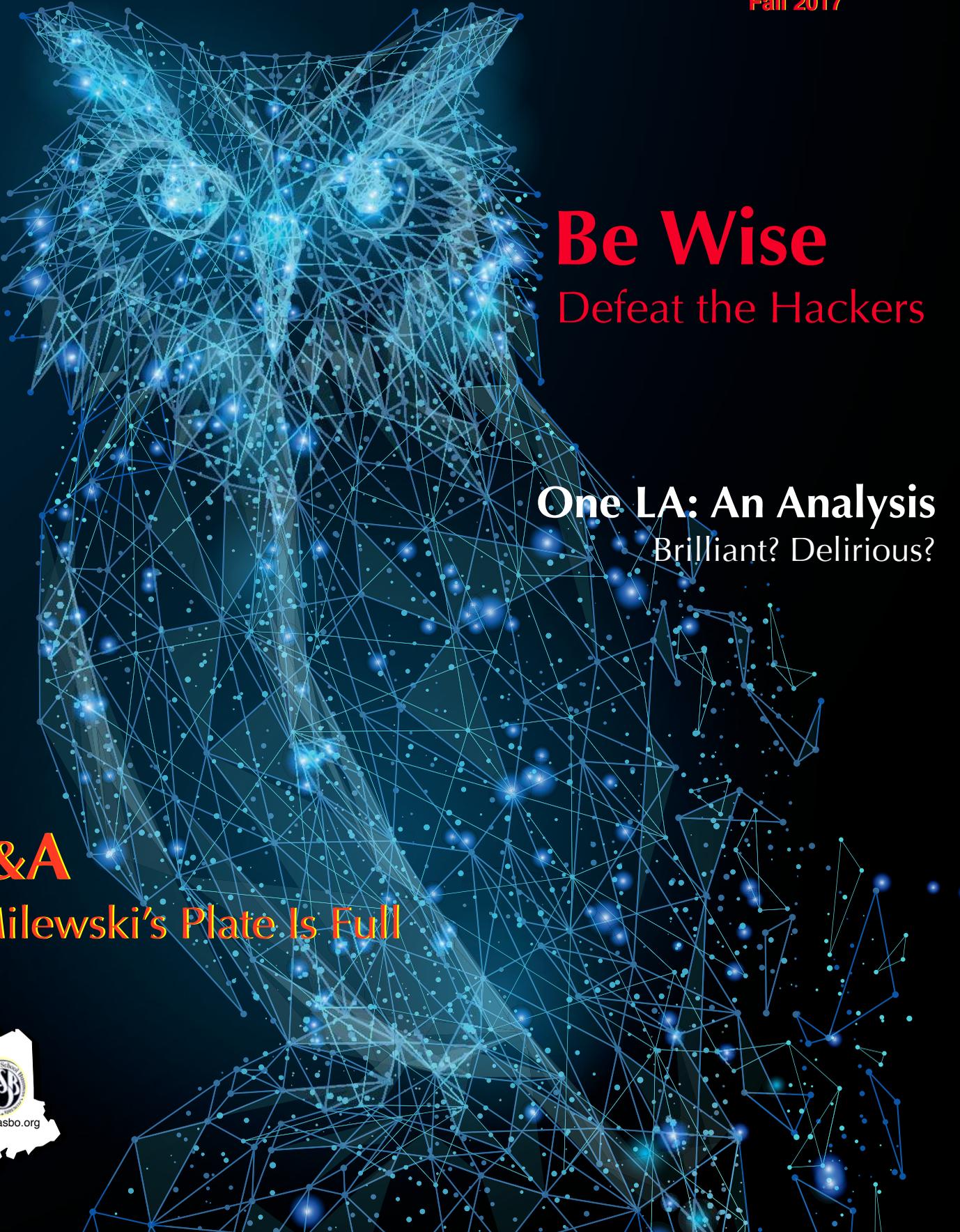


MeASBO

The official publication of the Maine Association of School Business Officials
Fall 2017

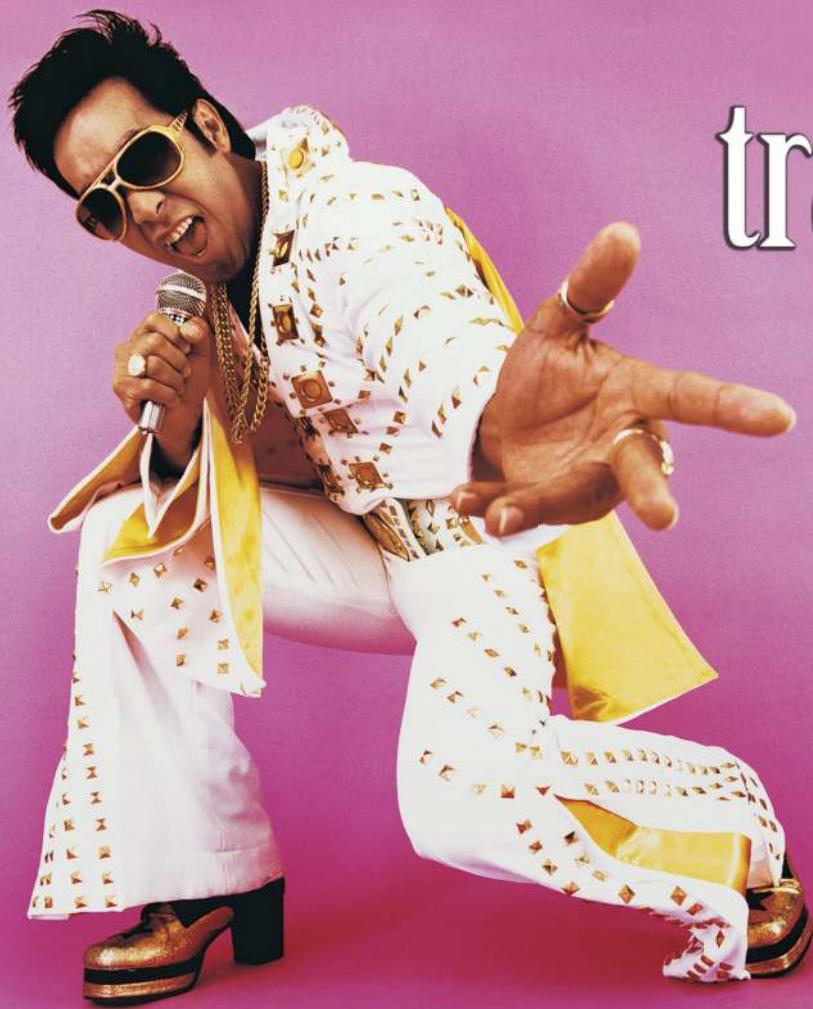


Be Wise
Defeat the Hackers

One LA: An Analysis
Brilliant? Delirious?

Q&A
Milewski's Plate Is Full





transfinder

DON'T BE
FOOLED BY
ROUTING
IMPOSTERS!

Transfinder routing software offers service and performance you can't impersonate!

With Maine's School Transportation Operations Program, users have access to a comprehensive suite of products and services from Transfinder, including:



Desktop Solutions



Tablet/Mobile Device Solutions



Browser Solutions

DON'T BE FOOLED BY IMPOSTERS...

The State of Maine is leading the nation in offering school districts a no-cost opportunity to access a comprehensive suite of software products and services from Transfinder to manage your pupil transportation department efficiently and safely.

800.373.3609 | www.transfinder.com

INSIDE MeASBO

FEATURES

5



Member Profile

For Bridget Hopkins, even with an ever-expanding workload, life is a love affair with the people of North Haven.

8

Q&A

President Luci Milewski's cup overfloweth as MeASBO redevelops its web site for more interaction and targets professional development opportunities.



12

One LA



Lewiston and Auburn residents vote Nov. 7 on whether to take 'consolidation' to a whole new level: merging the two cities, lock, stock and barrel.

COVER STORY

Prepare for Scams, Spams, Scareware & More

Maine experts and the FBI warn that criminals have hacked schools with all sorts of devious plots to transfer and extort funds and discover private information of districts' employees. Here is how to prepare and prevent these intrusions.



14-22

NEWS

Roberts to MSMA

4

Past President Deb Roberts is staying connected with MeASBO even while taking her talents to MSMA.

Regional Grants

23

The Maine DOE ready to deal another \$5 million for regional projects.

Vendor Profile

25

Maine Line Fence leads the way in defining safe places to play and learn.

DrummondWoodsum

ATTORNEYS AT LAW



UPCOMING EVENTS

Visit SchoolLaw.com for more information or to register!

SchoolLaw.com

The Site Created Specifically for School Leaders

Maine School Business Officials 4th Annual Law Seminar



November 8, 2017 | Augusta, ME

Presented by Attorneys Bill Stockmeyer, Aga (Pinette) Dixon, Greg Im, Chris Stevenson & Tom Trenholm

504 Webinar Series: Everything You Need to Know!



November 8, 13 & 20, 2017 | Webinar

Presented by Attorneys Eric Herlan & Allen Kropp

Affirmative Action and Beyond



November 9, 2017 | Portland, ME

Presented by Attorneys Melissa Hewey & Allen Kropp

Special Education Summit: Finding FAPE After *Endrew F.*



December 1, 2017 | Augusta, ME

Presented by Drummond Woodsum's Special Education Team

800.727.1941 | SchoolLaw.com | ServingSchools.com

We help you
keep them safe.



Norris Inc.

Advancing security, life safety, and communications.

www.norrisinc.com

1-800-370-3473

info@norrisinc.com



PRESIDENT'S MESSAGE

Focusing on new year, professional development

Here we are, with the new school year in full swing, our first MeASBO meeting under our belt and looking forward to what else the new year has in store for us.

This is an exciting time, not only for the changes and updates that the DOE is working into its plans, but for MeASBO as well.

The Executive Committee has welcomed two new members this year: Sherry Moody and Dawn Pooler, and we have been busy putting into place our plans for the year. We know how important it is to keep you up-to-date with the happenings in Augusta and we want to continue the terrific professional development that has been offered in the last few years.

We are also working hard getting our new website in place and hope to have it rolled out by the end of November (fingers crossed)!

Here are just a few of the topics we have lined up for this year:

- * Financial Statements – the Basics
- * Emergency Protocols
- * Risk Management
- * Warrant Language
- * Evaluations & Employee Discipline

Our goal is to provide relevant and pertinent information and we are always open to hearing your ideas and topics of interest.



Luci Milewski

Feel free to reach out to me or any of our Executive Committee members if there is something you would like to see on an agenda.

Our meeting on Nov. 17 will be a full day to include NEO Reports: Facilities and Transportation in the afternoon, so make sure to keep the day open for us. We will be at Calumet Club in Augusta and will be planning a lunch. As we get closer, we will ask for RSVPs from those planning to stay for the afternoon session, so keep an eye out for that e-mail.

I want to say “thank you” to our membership. It is an honor to serve as your President this year, and I thank you for your support and encouragement as I am stepping “out of my comfort zone” in this role.

We all have professional and personal goals that we aspire to, and MeASBO’s wonderful membership provides opportunities for all of us to pursue those goals, whether in educating ourselves and our school districts to the changes of the day, earning our certification, developing connections of a mentor relationship or even friendships.

I hope each of you recognizes the value that MeASBO holds for you as we move through this year and into the future and keep supporting and encouraging each other in this ever-changing School Finance environment.



