



Economic Action of DOVER

Our City of Opportunity

Vol. 4, No. 2 Fall 2014

Have You Seen The Children's Museum Lately?

By Jane Bard,
*President, The Children's Museum
of New Hampshire*

Visitors to downtown Dover might notice something different when they drive down Washington Street or stroll through Henry Law Park. The creativity and excitement found inside The Children's Museum of New Hampshire is spilling into Henry Law Park. This is not an accident, but a deliberate way for us to share who we are as an organization with the Dover community, as well as with those who visit us from throughout New Hampshire, New England and beyond.

In June we unveiled a new brand identity of colorful, connected letters. Our new logo can transform into a variety of icons, including anything that visitors can dream up, and speaks to the inventive and playful spirit of who we are and what can be found within our walls. The eye-catching sign in front of our building is linked to our mission of igniting children's creative potential.

In addition to the new brand, we have been experimenting with bringing the whimsy and excitement of our *Gallery 6* exhibit outside our walls to the Museum's façade and Henry Law Park. This past winter, sail cloth illuminated with colorful changing lights adorned our front entry while our *Light & Shadow Gallery 6* show delighted visitors of all ages over the cold winter months. This summer, an *Enchanted Garden* made of recycled plastic bottles sprouted from the brick façade, along with a variety of artist-created pieces with a natural theme which were installed in upper Henry Law Park. The message: the Museum and Dover are both vibrant and alive, always changing and giving you a reason to come back for more.

The Children's Museum's *Gallery 6* showcases work by area artists and artisans through four theme-based exhibitions each year. What you may not know

Children's Museum (cont. on p.5)

Positioning For Profit

Federal Savings Bank: Making a Difference Locally since 1890

by Tiffany Melanson, *AVP Marketing Director & Public Relations*



New Branch Design

History

The very first meeting of Federal Savings Bank, known then as Dover Co-operative Savings Fund and Loan Association, was held in the Cocheco Hose Company Hall on First Street on June 26, 1890. For the next 65 years, the bank known as Dover Cooperative Bank, and later as Dover Federal Savings and Loan Association, was housed in the Walker Block at the corner of Locust and Washington Streets. The present main office at 633 Central Avenue was constructed in 1972. The bank's name was changed to Federal Savings Bank in 1983 to reflect a growing customer base in areas outside of Dover. Today, the bank has four additional locations in Barrington, Durham, Portsmouth and Rochester.

Growth and Success

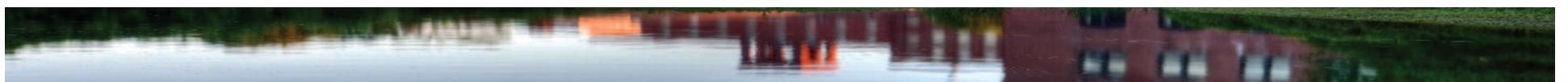
Since its inception, Federal Savings Bank has operated as a true mutual community bank and today is one of the few remaining inde-

pendently owned financial institutions in the region. Local management is concerned about the needs of the communities it serves and this commitment enhances the reputation of quality service which the bank has enjoyed throughout its incredible 124-year history.

Positioning For Profit, (cont. on p.2)

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www.dover.nh.gov

Dover Business & Industrial
Development Authority:
(603) 516-6043
www.dover.nh.gov
www.locateindovernh.com

City of Dover
Planning & Community
Development Department:
(603) 516-6008

Greater Dover
Chamber of Commerce:
(603) 742-2218
www.dovernh.org

Dover Main Street:
(603) 740-6435
www.DoverMainStreet.org

Southeast Economic
Development Corporation
of New Hampshire:
(603) 749-2221 or
(603) 749-2211
www.sedcnh.org

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Positioning For Profit, (cont. from p. 1)



Our Walker Block offices.

From its modest beginnings in 1890, Federal Savings Bank has grown from a savings and loan association to a full service financial institution offering highly competitive business banking products and services as well as some of the most technologically advanced banking services available today, including: online cash management tools, mobile banking and instant-issue debit cards.

