

JOURNAL SUNDAY
MEET JOURNAL SUND
STREET JOURNAL S
W STREET JOURN

The Wall Street Journal Sunday
A New Hampshire exclusive in the Sunday News

Buy it and forget it

Tired of the crazy swings of the market? Here are five mutual funds that will do all the work for you — buy and forget them.

► **Journal Sunday D4-D5**

CAREERS

Awards, appointments

Tessa McDonnell named to Early Childhood Advisory Council ... **Joseph B. Reilly** selected to serve on America's Community Bankers Council ... **Alana Persson** honored for volunteerism with an Outstanding Service Award ... Northeast Delta Dental promotes **Jodie Hittle** to vice president of sales, **Linda Roche** to senior director of New Hampshire sales and **Laurie Weissbrodt** to vice president and actuary.

► **Page D3**

YOUR MONEY

Dollar stores surge

Dollar stores have become an unlikely destination for holiday shoppers of all income levels as the recession squeezes budgets, and are expected to be among the star retail performers this holiday season, according to a Nielsen survey.

Not surprisingly, price is a big reason for that.

► **Page D2**

COMPUTERS

Faster, please

Stanford University engineers report they have developed a device for computers that can send information over light beams faster than anything yet achieved, while consuming far less energy.

► **Page D6**

No curve in growth for SNHU.edu

◆ **Remarkable growth:** Student starts up 85 percent; revenues projected to grow 25 percent to \$100 million in 2012.

By **DENIS PAISTE**
New Hampshire Union Leader

MANCHESTER — Rapid growth in Southern New Hampshire's University's online college and graduate programs has pushed employment from 20, when dedicated Millyard offices opened five years ago, to about 200 employees today.

"This has been one of the bright spots in employment," Southern New Hampshire University President Paul LeBlanc said. He noted the college hired about 100 people over 12 months.

Stephen Hodownes, chief executive of the College of Continuing Education, said new student starts have increased, compounded by 85 percent year over year the past two years.

Online college students now vastly outnumber classroom students in the college's four satellite campuses in Nashua, Portsmouth, Salem and Brunswick, Maine, with an even split between online and classroom enrollment for graduate students.

The expansion, to 11,000 students early next year, has drawn the attention of national publications including the Chronicle of Education and The New York Times.

"Revenues will be at \$75 million this year and well over \$100 million next year," Hodownes said.

With that growth in revenues has come a financial boost for SNHU's main campus straddling the Manchester-Hooksett line, allowing the school to increase financial aid from \$14 million to \$22 million over the last two years, build a new dining hall and academic building and improve facilities, and provide award-winning salary and benefits to its faculty and staff.

► See **SNHU.edu**, Page D3

"New Hampshire last year became the first state in the country to have no state (scholarship) dollars for needy New Hampshire families, period. It was unprecedented, beyond cuts to the public system," LeBlanc said.

"We see unprecedented need," LeBlanc said. "Almost weekly I have a student in my office saying 'my mom has lost a job' or 'my dad lost a job' or 'the family business isn't doing as well and I don't know how I can come back next year or next semester.'"

"Our success with the College of Continuing Education has provided the resources, in some instances," he said.

While local television viewers might be familiar with SNHU's ads, the school also test-marketed in North Carolina, which is now the third largest source of leads after New Hampshire and Massachusetts. (Maine is fourth.)

"Once they take a look at us, they like what they see," LeBlanc said.

"We have ambitious goals. We are the largest non-profit provider of online education in New England now."

The program is spread out over two floors at 33 South Commercial St. in Manchester now and plans to add a third floor in January.

The College of Continuing Education is a more entrepreneurial environment than the traditional college campus, Hodownes said. "We move very rapidly; we're very data driven. We have to be very wise with the dollars that we have to spend, so we run it very much like a business. It's different than your traditional higher education type of environment, but pace and urgency are probably the greatest differentiators for us."

"We've benefitted tremendously from the campus and its reputation and the brand," he said. "A lot of the programs that were on campus, we've brought into our online environment."