Tap into our Expertise!

35+ years insuring Maine schools

Dedicated exclusively to Maine school systems

Experts in school specific exposures



Insurance Programs

- Workers' Compensation
- Property Insurance
- Liability Coverage
- Unemployment Compensation
- Dental Plans
- Life Insurance
- Short and Long Term Disability
- Flexible Spending Programs
- Risk Management Services

No one knows Maine school systems better. Make MSMA your first call. 800.660.8484

Roberts joins MSMA, stays close to MeASBO

By Mark Leslie

7 Former MeASBO President Deb Roberts has left MSAD #52 in Turner to join the Maine School Management Association (MSMA) as chief financial officer and trust administrator.

The longtime school business manager, who served in Jay before joining SAD #52 in 2006, said she will remain active in MeASBO.

“We’re working hard at trying to improve and enhance the relationship between MSMA and business managers — to be a resource for the business officials... It helps me in my position of answering questions school systems may have,” she said.

As CFO, Roberts is responsible for all the organization’s finances, including the Maine School Superintendents Association and MSMA’s five insurance trusts involving workers’ comp, property-and-casualty, unemployment insurance, dental insurance, and group insurance (GIT) which provides life-insurance coverage and long-and short-term disability coverage for districts.

The position appears a perfect fit. Roberts has served on the board of trustees at MSMA for both property-and-casualty and workers’-comp trusts for more than a decade.



Deb Roberts, right, is working closely with Anita Folckemer and the rest of the MSMA staff.

As well as overseeing the insurances from the board, she worked for 22 years as a business manager in the field as a client of both workers’comp and property-and-casualty.

“This position was really enticing because I had experience on both ends of the spectrum and this position fills in the blanks in the middle for me. I had experience and knowledge from both angles that set me up in a very good position to be able

to hit the ground running and be an asset to the organization.”

Roberts received MeASBO’s top honor, the Dave Holden Award, in 2006, then served two one-year terms as president from 2006-08. In 2012, she became the first person to earn certification at the highest level, School Business Official III. She recently renewed that certification.

Used to having a full plate of duties as a business manager, Roberts said her new job is “very similar in some ways, but completely different in others.”

“Rather than trying to run a district, I’m in a supportive role for school districts and school board members who may have questions related to business offices, finance, funding, and insurance coverage,” she said. “There are no night meetings which is a big benefit. I’m not having to sit at the negotiations table, negotiating a contract.”

Meanwhile, Roberts moved back to her hometown of Wilton 18 months ago and is enjoying the commute to Augusta.

The Mt. Blue High School graduate holds an associate degree in business from Kennebec Valley Technical College and bachelor’s degree in business from Thomas College, a diploma she earned at night school in 2000 while raising two children and working full-time at the Jay School Department.



The CareHawk District Wide Paging System supports unlimited locations and unlimited grouping of buildings/locations to simplify the user experience.



From Synchronized Time Solutions to Bells, Paging & Intercom, Canfield has you covered!



207-883-4110 / scott@canfieldsystems.com / www.canfieldsystems.com

‘Island life’ (spelled ‘community’) is *the* life for North Haven’s Hopkins

Mark Leslie

Island life: rugged, challenging, tear-your-hair-out frustrating; supportive, fulfilling, loving.

If you’ve seen the play, *Island*, which made it from North Haven, Maine, all the way to Broadway, you have an idea of life for Bridget Hopkins, bookkeeper extraordinaire for the School Department on this 12-square-mile piece of land 10 miles offshore from Rockland and a dozen miles north of Vinalhaven.

When Hopkins’ home burned down two years ago, the people of North Haven fixed up a home downtown, stocked it and made it as “homey” as possible, then proceeded to help rebuild her house. When her son passed away, the island’s community wrapped its collective arms around her and helped her through her long devastation. And when she faced a deathly illness and her family came from Corning, N.Y., to nurse her, they realized she was already among “family” on the island.

“We ran out of room in the hospital for all the flowers. We had to ask people not to send any more,” Hopkins recalls.

“I tell you the truth, I would be lost or dead without this community, they’ve helped me through so much. They are the best,” she says. “I may not have two nickels to rub together, but I feel I’m the richest person in the world.

“Life can’t get any better than that.”

“It’s a unique culture,” says Robert England, a mainlander who ferries two days a week to work as North Haven’s superintendent. “To give you the flavor of the character of this place, everybody out here goes by their first name. I’m ‘Bob,’ not ‘Mr. England.’

“Everybody celebrates the birth of a new child because there are so few. Class sizes are five to 11, and as a result it’s a very tight community.”

All of this explains, perhaps, why Hopkins is “an extremely community-oriented individual and puts kids above anything else,” according to England.



North Haven’s Bridget Hopkins talks budget with Superintendent Robert England.

“The people and the staff are amazing,” says Hopkins. “I love the kids, oh my God, I love them. They walk by my office. ‘Hi, Bridget.’ ‘Hi, Bridget.’”

The love affair began as a surprise. Hopkins visited the island with her family, including three children, in 1992, and they never left. Though it was a world away from Corning — “it felt like we were stepping back 20 years in time” — they fit right into the community of 360 people, most of whom are lobstermen, caretakers for the island’s rich summer residents, or work at the school or one of the two boatyards.

Hopkins’ education and training fared her well immediately. She had earned a business administration and accounting degree in

1973 from Corning Community College, added business and marketing courses at Ithaca College and Elmyra College where she paid for her education working at an A&P store, then worked as a bank teller and managed a custom glass engraving shop for a famed Australian artist.

So what job opened up on the island?

A brand-new grocery store, which she helped design then stayed on to set up and operate.

Five years later, the school’s part-time bookkeeping position became available and the love affair continued but on another level, even closer.

Though Hopkins performs the duties of school business official, she doles out

food on the lunch line and greets every single child individually.

Meanwhile, she is full-time but remains a “bookkeeper” on North Haven’s \$2.8-million line-item budget, handling payroll, ordering goods and services and oftentimes as the last person in the school at night, “making sure the lights are out, the computers are off and everything’s locked up tight.”

Still the “bookkeeper” and yet, “I have many other benefits and no complaints,” she says.

“Bridget’s attention to detail is incredible and she knows the rhythms, the

ebb and flow in the school year,” says England, who can compare it to four other school districts where he’s worked. “Because we are a small community school we can’t afford all the modules in the business management system... Where most systems have a software, she does all that in her head. And our budget is extremely detailed.”

Mistress of Scrimping

It would be mild to say North Haven’s budget is tight as a lobsterman’s rubber glove. As a minimal receiver, the school was given no state funds but island resi-

dents privately raised the full \$10 million for a new K-12 school that opened in 2008.

“We live in a very generous community,” Hopkins says. “The people are amazing. I love them dearly... We have fundraisers and pot-luck suppers for everything.”

For North Haven’s 68 students, 14 teachers, librarian, and 3-1/2-person administrative staff the new school meant a whole lot more room.

Hopkins’ “office” grew from occupying two connected closets to a room with a window.

But her job remained the same and it’s a challenge she has taken seriously as a penny-pincher with few equals.

She admits to picking up stray hotel pens left behind at conferences.

Her sister Susie, living in Corning, grabs Corning-brand dishes for pennies to the dollar at yard sales — all destined for the North Haven cafeteria.

When Hopkins goes home at night she shuts off the lights. And in the summertime she unplugs everything — printers, computers, microwaves.

“We live on an island and the electricity is expensive here,” she says.

Any trip to the mainland includes a visit to an office-supply store.

“I check out their clearance,” Hopkins says. “This last visit I got red pens, 50 cents for a pack of ten and they’re the RSVP ones which are nice pens. Highlighters for 50 cents each, yellow with a nice tip. We have a Knowledge Fair here at the school and the kids go through a lot of highlighters.

“I’ve never paid more than \$1 for a Viewbinder notebook.”

All paid by Hopkins and transplanted to the school supply cabinets.

“It’s not about the money and it can’t be about the money,” she says. “If I can cut down those supplies then we can offer the kids other educational programs.

“I hate paying late fees. It drives me crazy. When I was AD I never paid a late fee. My pet peeve when the new AD took over was when they didn’t pay fees in time. \$35 is \$35.”

Like other islands, North Haven feels the financial squeeze more than mainland school districts. Everything costs 30 percent more.

A gallon of gas in Rockland is \$2.66. A gallon on North Haven: \$3.66. A jar of Hellman’s mayonnaise in Rockland costs



Why be over-insured?

Your health plan can do a better job serving the people it’s meant to help.

Talk to us about plan design,
HSAs and options that fit
every age and your budget.



EMPLOYEE BENEFITS GROUP

David Hamilton James Brissenden
207.523.2294 207.523.2213
dhamilton@clarkinsurance.com jbrissenden@clarkinsurance.com

two for \$5.00. On the island: one for \$7.59.

“Every time I go to Rockland it’s \$48.50 round-trip ferry ride,” Hopkins says. “When we take our bus off the island, we’re paying \$178 plus a ticket for the driver. Our cross-country team races today and will miss the last ferry. It will cost \$325 to get them home on the Equinox [water taxi].”

The Island and Its Kids

Despite their challenges, islanders go over the top to ensure their children get the opportunities they want.

“It’s an amazing school. If a student wants to do something we will find a way for them to do it,” Hopkins says. “We have a greenhouse, a fishery, a kiln. Skipper programs are offered even if there are only one or two students.

“When my son was in school there were three kids in the senior class and they built a canoe. The town bought the canoe for the retiring doctor on the island. The kids learned so much.”

Every year the students go on a fall expedition —whitewater rafting, or bike trips, or hiking. Last year, it was a week on Hurricane Island for its outdoor class-

‘Bridget’s attention to detail is incredible.’
— Robert England

room. Eighth-graders hiked Katahdin last year and next year travel to Washington, D.C.

The French teacher has taken students to France two or three times and to Quebec on other occasions.

“For a small school it does a lot. If you don’t want French we give you Spanish,” Hopkins says.

Workload Gets Heavier

But despite North Haven’s “smallness,” Hopkins faces the same paperwork and chores beset upon her colleagues by the Maine and federal Departments of Education.

The same government that’s “killing small businesses” with paperwork is similarly affecting schools, in Hopkins’ opinion.

“When I began here I worked 20 hours a week and there was hardly any paper-

work. Now I’m fulltime and have to do as much paperwork as Portland does,” she says. “The government regulates all these things you have to do but they don’t support you financially... And Maine State Retirement just went to a new system so it will be interesting to see how that one’s done.”

When not doing paperwork, keeping things operating in school and balancing budgets, Hopkins is balancing her time — often volunteering.

“Volunteering is very important to me,” she says.

When her children —Casie, Jamie Lee and Molly — were young she volunteered with the PTA and for five years as a Girl Scout leader and assistant camp director scheduling 100 to 125 Scouts at a time.

Today, she serves as treasurer for the Pulpit Harbor Foundation, giving aid to families in need; and serves on the advisory board and volunteers at Waterman’s Community Center, working in its coffee shop. And for every monthly community she cooks up a contribution.

And every Sunday, she sits out on her porch, looks out over the ocean, and gives thanks. •••



The Only Decisions We Make Are **LOCAL DECISIONS.**

Specializing in fixed-rate leasing programs for Maine municipalities

Leasing is a great alternative to spending your precious capital. With a broad range of fixed-rate programs for new or used equipment, 100% financing for Maine municipalities and a streamlined application process, we’ll have you up and running in no time. That’s the power of local banking. That’s banking you can believe in.