Federal Saving Bank's growth has been steady over the years and can be attributed to customer loyalty, community support and the bank's commitment to quality service. "What truly sets us apart from our competitors is our staff," according to President and Chief Executive Officer, James J. O'Neill, Jr. "From the bank's directors to its tellers, everyone is committed to working hard and offering exceptional service. I couldn't be more proud to steward a group of such dedicated people." In terms of the bank's success throughout the years, O'Neill attributes public confidence as the recipe for success. "The bank's growth is unquestionably due to public confidence in this institution and support from our local community. Confidence and trust are immeasurable assets of any business and we are fortunate to have experienced tremendous loyalty from all of our customers and communities throughout the years."

Community Support

The founding directors of Federal Savings Bank formed the association to provide people with a safe place to deposit their money and to also loan that money back into the community in order to meet housing needs. Additional profits were to be reinvested back into the community to support worthy community organizations and projects. Over a decade later, much remains the same. While Federal Savings Bank has experienced tremendous growth, the bank continues to invest in its local communities. Profits are distributed within the local community in the form of loans to homeowners, business owners and donations to local civic and



Federal Savings current Central Avenue location.

non-profit organizations. "We are fortunate to have benefited from the loyalty of this great community and as a community bank, we are able to increase our community support as we experience growth – it's really a win-win," says O'Neill.

The Future

Federal Savings Bank has spent the last decade building its technological infrastructure and hiring some of the most experienced banking staff in the area. We believe banking is about relationships and are pleased to be one of the first banks in the seacoast to implement the new dialogue branch model, designed to provide our employees with the best means to engage their customers and offer the most personal and efficient service.

The design was first implemented in the bank's Rochester office in 2009 and then in Durham in 2013. The remodel of the bank's Dover headquarters was recently completed this year. The design is a reflection of our commitment to technology and our commitment to providing our customers with a banking experience that offers greater convenience and account access than ever before.

The traditional teller line was eliminated and replaced with individual teller stations that provide additional privacy and allow the employee to easily and personally greet customers. Employees are cross-trained to perform teller transactions as well as guide a customer into a private office to open an account or apply for a loan. In addition to the new teller stations, the branch also features three flat panel monitors, which inform customers of new bank products and specials as well as trivia, news and weather updates. The lobby includes an Internet kiosk that can easily be accessed by those customers wanting to perform transactions utilizing Internet banking. Two waiting areas and a coffee kiosk complete the lobby.

Dover is a vibrant city that has experienced significant growth over the last decade and we look forward to positively contributing to its remarkable history for years to come. As the Seacoast's Own Community Bank, we remain focused on expanding products and services, updating technology and growing the business so we can continue making a difference locally.

Recreation Department

The Henry Law Park Improvement Project

By: Gary Bannon, *Recreation Director*



The Conceptual Site Plan for The Nature Playground at the Henry Law Part for the City of Dover, NH Recreation Department.

The City of Dover and the Children's Museum of New Hampshire have been working together for several years to come up with a plan to overhaul the playground area in Henry Law Park. The Henry Law Park Improvement Project involves a total renovation of the area of the park behind the Indoor Pool, which is now occupied by a play structure and out-of-service wading pool. Renovations will also include new walkways to connect with the area of the Rotary Arts Pavilion and front of the park and many other new features.

Several community meetings were held in 2012 to explain the full potential for this area of Henry Law Park and to be sure that the general public had its chance to contribute their thoughts. From these sessions many great ideas came to the forefront. One of the main concepts was to create a “nature based” park where most of the features would be made of natural materials.

With that theme in mind, and a list of suggested features generated from citizen input, the City staff and leadership from the Children's Museum of New Hampshire began to organize and prioritize what could be accomplished. A \$10,000 grant was awarded from Public Service of New Hampshire that allowed the project to go to the conceptual drawing phase.

A request for qualifications went out to recruit potential architectural firms. A firm was sought that could take the ideas and turn them into tangible examples of what the site could look like as well as come up with an estimated cost for the project. Terra Firma Landscape Architecture of Portsmouth was selected and went to work in late 2012 and early 2013 to

draft proposed layouts and budgets. The final concept plan was presented in April of 2013 and has been making the rounds of committees and public events so that as many people as possible could review this initial vision and make comments.

