: There is simply not enough housing to meet the needs and number of prospective buyers.

"We need housing in all categories. There's not one category over the other," said Keene City Manager Elizabeth Dragon, adding that the city has been conducting an analysis of its housing stock and need over the

last few years. "I don't think this is unique to Keene."

The problem with low housing stock is something Chris Masiello, CEO of the Masiello Group, has experienced as well, and he points to a lack of new construction. As a broker for 40 years in New Hampshire and Massachusetts, Masiello said he's seen a decrease in new housing in recent years countrywide.

"We've usually built 20 million new houses to keep pace with population growth every decade since the end of World War II," he said. "But now we're about seven to 10 years off that cycle."

One of the reasons for that is rising building costs, as well as what he refers to as "red tape" at the local municipal level, which has slowed the rate at which new homes can be built.

"That's not pointing fingers. These are just facts. To solve this issue, it is going to take municipalities and housing providers working together to co-create housing supply," he said.

Dragon said the city of Keene is aware of the issue and looking at creative ways to address the housing stock problem, adding that the solution has to

Continued on page 32



A sale was pending at press time for this 1880s five-bedroom, two-bathroom house on Prospect Street in Hinsdale. The in-town property, which includes a barn on a quarter of an acre, was listed at \$357,000, which is about the median home price in Cheshire County.

(Laurie Kaiser photo)

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Real Estate

Continued from page 31

be regional. "Obviously we're looking at ways to develop property, but we don't have a lot of developable property right now," she said.

Keene-area Realtor Rochelle Bunton said the problem has roots back in the 2008 housing crisis, when homebuilding slowed. A 2022 report from the New Hampshire Department of Business and Economic Affairs, which detailed the number of housing units based on building permits issued since 2001, showed a similar trend. Building permits hit a peak around 2005 at 9,000 permits issued, before dropping swiftly over the next six years, according to the report.

"We did not have a lot of new construction happen from then on. So, we've been working with the same housing stock that we had," Bunton said.

In addition to a lack of housing stock, there's also been a visible shift in the demographics of homebuyers, especially post-pandemic when many people began working from home.

Masiello said that, though commercial real estate has been harder to lease post-pandemic, the market has stayed well balanced. However, the housing market is a different story. During the pandemic, his office looked at where people were moving from.

"It was a straight march up I-95 through the metro DC area right into the heart of New England," he said.

And while the pandemic did have a noticeable impact on the number of new residents in the area, Masiello said there's more to the change than that. "We have four distinctive demographic groups in the housing market right now," he said,



Commercial properties have been harder to lease since the pandemic, says broker Chris Masiello. Shown: an office building at 17 93rd St. in Keene on the market for \$1.45 million. (Lee H. Porter photo courtesy the Masiello Group)

Median sales price by county

Belknap \$445,000
Carroll \$450,000
Cheshire \$327,000
Coos \$225,000
Grafton \$407,500
Hillsborough \$510,000
Merrimack \$449,000
Rockingham \$610,000
Strafford \$431,000
Sullivan \$322,500
Windham (Vermont) \$465,000

Year-to-date median sales price of single-family homes by county, according to March data from N.H. Realtors and Vermont Association of Realtors

referring to "baby boomers, millennials, generation Z and generation Y.

"There's all sorts of pressure on the inventory that we've never really experienced before at this magnitude."

As a result of the low housing

'To solve this issue, it is going to take municipalities and housing providers working together to co-create housing supply.' Chris Masiello, CEO, the Masiello Group

stock, homes that are available have jumped up in price. "Right now, the cost of housing is increasing... whether you're buying or renting," Dragon said.

According to March data from the N.H. Association of Realtors, the median sales price of a home in New Hampshire is \$500,000, an 11.6 percent increase from the previous year. In Vermont, the median is \$376,000, an increase of nearly 11 percent over last year, according to the Vermont Association of Realtors.

For Bunton, the change has been noticeable. Prior to the pandemic, she said she would have considered affordable homes to be under \$200,000. Now, that number is nearly impossible, and the barometer of what is affordable has jumped to \$300,000.

"My heart really just aches

for those first-time buyers and those buyers who are on a tight budget," Bunton said.

For Westover, the experience is similar. Prior to the pandemic, she said she would have sold several houses under \$300,000; now, that price for homes is hard to find.

"If you have a home or houses under the \$300,000 range, you'll get multiple showings right off the bat," she added.

As for what the future holds, Masiello said it will require a change in everyone's way of thinking about home buying and building, especially in Cheshire County, which he said is an attractive place for people to relocate.

"It isn't really anything that can be mandated at a federal or state level," he said. "This is going to be one planning board or zoning board issue at a time."