The neon sign for SNHU's online learning facility in Manchester shines over the Merrimack River in the south millyard. SNHU.edu revenues are expected to increase 25 percent to \$100 million in 2012.

THOMAS ROY/SUNDAY NEWS

SNHU online

Southern New Hampshire University's College of Continuing Education is comprised of online programs and classroom programs at four satellite campuses.

Millyard presence: Nearly 200 employees run online and satellite campus programs from offices at 33 S. Commercial St. in Manchester.

Revenue growth: Currently \$75 million, continuing education revenues are expected to grow to \$100 million next year.

Enrollment: Online and continuing ed students will top 11,000 next year, with 6,000 undergraduates and 5,000 graduates students and of which approximately 75 percent are online. Of those, 75 percent in undergraduate programs are online; 50 percent of graduate students are online.

Target market: Adult learners in their late 20s to late 30s with household incomes of \$45,000 to \$60,000.

Accelerated schedule: Undergraduate programs offer eight-week classes with six starts per year and a week in between. Graduate classes are 11 to 12 weeks with four starts per year.

Degrees: SNHU offers more than 160 programs and specialty areas of study leading to bachelor of arts, bachelor of sciences, master of arts, master's in business administration, master of science, master's in education and certificate programs.

Online college works for 'non-traditional' students

◆ **Back to school:** Adult "non-traditionals" balancing work, family, school.

By **DENIS PAISTE**
New Hampshire Union Leader

MANCHESTER — When working mother Margaret McDonald was introduced to online classes, she said she was terrified at first.

Now she's an advocate for online learning after completing her final class toward her bachelor's degree from Southern New Hampshire Uni-

versity online.

"I've taken a lot of classes with Southern New Hampshire University over the past two years online and been able to manage my family and a full-time job as well," said McDonald, 43, who works as executive director of Clarendon Family Day Care in Bedford, Mass., and has two teenage daughters.

After she was promoted to executive director, she felt she needed to get a college degree, she said.

► See **College**, Page D3



A look inside Southern New Hampshire University's College of Online and Continuing Education's physical campus at 33 S. Commercial St. in Manchester's millyard.

JOSH GIBNEY/SUNDAY NEWS

Coming up in NEW HAMPSHIRE'S NEWSPAPER

recycling Full circle, 100 miles in

Poly Recovery, at the Pease International Tradeport, sets a 100-mile base of operations for recycling efforts that turn waste plastics and other debris into perfectly useful material for companies within 100 miles of Portsmouth.

CEO John Pelech, seeking to create, feed and sustain the "100-mile certified" recycling stream, says, "Let's keep it all here. It's our waste ... we're promoting local jobs and the local economy."

► **Monday's Business**



John Pelech, left, founder and CEO of Poly Recovery in Portsmouth, and Michael Mooney, chief recycler and sales manager, take "sustainable recycling" seriously.

GRETYL MACALASTER

news Medical alert

Hooksett Fire Department is gaining recognition for a special program it uses to locate people who may need immediate medical attention during an emergency.

It's been particularly helpful during power outages, when residents can't communicate with the department.

► **Monday**

Work hard or just be average

THERE ARE MANY aspects of selling that people struggle with. One of the most frustrating things for sales professionals to deal with is the endless list of things that happen that they cannot control or impact. From decisions their manager makes to strategic changes their company makes to decisions customers make that impact sales, the list is long.

It's extremely common for sales professionals to get hung up on the challenges of the job. There is one piece of advice I find myself giving often. Don't waste time focusing on things you can't control. Instead, focus all of your energy and time on the aspects of selling you have complete and total control over. When you make that commitment and mental shift, trust me, the difference is amazing. Frustration will be replaced with laser focus on activities that directly impact your performance and paycheck.

Once you make the decision to focus on what you can control, the next discussion point is work ethic. I will tell you up front that I have never seen a successful sales professional who doesn't have an above-average work ethic. Here's a news flash: In order to be successful in any career, you have to work hard. If you plan on being anything more than average, you have to work harder and longer than everyone else.