The overwhelming result of this unveiling process has been one of solid support for the concept and the project overall. The comments that have been received reflect the pride that having this area of the park renovated would generate for Dover. This would become a destination playground for our community.

The cost of the project, as detailed in the current plans, is estimated to be over \$400,000. The City has allocated \$250,000 in Capital Improvements Funding and a very generous anonymous donor has contributed \$100,000 to the project. A further solicitation to businesses, benevolent organizations, and individuals is currently underway to reach the required financial threshold and start this project as soon as possible.

The balance of approximately \$100,000 is needed to get this project underway. There are opportunities for individuals, organizations and businesses to donate through several means. Anyone interested in contributing can contact Gary Bannon, Dover Recreation Director, at g.bannon@dover.nh.gov or 516-6410. There is also the opportunity to donate via Go Fund Me by going to the link www.gofundme.com/c8ebd4 to contribute. More information will be forthcoming on the City of Dover website www.dover.nh.gov about contributions and progress on this exciting project. We hope you will lend your support!

City Manager's Report: Economic Development Section, Sept. 2014

by Dan Barufaldi, *Director of Economic Development*

Summary:

Business activity appears to be improving in the region, although there have been some recent restaurant closures/ sales locally. A larger number of both retail and manufacturing companies are reporting year-over-year sales and revenue increases. Software, IT and staffing companies report already strong or increasing activity. Commercial and residential real estate markets are virtually unchanged during the last month. No major hiring or layoffs have been reported locally. With the exception of rising wages at staffing firms for specific tech skill sets, no major wage or price hikes are underway. Dover's unemployment rate is at 3.8%.

Retail and Tourism:

Retailers contacted for this period report comparable store sales ranging from down 1% to up 7% year-over-year. Sales of apparel, household items and home improvement goods are selling well. Prices are steady and inventories appear well controlled. Minor amounts of selective hiring are planned. 2014 goals for low single-digit growth are expected to be realized. The outlook for the U.S. economy ranges from "mixed" to moderate.

Hotel revenues are up smartly locally and doing well all over the Boston region. Regional restaurant activity is mixed with some doing well. The local restaurant scene shows some doing exceedingly well and a few struggling with outmoded business models and older facilities in the face of new, more competitive arrivals. Our two downtown restaurants that suffered the sewer backup during the recent rainstorm are still closed and are severely hurt financially by the incident. City Staff are pursuing every possible assistance mode to help them weather this setback and survive. Local museum attendance has improved as the weather warmed up and new, innovative and creative programs were offered.

Manufacturing & Related Services:

Manufacturers are reporting strong sales overall. A few local manufacturers are reporting lower sales than the same period a year ago due to a fall off in export sales. A local publisher reports a fall off in sales due to the shift to digital media advertising over the last decade. Exporters to both Europe and China are concerned with the macro-economics they are seeing in both markets. The recent upheavals in Iraq, Syria, Ukraine and Russia, and the impact on energy is impacting world-wide markets; economies are affected by the growing uncertainty and concerns. The Chinese housing bubble and economic slowdown are often mentioned.

Firms reporting on inventory levels are split with half citing flat inventory levels and half citing higher levels. Most state the higher levels are due to more new

product introductions and are not concerned about current inventory levels. Most contacts in the manufacturing sector indicate that both staffing levels and wage growth remain modest except for select skill sets which are scarce and in high demand. Some major capital spending projects are underway and some are about to be announced. Three manufacturing buildings in Enterprise Park are available or about to be available. A number of projects are currently underway or about to be underway during this building season. The outlook for the balance of the year remains positive.

Price pressures remain moderate except for rare metals sourced in Russia. Most recently energy prices have declined. Suppliers to the military are seeing new orders rise. Regional manufacturers are guardedly optimistic.

Software and IT Services:

Software and IT services providers report strong demand through August. Year-over-year growth for a few local firms in this sector have sales up 15% in the last quarter. Services to the healthcare sector have recently declined as subsidies for recordkeeping and retrieval modernization have run out. Many firms in the non-healthcare portion of the sector have added to their headcount recently in sales, R&D and marketing. Wages, while up slightly in critical skill areas, remain flat, as do prices. Uncertainty regarding the Affordable Care Act, the slowing Chinese economy/ housing bubble, and the macro-economic effects of Middle Eastern wars. The Ukraine/Russia effect on the European economies continues to produce a prevailing air of caution in this and several other sectors with real local economic effect.