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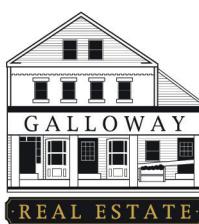
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COMMERCIAL REAL ESTATE

MEDC sees big changes ahead for commercial and industrial sector

BY CODY MORRISON

The Monadnock Region's commercial and industrial base continues to grow. Industrial buildings and land continue to be in high demand, but a strong economy and shortening supply chains have led to a tightened industrial real estate market locally.

These are good problems to have in a region, but they are problems, nonetheless. Throughout the upcoming year, new developments will be completed, and well-known buildings will likely have new owners. Companies have learned to engage their municipalities in new ways, whether for physical expansion or workforce constraints.

Keene's downtown will be entering a new era as several high-profile properties are expected to change hands. Main Street America Insurance announced plans in March to sell its 130,000-square-foot building on West Street. The former Keene Senior Center on Court Street, current Clark-Mortenson Insurance headquarters, and former Timoleon's Restaurant on Main Street are available for the next generation of downtown property owners.

What happens with these properties remains to be seen. With the housing shortage attracting the attention of policymakers and developers alike, the possibility of their use for housing is sure to attract interested buyers. According to The Keene Sentinel, new legislation in the

New Hampshire Senate would encourage developers to convert underutilized office buildings into housing projects through municipal tax breaks. The coming years could see a noticeable shift in the character of downtowns with similar buildings, as demand for commercial office space has not returned to pre-COVID levels.

There are exciting prospects in Swanzey's commercial and industrial sector as well. The Dillant-Hopkins Airport recently completed a land development study that identifies development feasibility in the areas surrounding the airport. This will increase the likelihood that companies supporting the aerospace industry can come to Cheshire County.

The former Runway Fun Park in Swanzey will become part of a significant expansion for F.W. Webb. The plumbing, heating and HVAC supplier is constructing a 58,085-square-foot warehousing facility on Old Homestead Highway.

The ongoing efforts of the town of Swanzey and its Economic Development Advisory Committee have laid the groundwork for future industrial expansion. Adopting incentive programs like the Economic Revitalization Zone and

RSA 72:81 commercial and industrial property tax exemption give municipalities tools to lure this kind of development to their communities.

Land availability alone is not enough to support new businesses. An issue that rural communities face in their efforts to recruit and retain industry is infrastructure. Industrial companies often require three-phase power and public water and sewer service to support their operations.

An issue that rural communities face in their efforts to recruit and retain industry is infrastructure.

With recruitment, the premise is clear. If a company needing robust utility capacity wants to buy land to build a new factory, and those utilities are not available at that property, the company does not build there. Retention presents different challenges. A common example is of the small, family-owned manufacturer with generations of successful operation at its facility in a town with limited utility capacity. The issue arises when that company needs to expand, and the sophistication of their products now requires added infrastructure capacity to support production. Relocating to a different town is not always an option as employees may be resistant to moving with the company. Replacing existing staff



Main Street America Insurance Co. plans to list for sale its 130,000-square-foot building at 55 West St. in Keene.

(James Rinker file photo/The Keene Sentinel)

in addition to hiring new workers to accommodate the expansion is a calculation that some companies are unwilling to take. A tight industrial real estate market and rising construction costs can leave few options for companies looking to stay in their communities, and public officials working to retain them.

Municipalities do have options in these situations. To create new industrial land, towns often must get creative to support desired industrial expansion. One way is through a financing mechanism called "tax increment financing," better known as TIF. According to the N.H. Municipal Association, TIF is a public financing tool used to help spur economic development in areas that would otherwise not be able to

support development. This is a financing option that funds infrastructure improvements where it might be difficult to attract other funds, like general fund or grant money.

TIF has been used by many communities to establish industrial parks, attract companies to build factories, or revitalize existing properties. Regardless of the financing structure, companies and communities alike are discovering common ground in addressing economic development issues.

Cody Morrison is executive director of the Monadnock Economic Development Corporation.



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INDUSTRY INSIDER

Real estate faces rough waters, but calmer sailing is ahead

BY JOSHUA GREENWALD

Since 2021, most of my clients have expressed the same feelings about the real estate market: They are frustrated with low inventory, inflated prices and high interest rates. After hitting a fever pitch in 2022, an easing of the market seemed to be on the horizon for 2023, yet inventory remained scarce. The question everyone is anxiously awaiting an answer to: Will the real estate market trend towards normalcy in 2024, or is *this* the new norm?

