



Even state AG can't avoid online theft

BY RUSS VAN ARSDALE
EXECUTIVE DIRECTOR NORTHEAST CONTACT

Maine's attorney general knows firsthand what debit card fraud means.

Last month, a debit card belonging to Attorney General Janet Mills was breached. A spokesman for Mills said her credit union luckily spotted unusual activity and alerted Mills before the thief racked up too many charges.

CardHub says unauthorized use of debit and credit cards totaled \$11.27 billion in 2012.

CONSUMER FORUM

Card issuers and merchants absorb virtually all losses involving credit cards. Prompt reporting is critical to minimize a consumer's liability in case of debit card breach or loss.

On Oct. 1, new rules made merchants liable for losses if they had not installed new card processing equipment. The aim was to make chip-embedded cards universally acceptable and to get outdated, magnetic stripe cards out of circulation. Card issuers embraced the chip, but many continue to require a signature as supposed authentication.

Technology known as chip-and-PIN, or personal identification number, boosts security sharply. A consumer can't vary his or her signature; the consumer can change a PIN at will, and that's an ability that consumers in about 80 other countries already have.

Mallory Duncan, senior vice president and general counsel of the National Retailers Federation, said recently that "continued reliance on an illegible scrawl isn't good enough to protect American consumers when the technology of a secret, secure PIN is readily available." Duncan's remarks supported efforts by Mills and eight other attorneys general to get card issuers to embrace chip-and-PIN.

On Nov. 16, the eight attorneys general wrote to top officials of American Express, Bank of America, Capital One, Citigroup, Discover, JP Morgan Chase, Mastercard and Visa. Their letter calls for swift adoption of chip-and-PIN.

"Absent this additional protection, your customers and our citizens will be more vulnerable to damaging data breaches," they wrote. "This is something we cannot accept, and nor should you."

Debra Berlyn is president of the Consumer Privacy Awareness Project, an effort to educate consumers about online privacy issues. In an OpEd in this newspaper on Nov. 23, Berlyn echoed the attorneys general's call, charging that "the big banks and credit card companies are cutting corners to cut costs, forgoing the added PIN feature to reduce the amount they would have to invest in new cards."

Critics contend that requiring PINs could cause confusion among some consumers. Given the need for a PIN in many modern transactions, we doubt serious problems would arise.

An official of the Federal Reserve Bank wrote in 2013 that signature verification in the U.S. was likely to continue for some time. Fraud on lost or stolen cards would likely not drop as a result.

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Jake Berry empties roasted beans into the cooling tray of the Diedrich roaster, which is capable of handling up to 50 pounds at a time.

JOHANNA S. BILLINGS | BDN

From farm to cup Coffee roaster connects Costa Rica to Maine

BY JOHANNA S. BILLINGS
BDN STAFF

In a two-car garage along Route 1 in East Machias, a car shares space with a large coffee bean roaster.

One bay of the garage is the headquarters for Bold Coast Coffee, a 1-year-old company owned by Troy Quimby, Jake Berry and Kathy Harmon.

In addition to the roaster, the garage bay is filled with other machinery, such as a bean grinder and equipment for packaging. On pallets on the floor are 150-pound burlap bags full of unroasted beans. Large, blue trash-can-sized bins and smaller 5-gallon buckets line the walls and cover the shelves, as do packages of the coffee that are ready to go to market.

"It started as a hobby," said Quimby, a Down East native, who also is chief financial officer for DebtX, a Boston-based commercial loan and financial management company. "I wasn't finding coffee I liked in the area."

He started roasting his own coffee, getting green coffee beans from companies that specialize in working with home brewers.

It took him about six months to become proficient, he said.

"During that time, I actually did, maybe, 400 or 500 roasts. I did a lot of small roasts," Quimby said.

He shared the coffee with Berry and Hanson and together the trio decided to form a corporation to bring the coffee to the marketplace. The farm purchase came later, with the idea of bringing the coffee directly from the farm to the cup, said Quimby, who has a house on Gardner Lake.

