



Self-checkouts prime targets for skimmer scammers

BY RUSS VAN ARSDALE
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In the previous column on cloning of credit and debit cards at pay-at-the-pump sites, one piece of advice was key. If one card-reading device does not look like the others, it's probably wise to avoid it.

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"An illegal, fraudulent skimmer (the data-stealing device) is big and bulky and should stand out," David Leach, principal examiner at Maine's Bureau of Consumer Credit Protection or BCCP, said. Leach advised consumer to be "situationally aware." If something doesn't look or feel right, trust your instincts and keep your card in your wallet.

As in the case of gas pump scams, other businesses that use self-checkout machines are susceptible.

Crooks design a skimmer to look almost exactly like the real machine; a thief can slide on the phony device in seconds and return later to collect the information from the cards of anyone who uses it in the meantime. They usually use the data to buy gift cards or transfer the data to blank cards.

"Skimmer scammers," as one internet security wonk termed the criminals, have targeted automated teller machines or ATMs for years. ATM skimming grew more than 500 percent from 2014 to 2015 by some estimates.

Just last month, police investigated the discovery of skimmers at bank ATMs in Kennebunk and Wells.

Chris Pinkham, executive director of the Maine Bankers Association, was quoted in one news report as saying it's "a sign of the times." Just as none of us is immune to fraud attempts by phone or over the internet, we're all potential targets of skimmer crooks.

The illegal devices have been found at self-checkout stands at Wal-Mart and Safeway, and no retailer is exempt from skimming attempts. Security experts say the roll-out of chip-embedded cards should slow the rate of skimming offenses; however, many consumers don't have cards with chips, and many terminals are not yet chip compatible.

Even with chip technology in place, consumers should not be
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Gas prices continue to fall into July

BY DARREN FISHELL
BDN STAFF

PORTLAND — The price of a gallon of regular gasoline in Maine fell again in the past week, down about three cents, to \$2.23 per gallon as of Sunday.

The price is about nine cents lower than one month ago, trailing the movement of the national average, which fell about 16 cents in the past month, according to the price tracking website GasBuddy.

Will Speer, a senior petroleum analyst for GasBuddy, said that even an uptick in demand over the Independence Day weekend didn't reverse a trend of falling retail gas prices, which have dropped at the national level for 26 consecutive days.

Speer said the falling price for benchmark West Texas Intermediate crude oil has supported the fall in pump prices.

"As the European Union stability weighs on investors' minds, states like Ohio and Michigan have been able to take advantage of lower crude prices and improved refinery utilization in the region by posting a nation-leading 10 cent per gallon average decline in gas prices in one week," he said.

Maine's latest average was lower than Vermont's, at \$2.30 per gallon, and higher than New Hampshire's, at \$2.19.



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Forklift driver Joe Heroux takes a 700-pound bale of high-density plastic to a truck at the Clynk recycling facility in South Portland on Friday. Clynk plans to open a second facility in Scotia, New York.

Finding success in waste

BY DARREN FISHELL
BDN STAFF

As a high-profile fight continues over waste management for 187 Bangor-area towns, a cluster of private businesses based in southern Maine are finding success carving out smaller niches within recycling programs here and, increasingly, elsewhere.

The bottle redemption center operator Clynk announced last month that it will double its footprint by expanding to 51 Hannaford stores in New York by the end of the year. It will serve those centers with a new recycling plant in Scotia, New York.

Earlier this year, Biddeford entrepreneur and Democratic state Rep. Marty Grohman launched the subscription-based HelloCycle that sends customers boxes they can use to mail in small and hard-to-recycle items.

And this summer, the Portland curbside composting startup Garbage to Garden scooped up cash in business pitch contests. In June, it won \$100,000 from Greenlight Maine and \$10,000 in services at a Gorham Savings Bank contest, during which founder Tyler Frank said the company grew revenue about 40 percent in 2015 and that it would use additional funding to support an expansion to the Boston area.

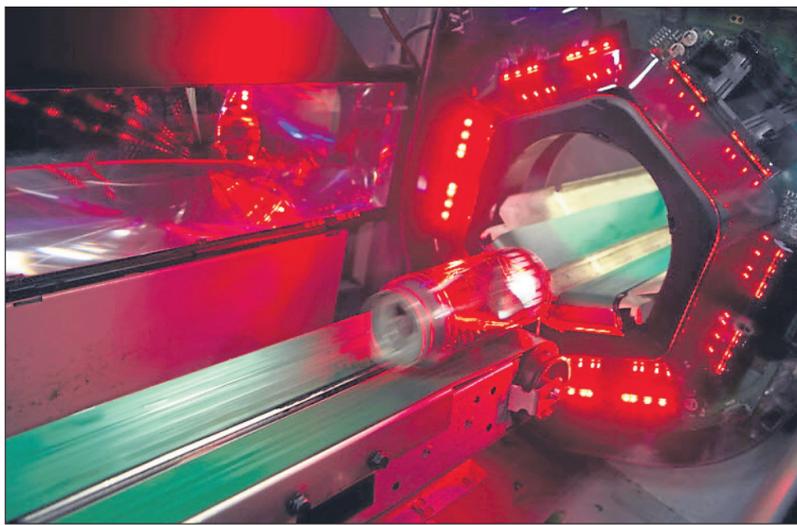
All three companies are part of a trend in private companies finding opportunity on the edges of the waste stream, where Clynk founder and CEO Clayton Kyle said there's still a lot of room to grow.

"The waste story in this country is still the Wild West," Kyle said. "There is a lot of opportunity and a lot of things that we can do better given the technology and economic strength of this country."