It would be nice if the real estate market were like a grocery store. When the shelves become empty, make an order, the delivery trucks come, and the food is restocked. Navigating these unpredictable and choppy real estate waters will take patience and time. Economists, lenders, Realtors®, and most importantly, buyers and sellers hope the ship rights itself and calmer waters prevail.

I love this sailing analogy: A pessimist curses at the wind; an optimist hopes it

will change; the realist adjusts the sail. As for myself, I periodically fluctuate among the three. The outlook into 2024 places me as an optimistic realist. I think we all need to be as the real estate market sails into summer.

Everything is affected by the core principle of supply and demand. To replenish depleted housing stock, many things must happen. Simply stated, people need to list their houses for sale, more houses need to be built, and creative repurposing of existing properties needs to be explored and executed.

There are numerous variables restricting this from happening. For someone to list a house for sale to buy another, finding the next property is riddled with a lack

After hitting a fever pitch in 2022, an easing of the market seemed to be on the horizon for 2023, yet inventory remained scarce.



(RDNE Stock/Pexels)

of options, buyer competition and diminished purchase power. This presents quite a conundrum for property owners who would likely yield a nice profit if they did sell. Like the game of musical chairs, someone needs to get up from a seat first so the frantic circlers can scurry and fight over the one vacant chair. That pretty much sums up the current real estate market.

Additionally, most

property owners enjoy much lower interest rates than new buyers can expect to secure. Anyone having purchased a home between 2010 and 2019 benefited from



Joshua Greenwald

(Aaron Lipsky photo)

record-low interest rate loans offered because of the Great Recession of 2008. Low interest rates were successful in helping rebound stagnant and saturated housing stock. This resulted in a robust period of appreciating values and a well-functioning real estate market, hitting its ideal stride in 2015.

The cog in this wheel came in 2020 with the pandemic. Property listings dried up, interrupting the resupply of inventory. The months' supply of inventory (how many months it would take to fully

deplete existing inventory) ideally should be around six months, according to the New Hampshire Association of Realtors®. To put this in perspective, the months' supply of inventory in 2009 hit a near-high of nearly 17 months with 15,000 homes for sale in New Hampshire.

At the end of 2021, the months' supply of inventory in New Hampshire hit an all-time low of around three weeks, or 700 available homes. This is attributed to pandemic buying and lack of people listing their homes for sale. Buyers flooded in from out of state looking for a remote work environment. Others searched for homes more conducive to a work-at-home setup.

A fever pitch existed in 2022, with many buyers throwing caution to the wind and doing just about anything to secure a home. With inflation driving up the cost of building materials and services, new home construction dried up, higher interest rates reduced buying power for first time homebuyers ... as I stated earlier, a perfect storm.

The good news is most indicators point to calmer waters this year. Most economists and real estate professionals agree that 2024 is expected to be a robust

year in real estate. Interest rates are inching downward, which should result in new buyers and sellers entering the market.

There is a silver lining to this spike in interest rates over the last year. Memories and expectations for a return of the 2 percent to 3 percent interest rates are long gone. Reality has set in that those days are not coming back.

Property values are still high, and inventory supply is trickling in slower than preferable. However, buyers are experiencing a welcomed return to real estate normalcy in purchasing power, ability to negotiate, and conducting proper due diligence when deciding on what is likely the most consequential financial purchase in their lives.

As inflation lowers and consumer confidence increases, developers are again building new homes and replenishing the starved housing stock. Many municipalities, like the ones in Cheshire County, are revisiting their zoning laws and looking for ways to encourage development and ease restrictions on building and conversion of multi-family dwellings. In Cheshire County there are hundreds of rental units going up to fulfill the al-so-starved rental market.

As more people list their

homes for sale and new construction develops, buyers will finally have options, and enough inventory will exist to satisfy demand. I think I am leaning towards being the optimist in 2024. Perhaps there is smooth sailing ahead!

Joshua Greenwald is

principal broker of the Greenwald Realty Group in Keene. Past president of the Monadnock Region Board of Realtors and 2019 Realtor of the Year for the Monadnock Region, Greenwald is currently member liaison for the New Hampshire Association of Realtors.

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Owen Miller East Alstead Roasting Co.

BY AVERY MILLER



A former beer brewer with an Ivy League degree, Owen Miller says that coffee is his passion.

(Hannah Schroeder photo/The Keene Sentinel)

Owen Miller, 37, owner of East Alstead Roasting Co., operates his coffee-roasting business out of his family's home in East Alstead.

He grew up in East Alstead and attended Fall Mountain Regional High School before going to Brown University in Providence, R.I., where he studied ecology and evolutionary biology. His science background led him to an interest in fermentation and beer brewing.

After college, he jumped onto the craft beer bandwagon and traveled through Europe, brewing beer as an apprentice before moving back to the United States.