Contact Rick Proctor, Vice President Leasing, at (207) 222-1498.



Member FDIC  Equal Housing Lender Gorham Savings Bank Leasing Group, LLC is an affiliate of Gorham Savings Bank.

Q&A

MeASBO President Luci Milewski's cup overfloweth

ASBO International recently approved her as a certified administrator of School Finance and Operations (SFO), she is one of a handful of certified school business officials in Maine, she handles the finances for one school district and two other communities' schools, and yet Luci Milewski has willingly taken the reins of the Maine Association of School Business Officials.

At the same time Milewski succeeded her mentor, Anne Stinchfield, as school business official at SAD #58 (Kingfield, Phillips, Strong and Mt. Abram High School), she worked her way through MeASBO's leadership. And now, as business manager for East Millinocket School Department and Northport since July 2015, she's excited to lead her colleagues through increasingly difficult challenges.

She certainly has the wide-ranging background to do so. As a teenager she earned CNA/CMA certification to dispense medications in health care facilities under LPN or RN supervision. At the University of Maine-Farmington, where she earned a bachelor's degree in business economics, she volunteered in a program to assist the disabled. Then she rose to management positions at a Kentucky Fried Chicken franchise that she turned



Ryan Whitehouse, chairman of the East Millinocket School Board, congratulates Luci Milewski for earning certified administrator status for School Finance Operations from ASBO International.

from red to black in South Portland and a real-estate firm in Belgrade.

When Stinchfield hired her to handle payroll and human services in 2007, it sent her on a career trajectory that led to a masters of science in business degree (in 2004) and masters of business administra-

tion (2015) from Husson University ... and now blesses MeASBO.

As she once said, "I see every job I've had as a stepping stone to what I do now."

Milewski took time out to speak with MeASBO Magazine Publisher Mark Leslie. Here is that interview:

MeASBO: What are your main goals as President this year?

Milewski: My big thing is getting the web site updated and making sure what we have happening in meetings and professional development sessions is relevant. Not that it isn't or hasn't been, but making sure people get what they need for what's going on.

So many changes are happening at the state level with the subsidy and regionalization that we want to make sure we keep everybody informed.

I'm excited for what this year holds and am honored the membership would allow me the privilege to be president and I hope I can do it justice and serve them well.

MeASBO: What kind of updating to the web site do you plan?

Schools deserve
a smarter way
to bank.

Move forward with a call to Jason Simcock,
Director Government Banking Services
jsimcock@androscogginbank.com
207.376.3562

Androscoggin
Smarter Banking™

Member
FDIC

androscogginbank.com

Milewski: We're completely redesigning it. Our webmaster was shifting his business, so we started looking at other options to find a company to redesign it. I'm getting all the information that company needs to transition over and build a new site. We want to make it more user friendly, have a lot more things online, updating your own profile, links to resources. We want to continue the forum but make it more user-friendly and get more people using it.

There are some really good resources on the site. We have document sharing. Whether they've been doing this for years or are new to the job, people have questions.

So the forum is a safe place to ask those questions. Someone who has experience

can jump in share what their learning and experience have shown them.

It's a good place for all of us to go. I'm trying to get more people to go to the forum to use those resources.

A lot of us are on the school finance list service that the Department of Education oversees. That's fine, but we'd like to see more people using the MeASBO forum, relying less on the DOE and more on our own membership.

MeASBO: Have you set up any main topics for MeASBO meetings yet?

Milewski: Yes. Pat Hinckley from DOE, who oversees transportation and facilities, will do a three-hour afternoon training on the transportation and facilities reports in NEO. The new commissioner,

Robert G. Hasson Jr., and Suzan Beaudoin have been invited and accepted our invitation to come.

Tyler Backus from DOE finance will go over the Chart of Accounts changes we're looking at this year and next in regards to changes in the subsidy formula.

Those are the things that are lined up at the moment.

MeASBO: The state is freeing up millions for regionalization efforts. Is your district involved in any plans of that sort?

Milewski: Before these recent regionalized service centers came out, we actually had plans with East Millinocket, Medway, Woodville and RSUs #50 and #67 to pursue something like that, but it was denied at the state level. They said

O'Connor

BUS SALES

PROVIDING ALL YOUR NEW & USED BUS NEEDS!

Official Commercial Bus Dealer Offered by Blue Bird and Girardin

2 LOCATIONS!

299 WARREN AVENUE
PORTLAND, ME 04103
888-343-5415



187 RIVERSIDE DRIVE
AUGUSTA, ME 04330
207-622-3191



SALES-SERVICE-PARTS



****NOW OFFERING COMPETITIVE LEASE/PURCHASE FINANCING****

we didn't have enough people participating. But that was prior to this new service center model they're talking about. So we are going to be looking at it again. We could do a shared central office, specialized director, even transportation.

MeASBO: Do you think that's something they should have done years ago instead of forcing regionalization?

Milewski: I think a lot of people were already starting to do that. And when they put forced consolidation in place it almost made these relationships deteriorate.

That's what happened in the district I was in before. We had been cooperating and working with another district and when the forced consolidation came in that relationship fell apart.

Though they say this new regionalization is a volunteering thing, there will still be penalties if you don't participate.

MeASBO: Isn't this supposed to be totally voluntary?

Milewski: Well, I don't know what the state envisions. Some units have great programs happening. Others send their students out to good programs. I don't know what the golden key is for it.

But calling it voluntary and then enforcing penalties is just another way of forcing us to comply.

MeASBO: You mention new challenges to school business officials. What are they?

Milewski: Some new auditing standards are coming out in the next couple years. We're still looking at how the Affordable Care Act is playing out. New pieces are

taking effect in 2018, 2019. The trick is keeping up with it. That's why we have to bring in speakers who eat, drink and sleep this stuff because we have so many balls in the air that we need to get that information from people who know what's happening.

There's always something. I got a call today that the Department to Agriculture has new guidelines for contracting services for Integrated Pest Management [IPM] and they want to do a segment at one of our meetings. Some of our members oversee facilities as well as finances and may be the designated integrated pest manager for their site.

There's always someone reaching out, saying, 'This is new, this is happening.' So we put it together and make it happen.

MeASBO: With Jude Cyr retiring and Sue Lambert and Deb Roberts taking on new jobs, where does that leave MeASBO in its Legislative, Certification and Technology committee leadership?

Milewski: Cathy Messmer is the new chair of our Certification Committee. Also Trish Hayes of RSU #19 in Newport, Denise Van Campen, Deb Martin and Traci Drake.

The Legislative Committee is me and Deb Roberts as an honorary member. As the finance director for MSMA Deb's the liaison and it makes sense for her to work with us on that. Also, she's not officially on the Legislative Committee, but it makes sense for her to work with us on that.

We'd love to have more people join. If somebody has an interest in what's going on in the Legislature by all means step up.

With Sue stepping down, I'm stepping up on the Technology Committee, working with Aaron Prill. We're definitely looking to encourage our members who want to be on these committees and to bring new members in.

There have been a lot of changes, with people taking on new jobs. The new people don't even know we exist, so we're trying to reach out to them to encourage them to join us and get involved and connected.

MeASBO: You've bitten off a lot.

Milewski: The Executive Committee is really supportive, so I'm able to use their experience and get their thoughts and assistance. They're all very willing to help where it's needed, so that's great.

We're definitely looking to encourage our members to get them involved and connected

MeASBO: As one of the few certified MeASBO members, are you going to stress this career advancement?

Milewski: Quite a few are working on their certificate. Six have completed it and our first two are due for renewal this year.

Many are participating in professional development to get those categories and key information pieces. It makes sense that they pursue certification as well.

Certification is an extension of what we're already doing.

MeASBO: When the latest Legislative Blue Ribbon panel was formed, there again were no school business officials appointed. Do you have any plans to push



CARPENTER ASSOCIATES
 Consulting Engineers
 687 Stillwater Avenue • Old Town, Maine 04468
 207-827-8001
info@carpenterassoc.com



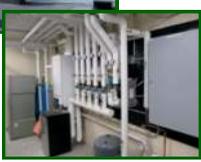
- * Facility Assessments
- * Energy Use Analysis
- * Life Cycle Cost Analysis
- * Feasibility Studies

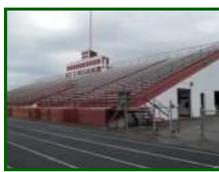






- * Civil / Structural Design
- * HVAC and Plumbing Design
- * Heat Systems & Conversions
- * Electrical Design





- * Third-Party Inspections
- * Owner's Representative
- * Roof Replacement / Renovation
- * Site Planning, Permitting & Development Design

for a place at the table when things like this come along?

Milewski: At the moment we're looking for the right opportunities to be there to participate and speak and present. We're not going to force our way in. With our superintendents and school board members, and members of the Legislature, we can reach out to them and get information in their hands. So although we haven't been invited to the table we still have ways to provide information that is needed.

That said, it would be nice for them to include us.

MeASBO: I understand you, Cathy Messmer and Diane Boucher went to the ASBO International Conference in Denver in September. Anything to report?

Milewski: There was fantastic programming and I'm trying to figure out how to bring that back — both to the Maine ASBO group as well as my school district. There were awesome sessions and speakers. It makes you excited about different prospects of what we can do.

One of them was a workshop on Making School Finance Fun that I would like to replicate at one of our meetings. We had groups of six to eight people around tables and a map on the table with all the stakeholders (school board, parents, students, community members, teachers, administrators) and we discussed how school was financed, where all the revenues came from, whether it was local or state, or federal or private grants, fund-raising and other revenue.

We talked about the budget process and all the pieces of the budget, (transportation, instruction, administration facilities). It was good to see and even though I've been doing this for a few years. We used Wisconsin's map and I'd love to see this done

for Maine. It's a good way to educate people who may not have been involved in school finance before.

You can do this with your school board, your administrators, staff and then branch out to the community to join in on these sessions. It starts with basic information like how schools are funded, where the money comes from, and how they're allowed to spend it and what happens when that's done.

Another session I was excited about: for brand-new business managers: School Finance 101.

If you're brand new, where do you even begin? What are the priorities? When you first got started, what should you have done first, or what would you have liked third, what were you missing for information? How do you help that new person?

MeASBO: Is school business officials' jobs getting easier in regard to paperwork, reports, etc.?

Milewski: Once the state DOE gets it all online and running the way they want to, it will help. We have to get up to speed on how it all works. We need to be trained on what needs to be done and how to do the forms on line because they're not intuitive. You can log in and you need to know what you're doing.

They have the new student information system that's coming on line soon.

NEO has been in process for a couple of years and every year gets another module we have to learn.

It's a good thing but it all takes time and everybody has to be trained on it.

MeASBO: For you, personally, it must be challenging in an

Continued on page 24

Discover what know-how can do for local governments.

At People's United Bank, our professional staff is prepared to work with you to select the best possible solution from our specialized products and services.

.....
CONTACT OUR GOVERNMENT BANKING EXPERT TODAY.

Barbara Rath

Senior Government Banking Officer, SVP
350 Fore Street, Portland
207-828-3131 • barbara.raths@peoples.com





'One LA' notion takes consolidation idea to a whole other, higher level

By Mark Leslie

In March 11, 1922, the towns of Dover and Foxcroft, sitting opposite each other alongside the Piscataquis River, merged.