Staffing Services:

Business conditions in this industry sector have improved in the last month with the exception of the healthcare sector. Year-over-year growth is between 4% and 20% depending on the industry sector being served. Labor demand is strong in IT, software, aerospace, nursing, electronics, engineering, quality assurance techs and legal. Most firms in the field have added to headcount with wages and prices remaining flat. In an effort to attract highly skilled workers to these growing industries, firms are expanding their social media and technological outreach efforts. Increased health insurance costs remain a concern with the onset of the Affordable Care Act and the challenge of being able to increase pricing to cover the increased cost. Overall the sector is optimistic and expecting high single-digit growth over the next quarter.

Commercial Real Estate:

Commercial real estate activity was unchanged over the month regionally with sustained strength in

the Boston and Portland markets. There is some indication that some of the high-end apartments and office space newly built in Boston are experiencing some resistance to achieving their occupancy goals at the hoped for rental prices. Demand locally has remained positive with a few local projects coming to fruition. Land sales continue to have momentum locally. Investment demand for commercial real estate remains strong. Leasing fundamentals maintained a very slow pace of improvement in recent weeks, consistent with minimal-to-slow employment growth. A small amount of speculative office construction as part of mixed-use building is now being done. The lending environment remains highly favorable to borrowers, with historically low, slowly rising interest rates and increasingly looser standards. Abundant investment capital continues to flow into commercial properties across the Seacoast; it is sourced from private equity firms, pension funds, foreign investors, REITS and high net worth individuals. Leverage ratios are on the rise among some investors, but remain low in absolute terms. Local multi-family and mixed-use construction remains at a very healthy pace with local inventory in this category rising rapidly. The outlook remains cautiously optimistic across the region. The forecasts call for more slow improvement in fundamentals moving forward, pending steady (if slow) employment growth. Fiscal policy and uncertainty around the business and employment effects of the ACA and Medicaid expansion costs are producing uncertainty at both the state and federal levels. This is mentioned by some as a downside risk to employment growth that produces improvement in leasing and construction activity.

Residential Real Estate:

The region and Dover experienced a downturn for unit sales of single-family homes and condos at the end of 2013. New Hampshire experienced a decline in sales. Scarce inventory is most likely the culprit in terms of New Hampshire's decline in this category. However, uncertainty about new qualified mortgage rules and an anticipated huge increase in flood insurance premiums are also probable factors in making potential buyers cautious about making buy offers. Median sale prices in New Hampshire and in Dover increased again in the period. Pending sales strongly suggest the market for single-family houses and condos is off to a good start in 2014. While Dover sales look good going forward, it is clear that winter weather and inventory constraints in Q1 depressed near-term sales and another severe winter weather experience could dampen sales locally going forward. Sale prices and rental rates in Dover continue to rise at present.

• NOTE: Non-local content contains excerpts from the *Federal Reserve Beige Book-Boston*.

Dover Education

New Dover School Superintendent Announced

The Dover School District has a new superintendent as of July 1, 2014. Dr. Elaine Arbour comes to the district with 17 years of experience in education. She has served as a special education teacher, Language Arts teacher, assistant principal at the elementary school level, and a district-level program director, curriculum director, and assistant superintendent. Most important, she comes with a passion for teaching and learning. "I cannot think of anything else that can have such a profound impact on the lives of young people than education," says Dr. Arbour. "Education provides opportunities for youth to explore life's offerings and the skills to reach their goals."

Many of these offerings can be found within the City of Dover. In addition to the programming offered at Dover High School, the Dover School District offers courses in career and technical areas through the Career and Technical Center (CTC). The CTC has developed a partnership with BizEd Connect, a group comprised of local business owners and managers, economic development professionals, and school representatives. BizEd Connect's mission is "to work within the local community to facilitate connections between businesses and educational institutions. Our goal is to foster long-term relationships between businesses and students in order to promote 'real life' work experience and provide educational opportunities that may otherwise be unavailable." This partnership is one example of how Dover schools and businesses can connect youth to their community in unique and interesting ways.