Contrary to what many people think, sales is not a nine-to-five job. You are not punching a clock. Your performance is directly related to how hard you work and the effort you put in. You will never be an

► See **Thompson**, Page D2

Closing the Deal

Christopher Thompson



WORK & CAREERS

Employment News • Job Trends • Workplace Issues

Joseph Reilly named to ABA council in D.C.

BEDFORD — **Joseph B. Reilly**, Centrix Bank president/CEO, was selected to serve on the America's Community Bankers Council, a division of the American Bankers Association in Washington, D.C.

The council comprises approximately 100 bankers from across the United States, and meets twice a year to advise the association on issues affecting the nation's community banks and their customers.

The first meeting of the 2011-12 council took place in November, when members discussed how recent legislative and regulatory proposals have affected their local communities and assessed the impact of recent economic events.

While in Washington, Reilly also met with members of Congress to share the industry's views on current banking policies, Centrix said in a news release.

Alana Persson wins service award

LACONIA — Volunteer NH and Gov. John Lynch recently honored **Alana Persson** for volunteerism in her community with an Outstanding Service Award in recognition of a number of school-, community- and church-related work.



PERSSON

"At her very young age she has already volunteered in more ways for her school, her church and her community than many adults have in their lifetime," stated a passage from a letter of nomination for the award.

Alan Robichaud, United Way's Community Development Director who submitted the nomination for Persson, said in a news release the award is "a tribute to Alana's family for supporting her to give back to her community and is a prime example of what makes the Lakes Region a community where people care for one another."

Nomination support also came from **Virginia Babcock**, Persson's middle school guidance counselor.

Hittle returns to NH as VP-sales; Roche, Weissbrot promoted

CONCORD — Northeast Delta Dental recently promoted Maine market manager **Jodie Hittle** to vice president of sales.

Hittle will be returning to corporate headquarters in Concord in early 2012 after leading Maine sales efforts.

Also, **Linda Roche** was promoted to senior director of New Hampshire sales, and director of Actuarial & Underwriting **Laurie Weissbrot** was promoted to vice president and actuary.

O'Dowd to manage Ledyard office

HANOVER — Ledyard Financial Advisors, the Wealth Management division of Ledyard National Bank, announced that **John O'Dowd** has been designated senior vice president and director of Ledyard Financial Advisors' New London office.



O'DOWD

O'Dowd will be responsible for business development, client services and account administration.

Ledyard National Bank has eight offices with locations in Hanover, Lebanon, Lyme, New London, and West Lebanon, and one in Norwich, Vt.

McLane's Weaver chairing committee

MANCHESTER — The law firm of **McLane, Graf, Raulerson & Middleton** announced that **John Weaver** was named chair of the Government Affairs Committee of the Greater Manchester Chamber of Commerce.



WEAVER

The committee monitors and tracks legislation and government-related issues on a federal and state level, and makes recommendations to the chamber board of directors regarding positions it thinks the chamber should adopt.

Weaver of Portsmouth, is a member of McLane's corporate department.

McLaughlin promoted to new post at bank

KEENE — TD Bank has promoted **Christine A. McLaughlin** to Small Business Relationship Manager in commercial lending in Keene.

An assistant vice president, she is responsible for generating small-business loans and leases up to \$500,000, and cultivating small business relationships, including business loans and deposits, serving commercial customers throughout the southwest region of New Hampshire.



McLAUGHLIN

McLaughlin has 10 years of banking experience. She joined TD Bank in 2009 as an assistant store manager in Keene. Prior to joining TD Bank, McLaughlin served as a small business specialist and personal banker at Bank of America. She also has owned and operated two small businesses.

Technology, generation gap added to today's sexual harassment scenario

By **KRISTIN TILLOTSON**
Minneapolis Star Tribune

Sexual harassment in the workplace is so last century — or so it seemed until the Herman Cain scandal made national headlines of the sort this hot-potato issue hasn't seen in years.