Have Portland and South Portland followed suit? No. Bangor-Brewer? No.

Biddeford-Saco? Ditto.

Old Town-Orono? Ibid.

Lewiston-Auburn? Ah-h-h, hm-m-m, not yet.

On Nov. 7 the citizens of the Twin Cities will vote on whether to merge them into identical twins, or perhaps, more accurately, fraternal twins (that is, developed from two different eggs).

City councils, police and fire departments, school departments, public works departments... the whole caboodle.

Longtime Auburn School Business Manager Jude Cyr, readying to retire in November, offered the following:

"The One L/A is not about education, it is about dreaming that if the Twin Cities merge, they will create a robust economic engine that will bring growth, survival to the area, and prosperity. The speculation is that the name change, for those business minded folks, is that a merger will entice outside businesses to relocate their next expansion into the newly created environment for a business model. It is tantamount to the 'Field of Dreams' where you build it and they will come.

Analysis

"Absurdity at its best, but there are those who have that dream. It's a pipeline going nowhere. Will a name change and a joint merger offer greater strength in lobbying the State Legislature or clout in promoting economic development?"

Cyr opposed the idea that political clout would increase at either the state or national levels.

"To believe so," he said, "creates a false sense of how the political system in Maine works."

Referring to Governor Baldacci's era of consolidation which claimed that bigger districts would bring tremendous cost savings, Cyr said Auburn did explore merging with its perspective partners and neighbors, and "without fail, the numbers revealed that Auburn was best to not merge, even when the numbers were analyzed with our Lewiston neighbor."

Mentioning the many communities around Maine that have withdrawn from school districts, he said, "This vision of a Twin City merger has very little to do with improving education for the betterment of the L/A students."

When Cyr was interviewed by the New York consultant CGB, hired by the L/A Joint Charter Commission, the representative of CGB admitted that the state funding formula was too difficult to embrace and he would defer to others in analyzing the affect merger.

Cyr called the issue "a political football."

“Grenade” might be more fitting.

Indeed, would a merger solve financial problems, or lead to a morass that would be harder to undo than create (think ACA)? Or somewhere in between?

Proponents say a merger would reduce taxes, make the community more powerful in Augusta and drive an economic revival.

Opponents dispute every point, noting nothing in the merger improves wages or education levels, or changes anything that the current landscape can’t accomplish.

For instance, the cities have merged their economic development arms, created an industrial park outside the Auburn Municipal Airport, and share a 911 communication center and public transit system.

Looking solely at the two school departments, would a merger combining the central offices save money?

“In theory it absolutely should,” says Dean Flanagin, who was Lewiston’s school business manager when then-Gov. John Baldacci dropped the consolidation bomb on Maine schools, which in turn led L-A officials to investigate consolidating.

“But the key question is going to be what kind of administrative structure would you have after that?” Flanagin says. “On the surface, you’d say, ‘Great, we will just cut one superintendent. But the question then is, Do you have one superintendent and two assistant superintendents? And on and on.”

“The same question came up with the police and fire chiefs. It could be that you will actually add to the administration.”

Now the Westbrook School Department’s Director of Operations, Flanagin says, “The devil’s in the details.”

When told that the firm hired to study the Lewiston-Auburn merger reportedly said the schools were too complicated a matter for it to report on in a limited time, Flanagin says, “That doesn’t surprise me at all.”

When L-A consolidation discussions were at full peak a decade ago, the overriding concern was funding.

Demographics are different between Auburn and Lewiston. Two different valuations, two diverse economies, two distinct citizenries. Historically, Auburn is the white-collar, upper middle-class city and Lewiston the blue-collar mill town. The wealthy above Lake Auburn and the low-income in Little Canada.

In terms of simply the two school departments, questions arose around how much state subsidy would be lost.

Not only that, Flanagin said, “There



**The devil’s in the details...
On the surface, you’d say,
‘Great, we will just cut one
superintendent. But the
question then is, Do you have
one superintendent and two
assistant superintendents?
And on and on.’**

**— Dean Flanagin, business mgr.
Westbrook School Department**

were other concerns about who was going to be in control and who would run what, starting at the top. Say, how do you merge the two school boards? Would it merge as one board, or one combined board with two subsidiary boards?”

Those details can be flabbergasting. Several years ago before Flanagin’s arrival, Westbrook combined most of its finance staff from the school department and the city. It appeared to be a good idea. Why have two people for payroll, for instance?

But it failed and part of Flanagin’s duties when he was hired was to “clean it up.”

“To be honest there wasn’t enough for-



ward planning put into that so there were issues that never got addressed,” he says. “Two things tripped us up: payroll and grant accounting for federal grants fell down badly. They’re very specific with their requirements.”

How much more comprehensive is the Lewiston and Auburn merger?

Someone who has followed the debate closely observes: “What exactly is the savings? Everything is based on hypotheticals. And if it doesn’t pan out and they don’t meet the savings projections, what happens then? It could be a quagmire.

Continued on page 23



Making a Difference for Maine's communities.

Created by the Maine State Legislature in 1972, the Maine Municipal Bond Bank provides a unique financing alternative for Maine’s municipalities. Dedicated to providing effective and cost efficient financing programs and services, the Bond Bank’s long-term loans provide Maine’s communities access to low cost funds through the sale of our highly rated tax-exempt bonds.

Strong Bond Ratings

Low Issuance Costs

Competitive Financing

Low Interest Rates

*Call us when you need capital financing for your next project.
We can help you choose the financing options best suited for your needs.*

127 Community Drive • P.O. Box 2268 • Augusta ME • 04338-2268 • (207)622-9386 • www.mmbb.com

A Growing Menace

The image features a person wearing a dark hoodie, their face obscured by the hood, holding a laptop. The background is a vibrant blue with vertical columns of green binary code (0s and 1s) falling like rain, reminiscent of the 'Matrix' aesthetic. The overall tone is mysterious and technological.

At least 41 school districts and 80,622 records have been breached. At a cost of \$246 per record, that is a substantial impact on education.

Spams, scams, scareware come to central offices

Soaring increase in deviant hacking hits schools, costing millions

By Mark Leslie

When the Equifax breach went public, revealing that “private” information of half the American public had been exposed, heads spun in alarm.

If the “unhackable” had been hacked, what could individuals, businesses, organizations — and school departments — do to repair damage done, retrench and even prepare for future break-ins? These attacks seem to be increasing in the forms of spams (think junk mail), scams (think con), malware (think virus) and ransomware or scareware (think blackmail).

All these watchwords point to two disturbing facts. First, personal information means money — big money, easy money.

Second, employees in all sorts of businesses, including schools, are too often unaware, or naïve about criminal behavior.

Broken down into its elemental parts, Clark Insurance Executive Vice President Jeff Lind said: “Cybercrime encompasses two areas: privacy breaches, dealing with vast amounts of data and the regulatory environment you’re operating in; and the theft of funds, where someone hacks into a business and creates fraudulent transactions.

“In terms of protecting against it with insurance, it is two different animals. You have crime insurance to cover against the theft of money, and cyber insurance to protect against liability and breach-response costs.”

And those breach-response costs can be massive.

According to the Federal Bureau of Investigation, phishing e-mails alone — electronic mails hoping to get the recipient to respond by clicking on a link or attachment infected with malicious software — increased by 2,370 percent between 2015 and 2016. That netted fraudsters more than \$5 billion.

“Cyber security and information security are massive problems and there are a wide variety of controls,” said Brenda Paradis, vice president, information security officer for Androscoggin Bank.

“New flaws [in computer networks] are coming out every single day and there are no 100-percent guarantees of protection,” agreed Ed Coyne, information security officer for Gorham Savings Bank. “Hackers don’t sleep. They’re scanning worldwide 24/7.”

Cyber fraud “is evolving quickly,” said Lind. “You need continued review of internal controls and IT policies and procedures because things are changing.”

Schools Susceptible

In recent years hackers have breached the IRS, the federal

Office of Personnel Management, Yahoo (to the tune of 3 billion), Target, Home Depot, Anthem, JP Morgan, Chase and eBay.

While the Megabucks for hackers may lie elsewhere, they’re not giving school districts and universities a pass.

According to Privacy Rights Clearinghouse, some 7,724 data breaches including more than one billion records have been exposed. Among those numbers are 41 school districts and 80,622 records.

And the cost is staggering. The Ponemon Institute’s 2016 Cost of Data Breach Study determined that, across the organizations it studied, the average cost to address a data breach is \$158 per record, but for educational institutions that number is \$246 per record.

“Keeping in mind that when you are talking about records, it’s not just current students, but past and present students, teachers and other employees,” the institute said.

Clark’s Lind said the per-record expenses, called breach-response costs, are far and away the biggest outlays from a breach.

“Hackers don’t sleep. They’re scanning worldwide 24/7.”

— Ed Coyne, information security officer
Gorham Savings Bank

“Claim costs are driven by forensic expenses — the cost of [forensic security firms] investigating and finding out what happened. That’s really what racks up costs, not necessarily the liability claims,” Lind said.

Asked if school districts have purchased appropriate cyber coverage, Lind said, “Some have and some may not have.”

His estimate: less than 25% have bought a true cyber policy.

“The other 75 percent need to call their providers and find out what they have for coverage and what they need to get,” he said. “They probably all have coverage in some shape and form, but what they purchased for limits of coverage, the scope of what they have, could vary.

Larger districts might buy a true cyber policy and some might have purchased an endorsement to their school standard insurance program.”

Hitting Close to Home

Here in New England, earlier this year two breaches disclosed vital personal information of 2,900 staff members in two Connecticut school systems, while a spearphishing scam cost the Community College System of New Hampshire



My first two calls, would be to the school district's attorney and its insurance company.'

**— Brenda Paradis, Androscoggin Bank
VP, information security officer**



\$130,000. (see sidebars, right)

For many people, all this tragedy flew under their radars. But when hackers gobbled up information on 143 million U.S. consumers from Equifax, one of three credit-monitoring companies in the country, the enormity of it grabbed everyone's attention. In Maine, Equifax's breach affected 524,517 residents, nearly half the population.

"Banks and other fiscal institutions are regulated and audited by regulatory agencies," Coyne said. "Equifax isn't under the same scrutiny and that's a scary thing. They don't have dollars but their personal information can turn into dollars for cyber criminals."

What To Do When Hacked?

When breached, urgent action is critical,

according to Lind. "It has to happen in a very compressed timeframe."

"My first two calls," said Androscoggin Bank's Paradis, "would be to the school district's attorney and its insurance company. You want an attorney involved to make sure you are following all the laws related to notifying those parties who have been affected, and what the legal requirements are of those notifications.

"Secondly, you need to know what insurance you have for a system breach because the insurance company requires you to use one of its security providers to help you when it happens."

Once those calls are made, it's crucial to contact all the people whose information has been compromised so they can act to protect themselves as well.

New Hampshire system defrauded to tune of \$130K

CONCORD, N.H. — In a warning to other organizations, the Community College System of New Hampshire (CCSNH) recently reported that it fell victim to wire fraud costing \$130,000.

The fraudulent business e-mail compromise scheme could potentially target any entity operating in a public bidding environment.

The scam involved an entity representing to be a vendor to whom we make regular progress payments on an ongoing project," CCSNH said.

The vendor's practice had been to be paid by a hard-copy check. But the communication asked to transition to electronic funds transfer via the Automated Clearing House (ACH).