As the 2014-2015 school year begins, Arbour is eager to not only grow existing partnerships between the school and community, but also to foster excellence and equity in educational opportunity among all of Dover's schools. She looks forward to an exciting and rewarding tenure in Dover.

Earth, Sea & Space Center Project Update Special Fundraising Event & Information Night Planned

by Crystal Ward Kent, *Chair*

The Earth, Sea & Space Center Project will be holding a major fundraiser and information night on Thursday, November 13, 2014 from 6 p.m. to 9 p.m. at The Sheraton Harborside in Portsmouth, NH. Called "Salute to the Seacoast: A Beer Tasting & Food Pairing," the event helps raise money for Phase One of the project, and also provides an excellent way for people to learn more about the Center and meet key parties involved. Drawings of the proposed facility and some of the exhibits will be on display, the Friends of the Earth, Sea & Space Center board of directors will be in attendance, and key personnel associated with the project's development are also expected to attend.

Last year, guests were able to visit with the architect, John McManus of McManus Architects in Cambridge, project manager, Jose Luis of San Miguel Project Management, and representatives from Lyons & Zaremba, the exhibit designers, also from Boston. Dan Barufaldi, who has been working closely with the Friends on finalizing a location and conducting the City's required due diligence on the property, also spoke at the event. Phase One of the project includes the master plan, permitting, contractor hiring, scheduling and conceptual building designs. The preliminary geotechnical work for the project is scheduled to be done later this fall.

The evening will feature beer tasting from 7th Settlement, Shipyard Brewery, Moat Mountain Brewing Company, Redhook Brewery and Tucker's Ale. Additional brewers were still being booked at press time. The Sheraton will once again provide tempting food pairings and a dessert bar. Live music is courtesy of The Crab Shack band and there will be a beer raffle, wine raffle and silent auction.

Tickets are \$50.00 per person and include food and beer; guest must be 21 or over to attend. Purchase tickets online at www.earthseaspacemuseum.org.

The event is being sponsored by Optima Bank & Trust, Everyday Details Event Planning, Z107 iHeart-Media, Chinburg Builders and RAM Printing, and The Sheraton Harborside has donated the ballroom.

Anyone interested in event sponsorship opportu-



nities, or who wants to learn more about the project can visit www.earthseaspacemuseum.org or call (603) 436-7778.

Additional Directors Sought

With Phase One on the horizon, the Friends are seeking to expand their board of directors and add members to their development team. "We have brought the project this far with a relatively small group of people," says Crystal Kent, chair. "Everyone is a volunteer and we all work regular jobs so it is amazing that a grassroots effort has been able to accomplish this much. We are extremely grateful to all of the past and present directors and many others who have helped us along the way, and especially to our exhibit designer, architect and project manager who have all donated their time during these planning stages.

"Now, with Phase One being the next step, we need to expand our board of directors. We are looking for enthusiastic, committed individuals who really want to bring this exciting project to Dover and the region. We need more hands to help us raise funds, spread the word, and provide various skill sets."

Kent notes that the board meets the second Wednesday of the month from 6:30 to 8 p.m. at the Washington Street Mills. The Friends also have a committee, the Development Team, which includes both directors and non-directors, the Team meets on a flexible schedule, usually at lunchtime on Friday, every month. This group focuses solely on fundraising and networking.

For more information on either group, please call (603) 436-7778 or (603) 742-0800.

Children's Museum, (cont. from p. 1)

is that we welcome visitors to Dover of all ages to experience *Gallery 6* at no charge year-round. The largest free public art gallery in Dover gives visitors yet another reason to visit our City and provides residents with another way to enrich their lives.

The Museum remains as dedicated to shaping communities by celebrating creativity, learning, and collaboration as we were when we opened our doors in Dover six years ago. Along with Dover, we continue to grow, to change, and to give residents, business and visitors to our City a reason to ask, "So, have you seen The Children's Museum lately?"

For more information about the Museum's *Gallery 6* exhibit and our ever-changing programs, community events and exhibits, please visit our website: www.childrens-museum.org.