In Kyle's realm, there's a little less wildness, as bottle bills requiring manufacturers, retailers and customers to pay deposits on individual containers support the business. But those bottle bills do differ by state, which was a challenge the company had to meet when expanding to New York.

"It's not like you can just take our model and drop it into other geographies," Kyle said, noting that, unlike Maine, New York's bottle bill does not include liquor, wine or iced tea.

That makes Kyle's business a little dif-



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A laser scanner detects a barcode on a beverage can at Clynk's recycling facility in South Portland on Friday morning. Much of the company's workflow is automated.

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CLAYTON KYLE, CLYNK FOUNDER AND CEO

ferent from recent entrants to the recycling market that rely more on changing consumer behavior.

Generally, Kyle said, "finding business solutions where people can provide a service and make a profit, that's a challenge," but he noted that organic waste management remains a hot area.

In the case of Garbage to Garden, competing composting firm We Compost It! and HelloCycle, the companies rely, at least in part, on registering customers separately from municipal waste management systems, though that's starting to change for composting companies.

We Compost It! last year landed a con-

tract with Kennebunk to run a municipal curbside composting program.

The relatively new subscription services all operate on monthly payments in roughly the same range, with different tiers for homes and businesses. We Compost It! charges \$8.99 a month for its basic weekly home pickup; Garbage to Garden charges \$14; and HelloCycle charges \$9 a month.

Grohman, HelloCycle's founder, said he hopes the company will catch a specific audience — one that's not enthusiastic enough about traveling, perhaps to different places, to recycle items such as light bulbs and batteries, but that still feels guilty about tossing them in the trash.

"You can recycle almost anything if there's enough of it in one place," Grohman said. "The hard part is getting enough of it in one place."

Clynk founder Kyle, who's a HelloCycle subscriber, said part of making that happen is having consumers separate and sort recyclables themselves.

"Everyone would love to have that separation be technology driven," he said, but
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13 energy grants awarded to Maine businesses

Thirteen Maine businesses and farms have been selected to receive a total of \$108,001 through Rural Energy for America grants to help them lower energy costs and implement renewable energy systems, according to a news release from USDA Rural Development undersecretary Lisa Mensah and U.S. Rep. Chellie Pingree, D-Maine.

The Maine businesses and agricultural producers that will receive REAP grants are:

- Hanson Farm Inc., which operates McDougal Orchards, \$14,837 to purchase and install a 20.14 kilowatt solar photovoltaic roof-mounted system at the Orchard, to replace 100 percent of the business' energy demands.

- Richard Jones, dba Pine Tree LLC in Poland, \$7,624 to purchase and install a 10.34 kilowatt solar photovoltaic roof-mounted system to benefit this real estate holding company. The system is projected to produce 11,903 kwh annually replacing 93 percent of their energy demands, or enough electricity to power one home.

- Erna Smith, dba Smith Farms in Lisbon Falls, \$3,379 to purchase and install an 8.32 kilowatt solar photovoltaic roof-mounted system to benefit this hay farmer. The system is projected to produce 5,555 kwh annually to meet 100 percent of the business' energy demands.

- Birch Haven Campground LLC in Fort Kent, \$18,750 to install a 23.4 kilowatt solar photovoltaic tracker system array at this campground and replace 100 percent of its annual usage. The project proposes to generate 35,983 kwh of electricity per year, or enough electricity to power the equivalent of three homes.

- Fat & Happy Inc. in North Berwick, \$15,159 to install a 15.39 kilowatt ground-mounted solar array. The project will save \$3,119 and replace 90 percent of the business electrical usage annually; each year 17,345 kwh will be produced, which is more than enough electricity to power an average home.

- Christopher Hahn LLC in South China, \$6,895 to install a 14.04 kilowatt roof-mounted solar

array. The project will save \$1,518 and replace 100 percent of the business electrical usage annually; 10,961 kwh will be produced each year, which is more than enough electricity to power an average home.

- Rollins & Sons Auto Body Inc. in West Rockport, \$6,224 to purchase and install an 8.75 kilowatt solar roof-mounted array. The project will realize \$1,432 in savings and will replace 10,474 kwh (60 percent) of business electrical usage annually.

- Robert Johanson, dba Goranson Farm in Dresden, \$2,939 to purchase and install a reverse osmosis system to decrease the volume of sap that needs to be boiled down to make syrup. This will save this maple syrup producer 66,216 kwh annually or enough energy to power six homes.

- Moir Farms LLC in Woodland, \$3,966 to install variable speed drives on fans and LED lighting at a potato storage facility. The project will save \$2,727 and decrease business energy consumption by 52 percent annually; each

year 19,535 kwh will be saved, which is more than enough electricity to power an average home.

- Harvest Gold Jewelry Co. in Lovell, \$4,043 to purchase and install a 9.12 kilowatt solar photovoltaic ground-mounted system to benefit this fine crafted gold jewelry maker and gallery of fine arts. The system is projected to produce 7,931 kwh annually and meet 100 percent of the company's business energy demands.

- Waugh's Mountain View Electric Inc. in Rumford, \$4,572 to install a 7.50 kilowatt ground-mounted solar photovoltaic system. The proposed system projects to generate 10,466 kwh annually and will displace 68 percent of its energy usage.

- Little River Veterinary Hospital P.A. in Northport, \$15,856 to install a 27.56 kilowatt solar photovoltaic system that is projected to produce 35,730 kwh annually and supply more than 98 percent of the company's energy demands, or enough energy to power three homes.

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