The request was accompanied by what "appeared to be proper, complete and authentic documentation," so the System processed the ACH information and paid the vendor — only to learn the funds never got to the vendor.

At the time of the report CCSNH was working with law enforcement and the banks involved to investigate and, hopefully, recover the \$130,000.

A CCSNH press release said: "We have since learned that this scheme to defraud colleges and universities had been identified by law enforcement in the Boston area.

"We are making a public statement about CCSNH's incident in order to caution other entities that may have similar vulnerabilities.

"While we are taking immediate steps to resolve this particular incident, we also will use this as an opportunity to review our procedures to determine what additional safeguards should be adopted to reduce risks related to this and other evolving threats."



Making a Difference for Maine's communities.

Created by the Maine State Legislature in 1998 and sponsored by the Maine Municipal Bond Bank, Maine Power Options has been serving a coalition of members including Municipalities, Schools, and other not-for-profit organizations. We provide energy purchasing strategies and opportunities in Maine's Energy markets to provide a variety of pricing options to meet members's needs.

Market Expertise and Pro-Active Pricing for Members

Administrative Support for Members

Your Advocate with both Utility Company and Energy Supplier

Call us for your next energy purchase. We can help you in making an informed decision with our knowledge of Maine's Energy markets.

A program of the Maine Municipal Bond Bank and the Maine Health & Higher Educational Facilities Authority

127 Community Drive • P.O. Box 2268 • Augusta ME • 04338 • (207)621-0744 • www.mainepoweroptions.org

One of the primary reasons for the call to the attorney, Lind said, is that “the investigation and forensic work through your attorney is all privileged.”

The law practice hires a forensic security firm to do an analysis of what happened, if any information was compromised, and what response is needed.

When the Equifax scandal was revealed, experts advised people to freeze their credit with the big three credit reporting agencies: TransUnion, Experian and Equifax.

Whether online or through phone calls this is pain-free and can be accomplished

in mere minutes.

A credit freeze “is a brick wall,” said David Leach, principal credit examiner with the Consumer Credit Protection Bureau.

Otherwise, cyber criminals have all the personal information in hand to claim to be a person and apply for loans, credit, benefits, IRS refunds and other devious crimes.

A freeze does not block current creditors from access to a person’s credit report. Rather it prevents a creditor with whom a person does not have an existing relation-

ship from accessing their credit reports.

The only way to unlock a freeze is with the PIN (personal identification number) given the individual by the credit reporting agency.

Asked about buying an identity theft service like LifeLock, Gorham Savings’ Coyne said, “What would LifeLock have done to prevent [the Equifax breach] from happening? Nothing.

“It’s out of their hands.”

What To Do Before

For school districts, the standard operat-

Fla. school reveals info on 7,700

BRADENTON, Fla. (Feb. 6, 2017) — Cyber attackers cast a phishing e-mail scam, and someone in the payroll department of the Manatee County School District took the bait.

Someone posing as the superintendent said they’d like to have W2 forms for the 7,700 district employees “as soon as possible for board review.”

The district was scammed on Jan. 26 but only learned about it on Feb 3 after the IRS issued a warning about phishing e-mail scams.

“Constantly people are getting phished for different things: credentials, username and password, bank accounts and email accounts or information they want,” said Serge Jorgensen with Sylint, a cyber security and digital data forensics business in Sarasota.

Two Conn. school districts scammed

GLASTONBURY, Conn. (March 6, 2017) — Days after a phishing scam hit Groton Public Schools and its 1,300 employees, sensitive tax information may have been compromised for 1,600 workers in Glastonbury’s public school district.

Someone pretending to be the superintendent sent an e-mail to the business office requesting information on personnel W-2 forms which includes names, addresses and social security numbers.

GIVE YOUR EMPLOYEES A REASON TO SMILE

Make it easy for your employees to unleash their smile power with Delta Dental. With over 60 years of experience in dental benefits, we offer the tools, expertise, and exceptional overall value that will help your employees protect their smile and keep it healthy. Call Brian Staples in Saco at 1-800-260-3788 to discuss what dental insurance program may be the best match for your school system. www.nedelta.com

 **DELTA DENTAL®**

Northeast Delta Dental

SMILE POWER™

ing procedures for handling an existing breach should be in place beforehand.

“Just as schools have to have a plan for violence and things like that, they should have their cyber-security plan in place ahead of time,” said Androscoggin Bank’s Paradis. She suggested instituting a coordinated program that includes:

- Spam filtering.
- Content filtering.
- User education involving the school unit’s staff.
- Managing vulnerabilities.
- Monitoring the school’s system.

“User education and content and spam filters all work together to help prevent an attack,” Paradis said. “A spam filter spotlights e-mails that look suspicious. Content filtering controls what web sites can be visited. Add user education and those three things sort of protect you from that first step of the hacker getting in.”

A school system’s staff, she said, should undergo teaching about phishing e-mails, common scams on phishing e-mails, how to recognize a bad e-mail, etc.

The Department of Homeland Security and other agencies offer free training videos.

Not managing vulnerabilities, Paradis said, was the Achilles heel of Equifax.

“In the Equifax breach the dates were March through July that information was exposed,” she said. “They had a vulnerability in one of their web sites, a piece of software that had a security hole. They had not applied a security patch against it even though a patch was available, so that vulnerability allowed a hacker into their web site.”



Creating educational environments that stimulate minds, foster learning, enhance teaching, and bring student, staff and community together.



www.harriman.com

AUBURN

PORTLAND

PORTSMOUTH

BOSTON

Forensic expenses ... are really what rack up costs, not necessarily the liability claims.
— Jeff Lind, EVP
Clark Insurance



School officials, she said, should ask, “What is our district’s program for checking for those vulnerabilities and fixing them as we find them?”

Put a program in place to ensure that the district knows what those vulnerabilities are, she said. Vulnerability scanners are computer programs designed to assess computers, computer systems, networks and applications for weaknesses.

They’re available from inexpensive to enterprise large-scale, large cost and can be operated by the school district’s IT personnel.

Paradis’s fifth piece, log monitoring, involves observing who is logging in and using a district’s systems and what they’re doing on them.

“The quicker you monitor those systems and know who is in them and what they’re doing, the quicker you can stop that data loss from happening,” she said.

Some IT security firms, Lind said, offer firewall monitoring “to discover any strange things going on.”

“Although not required by insurance companies per se, it’s certainly advantageous and viewed favorably by insurance underwriters,” he said.

From an insurance company’s perspective, Lind recommended districts evaluate their security controls.

“If I’m a school business official, I need to know who ultimately will answer phone calls from families,” he said. “You want to be involved in making sure the IT security controls are in place, that the staff understand what they have for insurance protection before a claim rather than after.

“Also, employee training is huge. When someone gets a suspicious e-mail, they must not click on it or open an attachment.”

Lind gave an example that should frighten the most optimistic school official: For its employee testing, one organization sent out a fake e-mail from the president to its employees and 40 percent of the company failed.

One simple solution to spearphishing attacks like the one that cost the New Hampshire Community College system \$130,000 is that if a person receives a suspicious e-mail from a colleague or vendor, have a callback verification requirement.

“If everybody called to validate a request, claims would be drastically reduced,” Lind said.

But, then, this caveat: Some sophisticated scammers have taken over phone numbers and can redirect phone calls.

Gorham Savings’ Coyne added another warning: “New flaws are coming out every single day and there are no 100-percent guarantees. Just use the best practices out there. That’s the thing with Equifax. They weren’t using best practices.

“We could be hacked tomorrow.” •••

Be smart, be prepared, educate staff and stay alert, warn experts and the FBI

Beware the top 5 hacks and scams

Warning businesses, organizations and school districts across the country, the Federal Bureau of Investigation (FBI) names five main scenarios that hackers and scammers are using to steal through business e-mail accounts.

According to the FBI, individuals who perform wire transfer payments are being targeted in increasing numbers.

The scam is carried out when a subject compromises legitimate business e-mail accounts through social engineering or computer-intrusion techniques to conduct unauthorized transfers of funds.

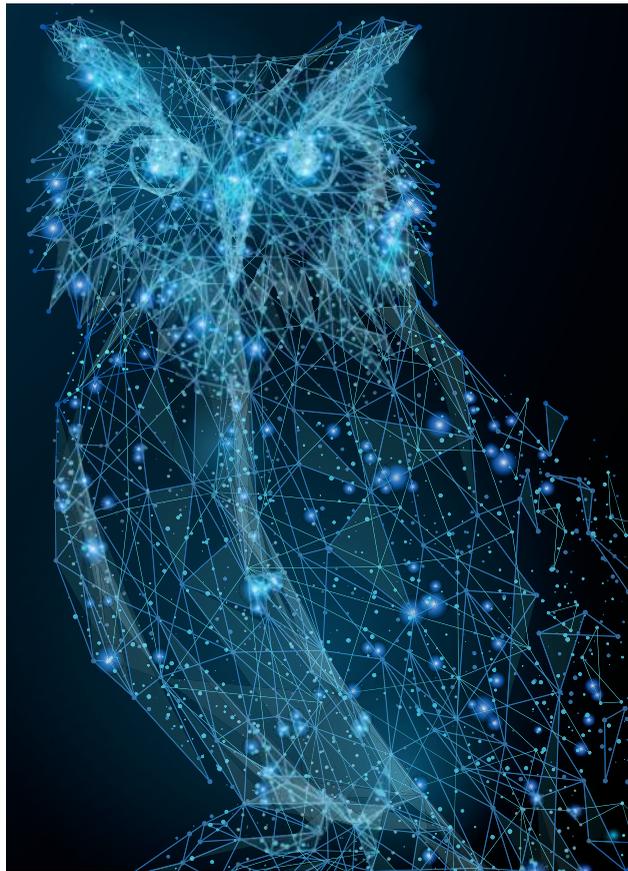
Most victims report using wire transfers as a common method of transferring funds for business purposes; however, some victims report using checks as a common method of payment. The fraudsters will use the method most commonly associated with their victim's normal business practices.

The scam has evolved to include the compromising of legitimate business e-mail accounts and requesting Personally Identifiable Information (PII) or Wage and Tax Statement (W-2) forms for employees, and may not always be associated with a request for transfer of funds.

It is largely unknown how victims are selected; however, the subjects monitor and study their selected victims using social engineering techniques prior to initiating the BEC scam. The subjects are able to accurately identify the individuals and protocols necessary to perform wire transfers within a specific business environment.

Victims may also first receive "phishing" e-mails requesting additional details regarding the business or individual being targeted (name, travel dates, etc.).

Some individuals reported being a victim of various Scareware or Ransomware cyber intrusions immediately preceding a BEC incident. These intrusions can initially be facilitated through a phishing scam in which a victim receives an e-mail from a seemingly legitimate source that contains a malicious link. The victim clicks on the link, and it downloads malware, allowing the



Phish: commit fraud to get financial information.

Spearphishing: very targeted theft.