SEDC: Helping Dover Grow

by Dennis McCann, *SEDC Executive Director*

Dover is a community which has thrived thanks to the innovation and hard work of its citizens. Historically it is a mill town, based on the Cocheco River, where the local economy was supported by the strong presence of manufacturing and industry. Over time, the nature of work has changed, but the community has continued to be one that embraces industrial innovation and entrepreneurial activity.

At Strafford Economic Development Corporation, an independent non-profit organization, the goal is to continue to help build the community by supporting the local businesses and entrepreneurs that call Dover and Strafford County home. Since 1997, SEDC has helped create and retain thousands of jobs by offering financing to local businesses. As a non-profit organization, their services are unique in that they organize financing for businesses that are considered too risky by traditional lenders. Growing businesses generally demand a lot of cash to grow, and that growth is where jobs are created. In addition, SEDC also works with other financiers — private and public — to locate other sources of funding for businesses that need it.

Regional economic development organizations are necessary for supporting economic growth in specific areas. Supply chains, investors and lenders, affiliations among businesses, service providers for businesses—all of these operate at regional levels and strengthen the whole local network. SEDC emulates and integrates with the natural market. Without alternative financing, many now-successful businesses that have become large community employers and contributors would not have had a shot at addressing their market. Having the opportunity to acquire capital has helped them, and in return it helps the community by providing jobs and economic activity.

A New Local Example: 7th Settlement Brewery

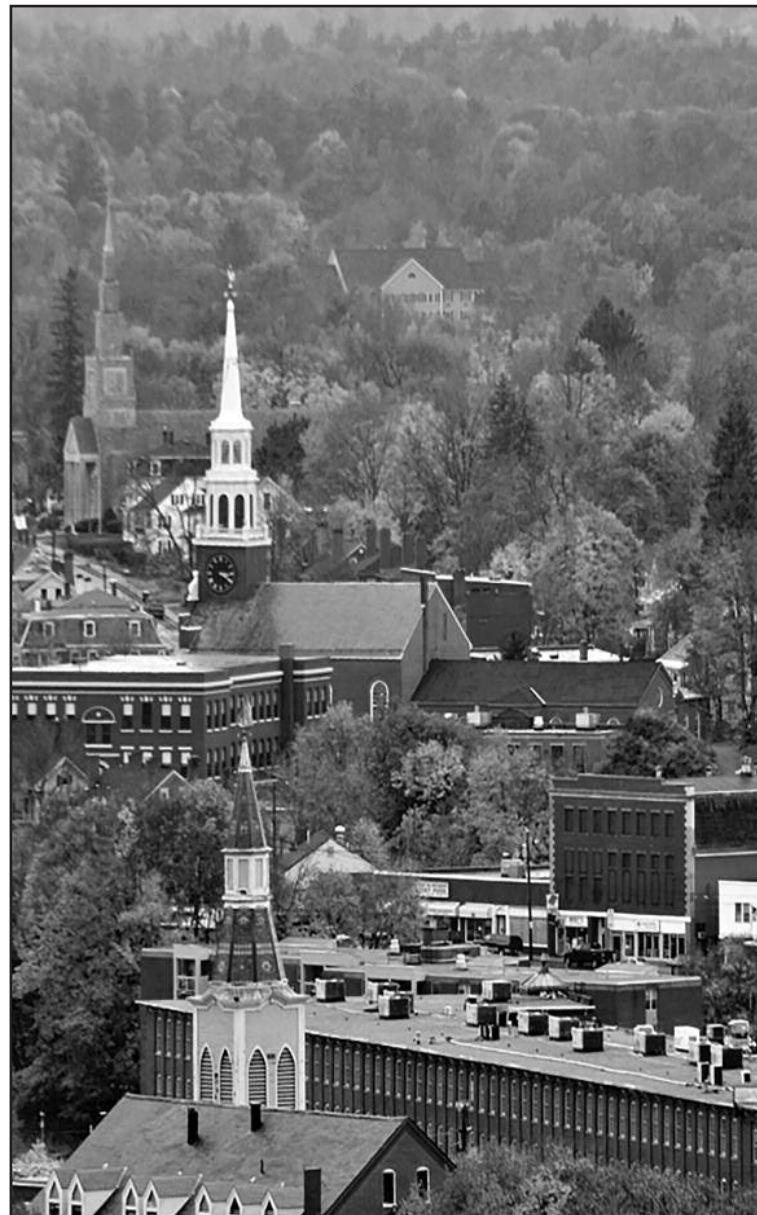
One example is 7th Settlement Brewpub, a recent start-up in downtown Dover that produces fantastic beer brewed on-site. Dover is

already known for having a large variety of options for restaurants and bars, which made 7th Settlement's plan to open in a saturated market a risky move—too risky for full bank support. However, SEDC and the City of Dover teamed up with Kennebunk Savings Bank, with each partner sharing the risk. 7th Settlement actually fits a niche that not many are aware of—there are only a handful of brew-pubs in the Seacoast area.