"I love coffee so much that I bought a farm in Costa Rica," he said.

Quimby described the acquisition of the farm as a "merger" because the farmer is staying on



Much of Bold Coast Coffee's offerings come from the Tarrazu region of Costa Rica and the Antigua region of Guatemala.

JOHANNA S. BILLINGS | BDN

and continuing to run the 31 acres. Quimby's job is to give the farm "a presence" in the United States.

"We reached out across the ocean and hold each other's hand," said Quimby, who went to Costa Rica in May, specifically looking to buy. He spent a whole day at the farm, negotiated with the owner and then spent another whole day on the farm before closing the deal on Labor Day. He wouldn't say how much he paid for it.

Beans for the business have come from Costa Rica, Guatemala and Mexico. Quimby said the company will continue to purchase Guatemalan and Mexican beans from independent sources but will be getting all future Costa Rican coffee from the new farm.

Quimby said all the farms the coffee company deals with tend to be small.

"We work with farms that pretty much only hand-pick the coffee," Quimby said.

In February, Quimby and Berry will travel to Costa Rica so they can witness and learn more about the harvest, they said.

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5 places to find gifts made in Maine

'Tis the season to support Maine businesses with your holiday shopping dollars. By shopping local and purchasing from Maine businesses, you're supporting hardworking entrepreneurs, artisans and communities. Plus, your gift recipients will be happy when they are presented with something that is uniquely made in Maine. It's a no brain-ah.



DEB NEUMAN
BACK TO BUSINESS

You will find many stores that carry products made in Maine when you venture downtown and shop local. Here are some other places to find Maine-made products for gift giving.

Maine Made America's Best (mainemade.com)

From jewelry to pottery, soaps, specialty foods and furniture, this site is a great resource if you are looking for products made in Maine. You can search for products and by town with direct links to the artisans' websites. This site is run by the state Department of Economic and Community Development. If you are making a product in Maine, check out this program as a great resource to market your wares.

Center for Maine Craft (mainecrafts.org)

The next time you head south or north on the interstate, take a shopping break at the Center for Maine Craft. Be prepared to be wowed by the large quantity, quality and variety of fine crafts made by Maine artisans. Jewelry, furniture, pottery, cards, ornaments, candles and much more are perfect for gift giving. The center is located in the West Gardiner Travel Plaza, immediately off I-295 and the Maine Turnpike on Route 126.

Crocketts Cove (crockettscove.com)

This website was created to connect Maine artisans with buyers. The site features the stories of and products made by more than 70 artisans. You will find housewares, food, toys, jewelry, note cards, art prints and much more. Crocketts Cove was founded in 2014 by entrepreneur Christine Williams with a group of like-minded people who wanted to create a one-stop shop for handmade products made in Maine.

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Freeport company purchases Rockport motel

BY STEPHEN BETTS
BDN STAFF

ROCKLAND — The sale of one of the city's largest motels has been completed.

Stewart Terrace LLC closed on the deal Nov. 20, buying the Navigator Motor Inn from Robert and Dorothy Liberty.

The limited liability company is affiliated with Maine Course Hospitality Group of Freeport. Peter Anastos, one of Maine Course Hospitality's owners, said Monday the motel would be closed for approximately six months for renovations.

The hotel will be renamed Rock-

land Harbor Hotel. The renovated hotel will have 83 rooms.

Maine Course also built the Hampton Inn on Route 1 in Thomaston near the town line with Rockland about 12 years ago.

Anastos said in September that the aim of the work on the Navigator would be to make it "cool and hip," and a place that would get people's attention so they would stop and want to stay. He said the restaurant would be removed and a lobby three times the current size created. The remade facility also will include a fitness center for guests and a place for them to have breakfast, he said.

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An architect's rendering shows a revised courtyard at the remodeled Rockland Harbor Hotel.

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