Continued on page 20

Crucial advice to avoid trouble

The Federal Bureau of Investigation (FBI), which reports business e-mail compromise and e-mail account compromise scams in all 50 states and 103 foreign countries, recommends the following self-protection strategies:

- Avoid free web-based e-mail accounts: Establish a company domain name and use it to establish company e-mail accounts in lieu of free, web-based accounts.
- Be careful what you post to social media and company websites, especially job duties and descriptions, hierarchical information, and out-of-office details.
- Be suspicious of requests for secrecy or pressure to take action quickly.
- Consider additional IT and financial-security procedures, including the implementation of a two-step verification process. For example:

√ Out-of-Band Communication: Establish other communication channels, such as telephone calls, to verify significant

transactions. Arrange this two-factor authentication early in the relationship and outside the e-mail environment to avoid interception by a hacker.

√ Digital Signatures: Both entities on each side of a transaction should utilize digital signatures. This will not work with web-based e-mail accounts. Additionally, some countries ban or limit the use of encryption.

• Immediately report and delete unsolicited e-mail (spam) from unknown parties. Do not open spam e-mail, click on links in the e-mail, or open attachments. These often contain malware that will give subjects access to your computer system.

• Do not use the "Reply" option to respond to any business e-mails. Instead, use the "Forward" option and either type in the correct e-mail address or select it from the e-mail address book to ensure the intended recipient's correct e-mail address is used.

• Consider implementing two-factor authentication for corporate e-mail accounts. Two-factor authentication mitigates the threat of a subject gaining access to an employee's e-mail

Continued on page 22

Continued from page 19

subject(s) unfettered access to the victim's data, including passwords or financial account information.

The five main scenarios are:

Scenario 1: Business Working with a Foreign Supplier

A business that typically has a long-standing relationship with a supplier is requested to wire funds for an invoice payment to an alternate, fraudulent account. The request may be made via telephone, facsimile, or e-mail. If an e-mail is received, the subject will spoof the e-mail request so it appears similar to a legitimate request. (See sidebar on the Community College System of New Hampshire.)

Likewise, requests made via facsimile or telephone call will closely mimic a legitimate request. This particular scenario has also been referred to as the "Bogus Invoice Scheme," "Supplier Swindle" and "Invoice Modification Scheme."

Scenario 2: Business Executive Receiving or Initiating a Request for a Wire Transfer

The e-mail accounts of high-level business executives (chief financial officer, chief technology officer, etc.) are compromised. The account may be spoofed or hacked. A request for a wire transfer from the compromised account is made to a second employee within the company who is typically responsible for processing these requests.

In some instances, a request for a wire

Cyber-security education

Here are some resources for low cost cyber-security education:

<https://www.stophinkconnect.org/tips-advice>

<https://www.sba.gov/tools/sba-learning-center/training/cybersecurity-small-businesses>

<https://securingthehuman.sans.org/security-awareness-training/enderuser>

<https://www.wombatsecurity.com/security-education/free-security-awareness-resources>

transfer from the compromised account is sent directly to the financial institution with instructions to urgently send funds to bank "X" for reason "Y." This particular scenario has been referred to as "CEO Fraud," "Business Executive Scam," "Masquerading" and "Financial Industry Wire Frauds."

Scenario 3: Business Contacts Receiving Fraudulent Correspondence through Compromised E-mail

An employee of a business has his or her personal e-mail hacked. This personal e-mail may be used for both personal and business communications.

Requests for invoice payments to fraudster-controlled bank accounts are sent from this employee's personal e-mail to multiple vendors identified from this employee's contact list. The business may not become aware of the fraudulent

requests until that business is contacted by a vendor to follow up on the status of an invoice payment.

Scenario 4: Business Executive and Attorney Impersonation

Victims report being contacted by fraudsters who typically identify themselves as lawyers or representatives of law firms and claim to be handling confidential or time-sensitive matters. This contact may be made via either phone or e-mail. Victims may be pressured by the fraudster to act quickly or secretly in handling the transfer of funds.

This type of BEC scam may occur at the end of the business day or work week and be timed to coincide with the close of business of international financial institutions.

Scenario 5: Data Theft

Fraudulent requests are sent using a business executive's compromised e-mail. The entities in the business organization responsible for W-2s or maintaining PII, such as the human resources department, bookkeeping, or auditing section, have frequently been identified as the targeted recipients of the fraudulent request for W-2 and/or PII.

Some of these incidents are isolated and some occur prior to a fraudulent wire-transfer request. Victims report they have fallen for this new BEC scenario even if they were able to successfully identify and avoid the traditional BEC scam. This data theft scenario of the BEC scam first appeared just prior to the 2016 tax season. •••

Ransomware attacks on the rise

By Elek Miller

Last spring and early summer, two major ransomware attacks — called WannaCry and NotPetya — crippled numerous organizations in the United States and around the world.

Ransomware is a type of malicious software that typically encrypts a victim's data and either threatens to publish it, or simply blocks access to it and threatens to delete it, unless a ransom is paid within a set deadline.

Often, the ransom increases as the deadline approaches, and if the ransom isn't paid, the information is deleted or released.

Ransomware attacks are typically carried out using a "trojan" that is disguised as a legitimate file that the user is tricked into downloading or opening when it arrives as an e-mail attachment.

Ransomware can also be downloaded onto systems when unwitting users visit malicious websites. Once it has infected a particular computer, most ransomware can spread to an entire network, and can do so quickly.

Often, there is little that law-enforcement officials can do to either catch the perpetrator or remedy the situation for the victim.

Fortunately for schools, they have not historically been the targets of ransom-

Fortunately for schools, they have not historically been the targets of ransomware attacks. Unfortunately, that is changing.

ware attacks.

Unfortunately, that is changing, and schools are more frequently becoming the targets of various kinds of cyberattacks, including ransomware, and attacks like WannaCry and NotPetya are large enough that they impact organizations across industries — not just those that have historically been targeted.

This article summarizes the two recent attacks and provides some practical guidance for school officials designed to help them avoid falling victim to such attacks.

WannaCry Makes People Do Just That

The WannaCry attack, which began on May 12, was a "trojan"-style attack that infected Windows PCs. In a few short days it infected approximately 200,000 computers in more than 150 countries.

In exchange for unlocking the files that it encrypted, WannaCry asked victims to pay \$300 in bitcoin, a form of cryptocur-

rency that is difficult to trace and is commonly used in these kinds of cyberattacks.

If the ransom was not paid within three days, the price increased to \$600.

Although there was speculation that WannaCry was spread through a malicious e-mail SPAM campaign, it appears that it was actually spread by an operation that hunts down vulnerable public facing ports and then uses a reportedly NSA-leaked exploit to get onto a network and another reportedly NSA-leaked exploit to allow for the installation of the ransomware.

One industry hit particularly hard by WannaCry was the health-care industry. Hospitals across England were unable to access their electronic medical records, and some had to divert patients to other facilities.

Certain colleges and universities in the U.S. were also affected, but fortunately most caught the virus early and were able to contain it.

NotPetya

The NotPetya attack, which occurred at the end of June, also targeted Windows PCs, like WannaCry, and encrypted files and demanded payment (\$300 in bitcoin) in exchange for decryption.

It is called NotPetya because of the differences between it and the somewhat

W.C. CRESSEY & SON, INC.



Vans / Bus Lifts
Wheelchair
Tiedown Systems
Bus Camera Systems



MULTIPLE NEW ANTI-CORROSION OPTIONS OFFERED

STANDARD 3 YEAR BODY AND CHASSIS WARRANTY ON ALL 2017 & 2018 YEAR MODEL C2S

2 COMMERCE DRIVE KENNEBUNK, MAINE 04043

18 UNION STREET, GORHAM NH 03581 • 42 SPRING STREET, NEWPORT VT 05855

(207) 985-6111 WWW.WCCRESSEY.COM FAX: (207) 985-2692 1-800-794-6113

similar Petya ransomware that emerged last year.

Unlike WannaCry, the mechanisms put in place to collect the ransom in exchange for decryption keys fell apart shortly after the attack began, suggesting that the purpose of the attack may not have been to make money, but instead simply to cause mayhem. In other words, the NotPetya code was built to destroy, not extort — a scary proposition for those who depend on reliably functioning computer networks to do their jobs (and for those who thought that ransomware was only about exploiting money).

Although there is still debate about the origins of the malware behind NotPetya, there is consensus on a number of important items: the malware was more sophisticated than WannaCry.

It used the same, or a similar, software exploit as WannaCry; unlike WannaCry, the software was designed to spread across PCs in a contained network, not the whole internet (in part by finding passwords on one computer and using them to exploit other on the network).

NotPetya sought to gain administrator access on a machine and then leveraged that power to commandeer other computers on a network to take advantage of the fact that far too many organizations employ flat networks in which an administrator on one endpoint can control other machines.

NotPetya had an even more-wide ranging impact than WannaCry, with companies and other organizations, including government entities, reporting attacks.

It has been reported that Danish shipping company Maersk estimates that NotPetya cost it approximately \$300 million.

What Can Schools Do?

It is likely that, at some point, every school is going to be the subject of a ransomware attack.

The good news is that the two high-profile attacks discussed above have brought the issue of ransomware to more people's attention than ever before, which will hopefully help prevent schools and other organizations from falling victim to an attack.

Schools can take several steps to help minimize the risk of falling victim to a ransomware attack, and to lessen the impact of an attack if one does happen.

(See story on page 17 for strategies in case of attacks and to avoid them.)

— This article is reprinted with permission from Drummond

Woodsum from its fall edition of *Maine School Law Advisory*.

— Elek Miller works with schools on a wide variety of legal issues for Drummond Woodsum.



Crucial advice from the FBI

Continued from page 19

account through a compromised password by requiring two pieces of information to log in: (1) something you know (a password) and (2) something you have (such as a dynamic PIN or code).

- Beware of sudden changes in business practices. For example, if a current business contact suddenly asks to be contacted via their personal e-mail address when all previous official correspondence has

Credit Reporting Agencies
To freeze a credit card, contact:
TransUnion: 888-909-8872
Experian: 888-397-3742
Equifax: 800-349-9960

been through company e-mail, the request could be fraudulent. Always verify via other channels that you are still communicating with your legitimate business partner.

- Create intrusion detection system rules that flag e-mails with extensions that are similar to company e-mail. For example, a detection system for legitimate e-mail of abc_company.com would flag fraudulent e-mail from abc-company.com.

- Register all company domains that are slightly different than the actual company domain.

- Verify changes in vendor payment location by adding additional two-factor authentication such as having a secondary sign-off by company personnel.

- Confirm requests for transfers of funds. When using phone verification as part of two-factor authentication, use previously known numbers, not the numbers provided in the e-mail request.

- Know the habits of your customers, including the details of, reasons behind, and amount of payments.

- Carefully scrutinize all e-mail requests for transfers of funds to determine if the requests are out of the ordinary. •••

When your team
"swings for the fences..."

...make sure the fences
are from **Main Line Fence.**

The most trusted source
for southern Maine
schools, from design to
installation, since 1948.

(207) 829-5549
MainLineFence.com

This vision of a Twin City merger has very little to do with improving education for the betterment of the L/A students.
 — Jude Cyr, Auburn school business mgr.

Analysis: One LA

Continued from page 13

“The proof is in the pudding. Look at how many consolidations took place and how many have tried to exit and continue to petition the commissioner of education for withdrawal.”

Several calls to the Department of Education’s Suzan Beaudoin to run the financial numbers on an L-A merger went unreturned. Not surprisingly, since DOE has not broadcasted any outlook of what a merger would accomplished for One L/A.

Cyr speculates that the numbers may already have been provided, and adds: “However, if the numbers don’t support the concept of a merger and an overall savings, why would the supporters of One L/A issue the results.?”