But out of sight doesn't mean out of mind. While the number of harassment complaints from employees continues to drop, a recent poll found that two-thirds of Americans still view it as a workplace problem, and one in four working women polled reported having been sexually harassed at least once on the job.

Since it first began sparking widespread outrage in the late 1980s, sexual harassment has ridden the tide of changing times, say consultants and human resources executives. Both women and men are much more willing to speak up when they are being bothered by peers; same-sex

complaints are on the rise. The Internet and email are playing a significant role, both as tools by harassers to send unwanted images to co-workers and as a means of tracking and proving bad behavior.

There's also a generation gap in attitude toward the threat of being harassed, say employers and trainers who have noticed that workers in their 20s and early 30s don't seem that bothered by the prospect. In fact, they're trying to figure out where the boundaries are for themselves.

"Millennials, who have grown up with the Internet, are finding they need to conform their humor and language quite a bit when they enter a mixed-age workplace," said Fran Sepler, a corporate trainer who investigates 50 sex-harassment cases a year.

The biggest change Sepler has observed has more to do with technology than people. "There's a prevalence of sexually explicit, offensive or

pornographic images being sent around as email attachments by people who assume they will be welcome," she said.

Emails and other electronic records have also made it easier to avoid having to evaluate one person's word against another's.

Nationally, charges of sexual harassment filed with rights agencies so far in 2011 total 8,341, a substantial drop from 13,867 in 2008, according to Equal Employment Opportunity Commission data combining federal, state and local numbers.

The decrease is due, in part, to less harassment occurring, companies becoming more effective in handling complaints internally and employees becoming more adept at addressing peer-to-peer harassment themselves, Sepler said.

But, she added, there's a "hidden economy" of complaints that never make it out the office's front door. Ninety percent of Sepler's

cases are resolved off the books, she said: "Employers are getting better at responding promptly so they don't turn into legal claims."

Employees are still reluctant to speak up when the harassment comes from a superior, she said, especially during a recession.

Rebecca Roloff, CEO of the Minneapolis YWCA, first entered the workforce in 1967. Harassment is "clearly less acceptable now than it was when I began my career," she said, "and I do think there is less of it going on."

Although one-fourth of working women in the new poll reported having been harassed on the job, that figure was one-third 20 years ago. The 25 percent of men in the early 1990s who said they may have done or said something inappropriate to female co-workers has dropped to just 10 percent.

"We're much more certain about what we have a right to object to today," Sepler said.

College

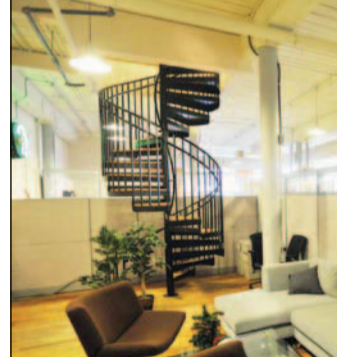
"The eight-week course schedule that they offer to continuing education students is really helpful," McDonald, of Chelmsford, Mass., said. "I've been able to take four classes in a traditional semester and take them at an accelerated pace. I've been able to partner my in-class courses with online."

Adults students like the flexibility of online courses, said Stephen Hodownes, chief executive of the College of Continuing Education. Online education staff work nights and weekends to accommodate student needs, he said.

McDonald's profile makes her a typical adult learner who is trying to balance competing demands of work, family and school.

"You've got to admire them going back to school, raising a family, working, and then trying to make time for school," Hodownes said. "It's not easy and we certainly have a focus on service and support, do everything we can to make our students successful — tutoring services, staying in touch with students, making sure we support them so they're successful."

"Because if they are successful, ultimately it will work well for us and the student will go on to do great things," Hodownes said.



A lounge area and the stairway to the second floor at Southern New Hampshire University's College of Online and Continuing Education in Manchester's millyard.

