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This week's stocks chart may be found on Page C12

### SUNDAY NEWS

November 24, 2013 • Page B1

# **WThe Wall Street Journal Sunday**

**A New Hampshire** exclusive in the Sunday News

### Fracking frenzy

The remarkable resurgence in American oil and gas production has confounded the experts, created a new group of billionaires, and altered the economic and geopolitical outlook of the nation. But it's not too late for investors to make money from the revolution. We'll explain how.

### **Bird basics**

Turkey Day is almost here. What to think about when shopping for your bird.

Journal Sunday, Pages B4-5

#### **Business Newsletter**

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### Technology continues to change sales

I RECENTLY had an experience as a consumer that made me recognize the impact technology has on business. We all know that technology has overtaken us, and we rely heavily on it. From iPhones to cloud based applications we use daily, everywhere you look, technology is around us. But when I made a recent home appliance purchase, I was blown away by how much technology was involved. A few weeks ago, the ice maker in my Bosch freezer stopped working. Shortly after, I began to notice the refrigerator wasn't staving cold. Interestingly, the freezer itself still worked, so I knew something wasn't right. I called an appliance repair company, and they informed me it was likely a problem with the motherboard that controls the electronic components of the refrigerator and freezer. Unfortunately, the technician couldn't find the model number anywhere on the refrigerator, so he was unable to order the new part. In addition, the part would cost approximately \$1,500 to replace. Even though we had the serial number of the refrigerator, Bosch informed the technician they couldn't identify the model number from the serial number, and we were out of luck. My wife and I both called Bosch several times, and they were still unable to help us identify the model number. I made a determination that I would have to buy a new refrigerator. And due to the lack of help I received from Bosch, I decided to go with another brand. And this is where the technology comes in. As most people do, I did all of my research online. I ended up on the Home Depot website, which I found to be extremely helpful in figuring out which refrigerator to buy. I was able to easily compare features and prices on the

## Nonprofit fills commercial lending gap

By DAVE SOLOMON New Hampshire Union Leader

As executive director of the **Capital Regional Development** Council, based in Concord, Stephen Heavener presides over a \$50 million portfolio of loans to more than 150 businesses in the state. The nonprofit organization also has a proposal pending before the city of Manchester to provide underwriting, or loan evaluation expertise, for the city's troubled revolving loan fund.

The nonprofit CRDC is one of 10 regional development corporations in the state, but with its franchise area in the I-93 corridor, is among the most active. It's



one of 250 nonprofit development corporations in the country certified to handle SBA loans. It also uses funding from the federal departments of Housing and Urban Development, Agriculture, and Environmental Protection.

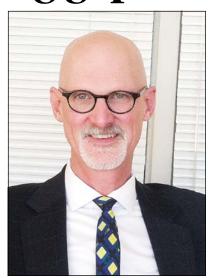
What is the CRDC's role in economic development?

We're what's called an en-hancement lender. We're the gap lender. We get brought into deals when the banker decides there is a gap to be filled. Most complex deals don't get done with traditional money only.

Who are some of your high-profile partners?

We've done a lot of stuff with (hotel operator) Steve Duprey in Concord. We hold a lot of the financing on the Grappone Conference Čenter. We did that deal in 2000.

We financed the Common Man Inn in Plymouth and in Claremont. We were involved in providing financing to Coreflex, a



See Heavener, Page B2 STEPHEN HEAVENER

### **BRING ON THE PINGPONG**



Matt Toy and Colleen Karpinsky of Dyn talk to guests during the Culture-Con event in Manchester on Wednesday. DAVID LANE/UNION LEADER

## **Dyn taps** ex-UNH dean

•Ali Rafieymehr: Weeks after he left higher education post, Rafieymehr takes on instructor job at tech company.

> **By MARK HAYWARD** New Hampshire Union Leader

MANCHESTER — The hot Internetperformance company Dyn has hired former University of New Hampshire-Manchester dean Ali Rafieymehr to a director-level position at the company, less than a month after Rafieymehr abruptly left his job leading the Millvard campus.

Rafieymehr will start next month as director of instructional design, dean of Dyn, said Adam Coughlin, media relations manager for the Millyard company.

"Ali Rafieymehr has been a long-time advocate of STEM (science, technology, engineering and math) education and a key player in building an innovation ecosystem in

Manchester," Coughlin said in prepared remarks. "After reading that he had left UNH

At Dyn, Rafieymehr will be able to

### UILDING A great workplace culture requires more than a pingpong

able. More than video arcade games, a skee-ball machine, a putting green and a fitness center.

More than a "farm-to-table" restaurant and a cafe that serve employees healthy food.

More than fresh beer always on tap.

More than parties featuring indie rock bands.

More than allowing dogs to



roam in the office.

More than sales reps banging a giant gong when they clinch a deal.

More than getting to work from home if all of the above isn't enough to inspire you to change out of your jammies



and drive to the Manchester Millyard.

But it's safe to say all those things make Dyn a great place to work.

The executives at Dyn who organized Culture-Con for a hundred human resource officers and other professionals Wednesday at the company's Dow Street headquarters emphasized that the Dyn way of life is not the only choice for creating a great workplace culture.

Matt Rightmire of Borealis Ventures gives a presentation to guests during the Dyn Delivers Culture-Con event in Manchester.

Manchester, we felt it was very important to ensure that a talented individual like Ali remain in our community," he said. At Dyn, Rafieymehr will be able to continue his involvement with STEAM Ahead New DAVID LANE Hampshire, /UNION LEADER

continue his involvement with STEAM Ahead New Hampshire, which adds an arts component to the STEM emphasis.

which adds an arts component to the STEM emphasis, Coughlin said.

In early Nomember, UNH announced Rafieymehr's departure and said he was leaving the \$204,000 job to pursue other opportunities. As dean of the 1,233-student UNH-Manchester, he was the top academic and administrative officer of the campus.

The job entailed an emphasis on workforce needs and economic development, and university officials noted the opening of the STEM Discovery Lab and Emerging Technology Center at the campus under Rafieymehr.

He had been a software engineer for 20 years at Digital Equipment and had

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Lindt Chocolate, whose U.S. headquarters is in Stratham, will have a 35-foot-tall float in this year's Macy's Thanksgiving Day parade.

COURTESY



## Sweetening up the Macy's Thanksgiving Day parade

•Lindt's chocolate float: Granite he can remember. State factory will showcase its art in the iconic New York city parade.

The Internet management

and performance company,

name brands as Twitter, Pan-

dora and Zappos, certainly has

After presenting a fast-paced

video about Dyn's corporate

culture - the ultimate recruit-

ing tool that featured employ-

ees enjoying many of the perks

See **Cote**, Page B5

earned the stripes to organize

a seminar on how to do it,

however.

whose clients include such

#### **By GRETYL MACALASTER** Sunday News Correspondent

STRATHAM — Like many Americans, Matthew Withington, associate brand manager at Lindt Chocolate in Stratham, has been watching the annual Macy's Thanksgiving Day parade on television every year for as long as

This year, he is helping to create and present a float in the iconic parade.

Lindt chocolate will showcase the 'mastery of premium chocolate" with a 35-foot tall float featuring a master chocalatier, enchanting chocolate shop, and popular holiday chocolate figures, including the Lindt bear.

This is the first year the company has participated in the 87-year-old parade, and Withington said the staff