He opened his roasting business in April 2020 after returning home to East Alstead and finding he needed something to do with spare time during the COVID-19 pandemic.

He was a finalist in the 2023 PitchFork Challenge, sponsored by The Hannah Grimes Center for Entrepreneurship to boost rural entrepreneurs.

What led you to change careers from brewing beer to roasting coffee?

I ended up getting an interest in craft beer when it was first taking off. After graduating I decided to pursue that. I went to Europe and then spent 10 months working as an apprentice at different breweries in places such as France, England and Scotland. When I got back to the United States I worked at Hill Farmstead Brewery in Greensboro Bend, Vt. That was sort of my claim to fame — I was the first employee that wasn't a family member. It was a really awesome experience.

Also, I started to get an interest in other stuff, so I left Vermont and moved to San Francisco, and that's when I first started getting into coffee. It wasn't a huge leap from beer to coffee because they are a similar process.

I worked at Four Barrel as a barista and started doing roasting there, as well. Then I felt a little bit that San Francisco wasn't a place I wanted to be long-term — I am definitely an East Coast guy. So I got a job [at a brewery] in Washington, D.C., and

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went back into craft beer brewing for a year or two.

That job really put the nail in the coffin that I did not want to be in the beer-brewing scene anymore. I got back into coffee by getting a job at a cafe called A Baked Joint. There, I was doing barista work and roasting on my own as a hobby on the side. But then due to some family stuff I moved back to New Hampshire right before the pandemic in December of 2019.

What made you decide to open up your own coffee-roasting business?

When I got back to New Hampshire I got an admin job at a charter school and then the pandemic hit. With a bunch of time on my hands — I had always had a dream to have my own business — I decided to do something creative on my own. I started roasting here at my house with a janky contraption, with a flour sifter and a hand-held heat gun. I eventually got a small tabletop electric roaster, which is great for small-scale roasting. Then, around April 2020, I really started to get into it. I got a website, and then I started to branch out and worked at some farmers markets around here selling my coffee.

Do you just sell your coffee at farmers markets and online?

It started out that way, but a couple years later — not last summer, but the one before — the owners of the cafe in D.C. asked me to roast their house coffee. They also financed a real commercial coffee roaster, which is installed here in East Alstead. And then, yeah, it's been a slow but steady growth since then. Picking up wholesale accounts, I have monthly subscriptions on my website, and I started to grow outside of New Hampshire and Vermont. I roast coffee for a bakery in South Portland, Maine.

Have you come across any challenges with starting your own business?

Yeah, a lot. I think my main challenge was going into business-owning blindly — I have no business

background at all. I had no idea what to expect. I have found out that I know what my strengths are, which is the production side and the creative side such as branding.

With the financial aspects and marketing, that is where I am finding my limits. For a while I was really kind of ignoring that stuff and I knew it wasn't ideal, but I have been lucky enough to survive through that phase, and I hired Little Pond Digital and a bookkeeper, as well. I am in a phase now where I am enjoying learning that side of things and I am not feeling so overwhelmed by it all.

Any advice for aspiring entrepreneurs?

You really have to hustle. I am not a hustler by nature. Accountability is really huge, which is also why hiring people in certain aspects is really important because I am not just answering to myself; there is someone else in it with me.

'I had always had a dream to have my own business.'

Tell me about your coffee and what makes it stand out.

In short, my aim is to provide this region with high-quality, specialty coffee with a focus on light

roast profiles to allow the flavor of the coffee to shine through. Great coffee has a lot more complexity, sweetness, body and pleasant acidity than commodity coffee and mid-grade coffee, and I want to introduce this world of flavor to this region where I grew up. I have a coffee that is inoculated with Koji, which is a fungus and another coffee I have is fermented with passion fruit pulp. Coffee is my passion.

I offer coffees that are traceable and have a story of who grew and processed the coffee at origin, and these growers are often paid much more than the Fair Trade minimum.

Anyway, I could go on and on, but the gist of it is, there's a world of coffee that the average drinker is unaware of, and I hope to reach these customers here in northern New England.

East Alstead Roasting Co. is located at 17 North Road in Alstead. For more information, visit eastalsteadroastingco.com or email eastalsteadroasting@gmail.com.

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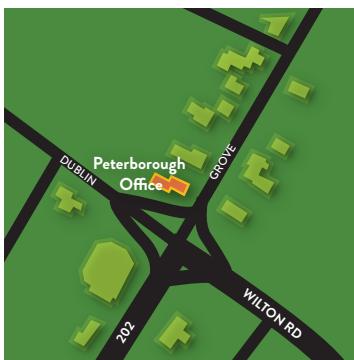
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