JOSH GIBNEY/SUNDAY NEWS

The Non-Traditional Advising and Student Support group headed by **Amelia Manning** "really cares about the student and they are very much a student advocate," he said.

Sean Gatcomb, who is pursuing an MBA in Social Media Marketing, said, "The best class I've had I just took, a social media class and it was online and it's just been a great experience."

Gatcomb, 39, who lives in Merrimack, said he's taken about half his MBA classes online after completing a bachelor's online.

"I'm a non-traditional student because I'm older, but once you get online, you see that there is actually a large number of students who are older going back to school," he said.

Susana Terrio, of Nashua, is taking classes with funding under the federal Trade Adjustment Assistance Act, which helps workers who lost their job because of international trade.

"Faculty, if they see you are struggling, they will help you, go the extra mile to make sure that you succeed," she said.

Terrio, 38, will get an associate's degree in Marketing in May. "I've been doing really well in classes," she said. "To me this is like a second

Continued from Page D1

Steve Hodownes, head of the College of Online and Continuing Education at SNHU, at the college's physical campus at 33 S. Commercial St. in Manchester.

JOSH GIBNEY/SUNDAY NEWS

SNHU.edu

Continued from Page D1

Because traditional campus faculty have been supportive, the benefits have flowed both ways, LeBlanc said.

"Many have helped design courses and taught online courses and they find themselves bringing back tools they've learned to the traditional classroom," he said.

Still, there are limits to the online program. For example, no lab courses are offered online.

SNHU doesn't have any clinical programs, even on campus, Hodownes said.

"We are contemplating a new nursing program, launching it, without the clinical, so it would be the R.N. to B.S.N., where the R.N. work is done at a different school, and then the work to complete the bachelor's degree. Again, we haven't made the decision if we are going to do that."

Hodownes said the college tracks new student leads by

source, whether from website banner ads, TV or radio, pay-per-click or pay-per-lead. "And then we look at them by program."

"We have a lot of success with our (television ads); eLearners (a pay-per-lead vendor) is a successful lead source for us," he said.

"Other lead sources are pay-per-click, so when you go into Google and you do a search, you'll see at the top those are paid sources and down the side, we'll bid on certain terms and names."

"But the biggest technology thing that we've done is managing the business on facts and data and every day everybody is looking at how we manage the organization," he said.

On the Net: snhu.edu

Write to dpaiste@unionleader.com

On the Net: snhu.edu

Write to dpaiste@unionleader.com

GOLD & SILVER COINS • BULLION

Whether you buy or sell, Bruce Breton & Co. is name to remember. We offer a large selection of coins & bars for the investor or collector. Over 30 years in business.

1-800-320-2050
Hrs: Mon.-Fri. 9:30-4:30
Sat. 9:30-1:00

BBB

BRUCE BRETON & CO.
Amherst Street Mall (Route 101A)
427 Amherst St., Nashua
"ANA Member Over 30 Years"

TO HIS FRIENDS, HE'S AN ACCOUNTANT.

TO HIS COMPANY, HE'S THEIR GREATEST ASSET.

Great employees are the lifeblood of any great company. Finding them is the hard part, and finding the time is even harder. With Power Resume Search, you'll save both time and effort. It uses Monster's eSense™ search technology to deliver the best-qualified candidates — sorted, ranked and compared side-by-side. So you get better matches to your job opportunities with unprecedented efficiency. And you can't put a value on that.

UNION LEADER.com monster

Find the right person for your job today at UnionLeader.com/monster or call 603-669-1010

Contact Us

Business Editor: Bill Regan

Business News Desk: 603-668-4321, ext. 324; New Hampshire Union Leader, P.O. Box 9555, Manchester, NH 03108-9555; fax 603-668-0382; e-mail: finan@unionleader.com

Business Reporting Desk: Denis Paiste, 603-668-4321, ext 323.

E-mails, Photos: Send news releases as text in the body of an e-mail. Attach photos to e-mailed news releases as .jpg files (at least 200 dpi).