Besides Gov. Paul LePage, a number of bigwigs have endorsed the merger, pointing to predicted savings as only one reason to merge.

State Treasurer Terry Hayes prognosticates that a combined population roughly equivalent to that of Portland, would help L-A “compete for new economic opportunities that create jobs, raise wages, lift people out of poverty and grow the middle class.”

He adds, “This is what we need to do to keep our young people in Maine and to entice those who have left to come back home.”

Again the One L/A conceptual merger is viewed as the silver lining that will entice the Maine students, who have left Maine for post-secondary schooling, to return to Maine.

The question is, What would encourage outsider corporations to invest in a “new L/A” and what will significantly alter the mindset for them to be driven to L/A?

Outgoing Lewiston Mayor Robert Macdonald says, “For too long we have served as a doormat of the well-to-do communities of Southern Maine, especially the elitists who run Portland... This November, we have a chance to become a power in Maine.”

And Joint Charter Commission Chairman Gene Geiger, of Geiger Bros., claims, “Our joining governments and schools will be a magnet for people and businesses wanting to be part of a city on the rise. Who wouldn’t be attracted to a place where people dared to change and rolled up their sleeves to do it?”

Yes, municipalities like businesses have economies of scale. And, yes, when there’s already substantial sharing, as in Lewiston and Auburn, formalizing ties is easier.

But then again, the Coalition Opposed to Lewiston-Auburn Consolidation envisions an economically grim future where seniors and struggling young families have to pay out more than \$5 million in transition costs even before being handed a bill for \$2 million in new costs related to the merger.

Plato said rhetoric is “the art of ruling the minds of men.”

We’ll see on Nov. 7 which side has posed the most persuasive oratory.

But in the end — in the schools — the administrators are the ones who will have to “live in” the result of that vote every work-hour of every work-day. •••

DOE: \$5M for reg’l grants

The state of Maine has announced a competitive grant opportunity for the Fund for Efficient Delivery of Educational Services (FEDES) to assist in financing the cost of local and regional initiatives to improve educational opportunity and student achievement through more efficient delivery of education programs and services.

The FEDES grant opportunity is part of the Maine DOE’s ongoing EMBRACE initiative which provides new opportunities for regionalization.

“Our goal is to provide more opportunities to students and increase their chances for achievement and success,” said Maine Department of Education Commissioner, Robert G. Hasson, Jr. “We hope this funding opportunity will give districts the chance to get creative in thinking about new possibilities for students in their area.”

While \$5 million in funding is available in 2017, an additional \$5 million will be available in 2018, at which time a separate application will be available.

The RFP # 201708145 – Fund for the Efficient Delivery of Educational Services can be downloaded from the Division of Purchases website.

In addition to the FEDES grant, the Maine DOE is offering other supports for districts who want to form a regional service center. Through a regional service center, districts can share a set of services and get direct funding from the State for the center.

For more information, business officials should visit: <http://www.maine.gov/doe/embrace/Funding.html>

BIDDING YOUR PROPERTY & CASUALTY INSURANCES

Call MSMA at **800-660-8484** to request a copy of its Property and Casualty Trust’s user friendly “*DIY Guide*



to Bidding your Insurance Programs” to assist you in meeting Maine Statute, Title 20-A, Chapter 101 requirement for competitive bidding every five years.

Why Bid?

- ◆ Discover what new products and pricing are available to schools
- ◆ Compare different programs to the current insurance coverage
- ◆ Ensure that the school is adequately covered
- ◆ Evaluate benefits and risk management services

Add MSMA to your registry of bidders!



49 Community Drive, Augusta, Maine 04330
 207.622.3473 . 800.660.8484 . Fax: 207.626.2968
 email: msma@msmaweb.com . web: msmaweb.com

Q&A with President Milewski

Continued from page 11

area as financially strapped as East Millinocket? How are you feeling about those challenges?

Milewski: I feel pretty good about being up here. I like the area, really love the community, the school board and administration have been very supportive. The selectmen have as well. The mill closed a few years ago and people are realizing it won't come back. But we're showing the value of education, the importance of keeping the schools running, making sure the students have what they need. Everybody has been very supportive of that, and the school board wants to see the school and the kids succeed. Everybody has rallied to say, 'Yes. We want the schools to be great.'

I think it's fantastic. It's exciting to know that what you want to do to help the students and keep things running for them and to have so many people behind you who want to do that, too. •••

SCHOOL FURNISHINGS

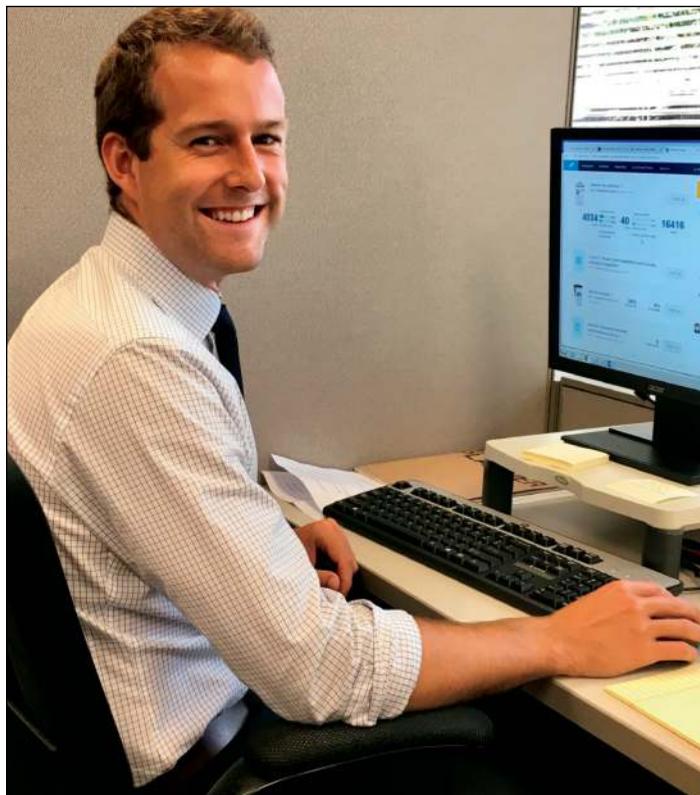
Providing
tomorrow's classrooms
TODAY.



Libraries • FF&E • Labs/casework

603-882-9418

www.SchoolFurnishings.com



James Brissenden, Clark Insurance's new marketing and communications specialist.

Tony Payne: 'Leaving best insurance company to rejoin best workers-comp firm'

PORTLAND — Clark Insurance has announced the hiring of James Brissenden as marketing and communications specialist.

Tony Payne, Clark's vice president of business development for the past six years, has taken the post as senior vice president of external affairs at the MEMIC Group (Maine Employers' Mutual Insurance Company and MEMIC Indemnity Company). Payne worked at MEMIC from 1993 to 2001 as vice president of corporate affairs and later as vice president of underwriting and marketing.

"I'm leaving the best insurance company in Maine to join the best workers'-comp company in America," Payne said.

A graduate of Bates College, Brissenden has been a marketing and data analyst at Strategic HR U.S. He also has managed communications for the Maine Chapter of the Society for Human Resource Management (SHRM).

He will be handling Clark's marketing, advertising, public relations, civic engagement, charitable giving and social media in Maine, New Hampshire and Massachusetts.

Payne lauded Clark as "people who care deeply about customers, consistently strive for more knowledge and always look for ways to serve the communities in which we live and work. With the leadership of President Jeff Shaw and Executive Vice President Jeff Lind, Clark Insurance is well positioned for years of exciting growth as a 100-percent employee-owned independent insurance agency."

Brissenden is available at 207-523-2213, jbrissenden@clarkinsurance.com.



The Falmouth Schools Track & Field area is attractively defined by Main Line Fence chain-link fencing.

Main Line Fence busy at schools nearby

Helping define safe places to play and learn since 1948

Well-designed fencing can help secure, define and even beautify areas on school grounds designed for specific activities, from sports fields to dumpster enclosures. And southern Maine's leading expert in fencing design and installation is Main Line Fence.

The Cumberland Center firm offers a complete range of quality products, plus expert design, installation and repair, for all a school's fencing-related needs.

Main Line Fence has broad experience meeting the needs of schools and other educational facilities. One of the largest such projects was for the new athletic fields that Falmouth Elementary School, built in 2011. The work included enclosures for the entire track-and-field grounds, several playgrounds, and basketball and tennis courts.

Last summer, Main Line Fence installed an enclosure for four tennis courts at Fryeburg Academy.

You've Got Options

Chain-link fence is the type most in demand at school prop-

erties, and Main Line Fence offers it in a variety of sizes and gauges. One of the most durable fencing options, it's extremely cost-effective, with some of the lowest material and installation costs. Chain link can also be surprisingly attractive, especially in a dark green or black coat.

Many schools select ornamental fencing to surround buildings or other areas. It's available in rust-proof powder-coated aluminum, and the more traditional steel.

When it comes to driveways and parking lots, Main Line Fence has vast experience installing guardrails, in wood and metal, for all types of roadways, from Maine's major interstates to country roads.

Seven Decades of Quality

The roots of Main Line Fence go back to Robbins & White, a structural-steel erection company in Portland formed by the partnership of Winston C. Robbins and Lloyd White.

The company began operating from the dining room table of Ken and Ruth MacCreedy's house on Raymond Road in Portland before moving to more spacious offices in a remodeled foundry building at the corner of Main and Dana streets in Westbrook.

Key dates in the company's subsequent history include:

- In 1948 Main Line Fence, Co. was incorporated as a separate division. Over the next 20 years, Main Line Fence's operations



The wood guardrail at Falmouth Elementary School, built to last by Main Line Fence.

grew and modernized, while the original Robbins & White steel construction business began to decline.

- In 1969 Main Line Fence was acquired by Norris Cianchette, who soon moved operations to a new location in Cumberland, where the company has remained ever since.

- In 1986, Norris was succeeded by his son, Rocky, who learned the business “from the post holes up.”

Rocky, now assisted by his son, Ryan, has successfully guided Main Line Fence to the position they are proud to hold today: Maine’s oldest, largest and finest fencing supplier. Main Line Fence looks forward to celebrating its 70th Anniversary in 2018.

The Team Makes All the Difference

Many customers say the No. 1 advantage of working with Main Line Fence is its experienced, knowledgeable and committed team. Unlike some of their competitors, who use subcontractors, the company’s own, trained employees build, install and repair fence.

This lets MLF control the scheduling and quality of the installation to ensure complete satisfaction. Its employees show up when they say they will, welcome any questions, and truly care about creating the finest fence possible.

“Given the costs of training and hiring, and the benefits of experience, it’s worth it to keep good people with us all year,” Rocky Cianchette explains.

Safety First, especially Around Kids

Safety has long been “job one” at Main Line Fence, which is on a long run without a single lost-time workplace accident. As a

Thank you for the wonderful guard-rail installation job that was done recently for Maine School Administrative District No. 36. Your supervisor and crew did a superlative job that has had many compliments heard locally here. I appreciate the professional way in which you promptly and effectively facilitated this installation for MSAD 36, and coordinated it with other projects in the area.

— SAD #36 official

result, workers’-compensation costs have dropped dramatically in the past two decades.

That, along with operating efficiencies, has helped the company keep prices competitive while steadily improving quality.