Not only does 7th Settlement brew their own beer, they also have developed strong ties with local food producers within the community, so you can be sure all of their ingredients are fresh. Your roast beef may come from Lee, the salad greens from Madbury, the cod from Portsmouth. Their rotating menu reflects seasonal changes in availability of local, fresh organic food. Watch the specials—new dishes and flavors are always “cropping up” and they are always fresh. The beer is brewed 41 feet from where it is being served.

The 7th Settlement brew pub fits a mold that community development organizations love; they have the potential to see success in their own market, but they also support other local markets by getting their resources from people within the community. The brew-pub gets financing, the local farms get business, and the local people get great food and beer. Forty people are employed directly, and scores of local businesses get a new market for their goods and services, creating even more jobs. It is really an all-around win which supports the entire region.

Some other Dover businesses that SEDC has worked with include Measured Progress, Agility Manufacturing, Cat Doctor, Campbell



Dermatology, Healthy Environment Innovations (HEI), VXI, John Turner Consulting (JTC), Wadleigh House, Cocheco Childrens Center, Central Paint, Green Technical Services, and SellMyTimeshareNow.

If you work for a business that needs capital for expanding market opportunities, please contact SEDC. Let's keep this place rolling!

Dover in the News

This summer, *Focus Magazine* devoted a multi-page spread to the City of Dover, its rich heritage and current revival. The article noted that Dover was the fastest-growing city in New Hampshire and had been ranked as one of the top 100 communities to live in by *Money Magazine*.

The story emphasized that Dover's has a number of features which make it the perfect place to do business, including a key location with easy access to highway, rail and air transport, close proximity to international trade outlets and to facilities of higher learning, such as the University of New Hampshire, Dartmouth, and Boston's various colleges. Dover was also commended for having a local government that was committed to attracting business. State tax incentives, ease of getting loans, and a Planning Department, City Council and economic development authority that worked together were also credited as helping put Dover on the map.

Mayor Karen Weston, who was interviewed extensively for the story,

was quoted as saying, "To be perfectly honest, I don't think we are lagging in anything. We have a good relationship between the City Council and the Planning Department. We work well together. We all realize that we need a balance. Right now, we are promoting economic development...we're also working on our relationships with our surrounding communities."

In addition, the article explored Dover's varied attractions and great environment for families. Among the elements showcased were The Children's Museum of New Hampshire and The Woodman Institute Museum, as well as the City's extensive recreation opportunities, including two public pools, ice arena, numerous parks, trails and more. As Mayor Weston said, "There is no room for boredom in Dover. What's great about Dover is that we blend the old and the new. The quality of life is awesome. Dover is the future of New Hampshire and a secure city within which to live, work and play."

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Dos Amigos Restaurant
LaFesta Restaurant
Dustons Restaurant

A “pledge of allegiance” to local communities and businesses

Here at the Seacoast’s very own Federal Savings Bank, we’re pledging our ongoing commitment to local families, local communities and local businesses.

We pledge allegiance to the understanding that no business is a “small business” when it’s your business. To listening, flexibility and responsibility—not to faraway shareholders, but to hardworking businesses, large and small, right here on the Seacoast.

We pledge allegiance to progressive financial products that will help you keep more of your hard-earned money. To local loan decisions. Reasonable fees. And the inalienable right of a local dollar to be reinvested in the local economy.

If you’re ready for truly local, truly responsive business banking, give us a call. Find out why Federal Savings Bank is one of the top small business lenders in New Hampshire according to the SBA. How can we help you?

The Seacoast’s own
community bank



FEDERAL SAVINGS
BANK