Perhaps most important to educational customers, Main Line Fence recognizes it has a special responsibility for safety when working in the vicinity of schoolchildren.

For more information about Main Line Fence, please visit MainLineFence.com

2017-18 MeASBO leadership



President

Luci Milewski, Bus. Manager
E. Millinocket School Dept.
45 North St.
E. Millinocket, ME 04430
Tel. 746-3500
lmilewski@emmm.org



1st Vice President

Colin Walsh, Bus. Manager
RSU #57
86 West Road
Waterboro, ME 04087
Tel. 247-3221, ext. 2204
colinwalsh@rsu57.org



2nd Vice President

Traci Drake, Dir. of Operations
Maine Edu Ctr for Death & Hard
of Hearing (MECDHH/GBSD)
1 Mackworth Island
Falmouth, ME 04105
Tel. 781-6294
traci.drake@mecdhh.org



Treasurer

Sherrie Small, Fin. Coord.
MSAD #61
900 Portland Rd.
Bridgton, ME 04009
Tel. 647-3048, ext. 523
sherrie.small@lakeregion
schools.org



Immediate Past President

Cathy Messmer, Bus. Mgr.
Cape Elizabeth School Dept.
320 Ocean House Rd.
Cape Elizabeth, ME 04107
Tel. 799-2217
cmessmer@capeelizabetschools.org



Secretary

Brigitte Williams, fin. mgr.
RSU #38
45 Millard Harrison Dr.
Readfield, ME 04355
Tel. 685-3336
brigitte_williams@maranacook.org

Certification Committee

Cathy Messmer, chair,
Cape Elizabeth
Trish Hayes, RSU #19
Denise VanCampen, MSAD #60
Traci Drake, MECDHH

Legislative Committee

Currently open

Technology Committee

Luci Milewski, E. Millinocket
Aaron Prill, Tyler Technology

Tri-State Committee

Diane Boucher, Gray
Hollis Cobb, Gorham
Stacie Field, RSU #16
Dean Flanagan, Westbrook
Alan Kochis, Bangor
Kris Pottle, Farmington, chair

Executive Committee

Diane Boucher, Gray
Scott Eldridge, RSU #4
Adam Hanson, Lewiston School Dept.
Dawn Pooler, RSU #21



**Advertise
In the Next Issue
of MeASBO Magazine**

**For Ad Rates
and Information
Call:**

Mark Leslie, publisher/editor
Phone: (207) 933-2480
Cell: (207) 312-4495
gripfast@roadrunner.com

MeASBO Membership Application

It is time to renew your membership to MeASBO for 2017-18. We have added a new tier to the membership categories and they are real bargain. MeASBO is an affiliate of ASBO International and Tri-State ASBO. MeASBO provides its members informative meetings four to five times per year, in addition to professional development opportunities with timely topics, a magazine published three times a year, and the opportunity to meet and discuss issues with peers. Contribute to the continued success of the MeASBO by sending in your membership today.

Dues for July 1, 2017 to June 30, 2018

Name: _____ Title: _____

Name of Organization: _____

Address: _____

City: _____ State: _____ Zip: _____

Work Phone: _____ Ext. _____ Fax: _____ Home Phone: _____

E-mail Address: _____ Cell Phone: _____

Check one:

VOTING MEMBERSHIP

ACTIVE INDIVIDUAL MEMBERSHIP \$50

ACTIVE DISTRICT MEMBERSHIP \$100

NON-VOTING MEMBERSHIP

RETIRED SCHOOL BUS OFFICIAL \$0

VENDOR/CONSULTANT \$200

Please mail with your payment to:
 MeASBO
 C/O Sherrie Small
 MSAD #61
 900 Portland Road
 Bridgton, ME 04009
 Tel. 207-647-3048
 sherrie.small@lakeregionschools.org
 • Downloadable forms on web site:
 www.measbo.org

MeASBO Magazine

The *MeASBO Magazine* is published for the
 Maine Association of School Business Officials by:

The Leslies
 30 Ridge Road
 Monmouth, ME 04259
 T. 207-933-2480
 C. 207-312-4495

E-mail: gripfast@roadrunner.com

Publisher/Managing Editor
 Mark Leslie

Editorial Director
 Traci Drake, MECDHH/GBSD

The publisher assumes no responsibility for unsolicited material or prices quoted in the magazine. Reprints and permission to reprint may be obtained from Managing Editor Mark Leslie. The views expressed in the MeASBO Magazine are not necessarily those of the Maine Association of School Business Officials. The magazine is a forum for ideas.

MeASBO encourages all of its members to participate in the publication. It welcomes their thoughts and opinions.

The MeASBO Magazine is distributed by MeASBO at no cost to its members and other selected readers.

It is printed at Snowman Printing in Hermon, Maine.

Advertisers Index

Architectural Services

Harriman..... 18

Attorney Services

Drummond Woodsum..... 1

Banking Services

Androscoggin Bank 8

Bangor Savings 20

People's United Bank 11

Building Technologies

Siemens.....inside back cover

Bus Sales & Service

O'Connor 9

W.C. Cressey..... 21

Communications

Canfield 4

Dental Insurance

Delta Dental..... 17

Energy Procurement

Maine Power Options 16

Engineering

Carpenter Associates 10

Fencing

Maine Line Fencing 22

Furnishings

School Furnishings 24

Insurance

Clark Insurance..... 6

Investment Services

Gorham Savings Bank..... 7

Leasing/All-Purpose

Maine Municipal Bond Bank..... 13

Modular Buildings

Vanguard/Schiavi.....back cover

Student Routing & Transport

Transfinder..... inside front cover

School Management

MSMA..... 3 & 23

Security

Norris, Inc. 2

The top half of the advertisement features a photograph of a classroom. In the foreground, a young woman with dark curly hair, wearing a green and white striped shirt, is focused on writing in a notebook. To her right, another student is partially visible, also working. The background shows other students at their desks. Overlaid on the image are various digital graphics: a mathematical equation $x^2 - (a + \beta)x + a\beta = 0$ at the top, a bar chart, a pie chart, a thermometer showing 72° , and an 'ALERT!' notification box. The Siemens logo and tagline are positioned in the upper left corner.

SIEMENS

Ingenuity for life

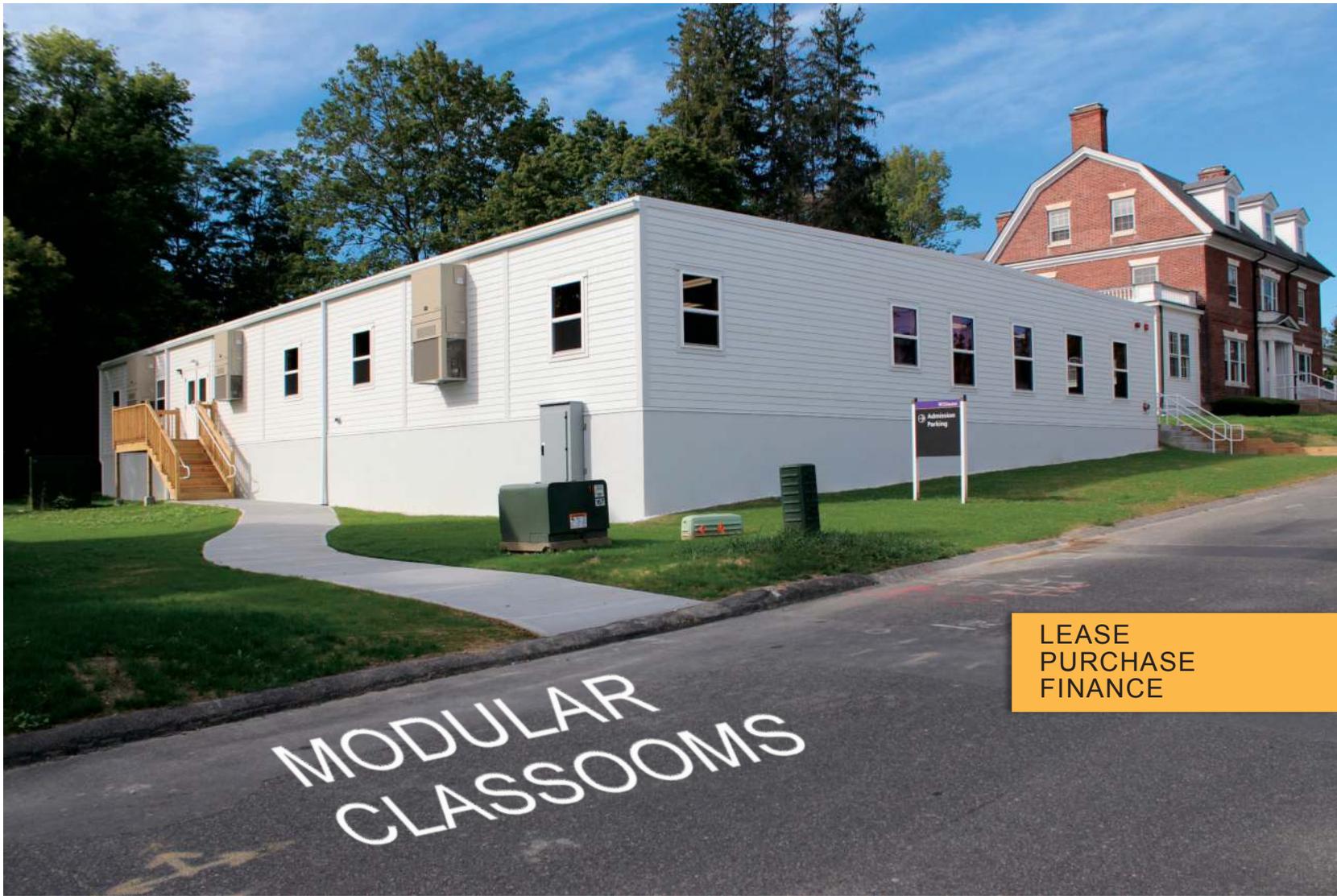
Tomorrow's brightest minds are made
in today's smartest classrooms.

Creating perfect places to learn. That's ingenuity for life.

As your students tackle complex subjects, your facility faces challenges of its own. Siemens provides intelligent solutions to ensure your school's infrastructure operates efficiently. We also provide STEM support to challenge students beyond the classroom. With Siemens, you can create a safe, secure, and comfortable learning environment. Students can then do their best learning and apply it to the world around them.

Siemens Industry, Inc., 66 Mussey Road, Scarborough, ME 04074 Ph. (207) 885-4100





LEASE
PURCHASE
FINANCE

MODULAR CLASSROOMS CAN HELP YOUR SCHOOL **ALLEVIATE OVERCROWDING.**
FAST DELIVERY | CUSTOMER SERVICE EXCELLENCE | LOCAL DEALER

CLASSROOMS OVERCROWDED? UPCOMING RENOVATIONS? MODULAR REPLACEMENTS NEEDED?

Schiavi Leasing Corporation is dedicated to providing Maine schools with high quality modular classrooms and superior customer service. Our business is built on our reputation, and we are passionate about helping schools, like yours, solve space concerns.

Overcrowding and renovations can put a strain on classroom infrastructure, often displacing students, faculty, and staff. Fast delivery and installation of modular classrooms can get your students in an attractive modern learning environment quickly.

Call us today for your **FREE** Quote!

WWW.SCHIAVILEASINGCORP.COM
(207) 539-8211
OXFORD, ME

