

OCTOBER 2020



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NETZERO

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PAGE 30

Inside:
38th Avenue Photography
Chatham Fish Pier Market
Best Marketing Practices



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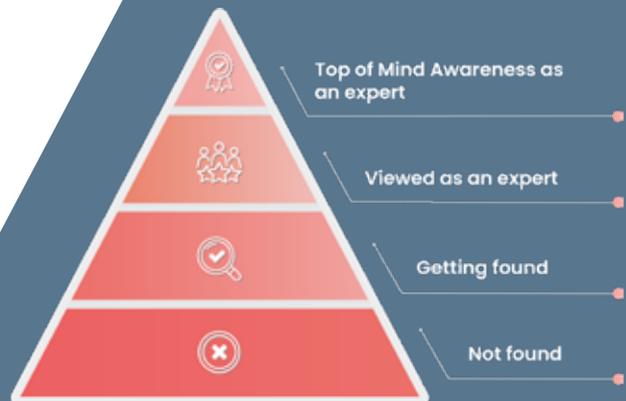
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TO OUR READERS

Reducing Our Carbon Footprint

This month our cover story is looking at ways businesses, large and small, can reduce their carbon footprint.

Why is this important?

Climate change has created tinder that has fueled wildfires in California and in the Pacific Northwest, caused the oceans and the planet to warm, glaciers to melt, coastlines to erode. The future of not only the planet but our economy is at stake.

A September 2020 report by the U.S. Commodity Futures Trading Commission said that climate change “poses a major risk to the stability of the U.S. financial system and to its ability to sustain the American economy....Financial innovation is required not only to efficiently manage climate-related risks but also to facilitate the flow of capital to help accelerate the net-zero transition and increase economic opportunity.” Read more about this report here.

Locally, some businesses are already doing their part to reduce their carbon footprint. Be a part of this solution by virtually attending the Cape Cod Climate Change Collaborative’s NetZero 2020 conference, which is virtual this year and free to anyone. We encourage you to tune in Friday, Oct. 23.

Here at *Cape & Plymouth Business*, we’re choosing to begin doing our part too, by reducing the number of issues we print, and re-focusing time and energy into new content and our new platform we call P2.0

Curious about our new platform, why it's called 2.0, and what it means? Click the play button below.



Dale Shadbegian, CPBM CEO and Laurel J. Hartman CPBM Publisher

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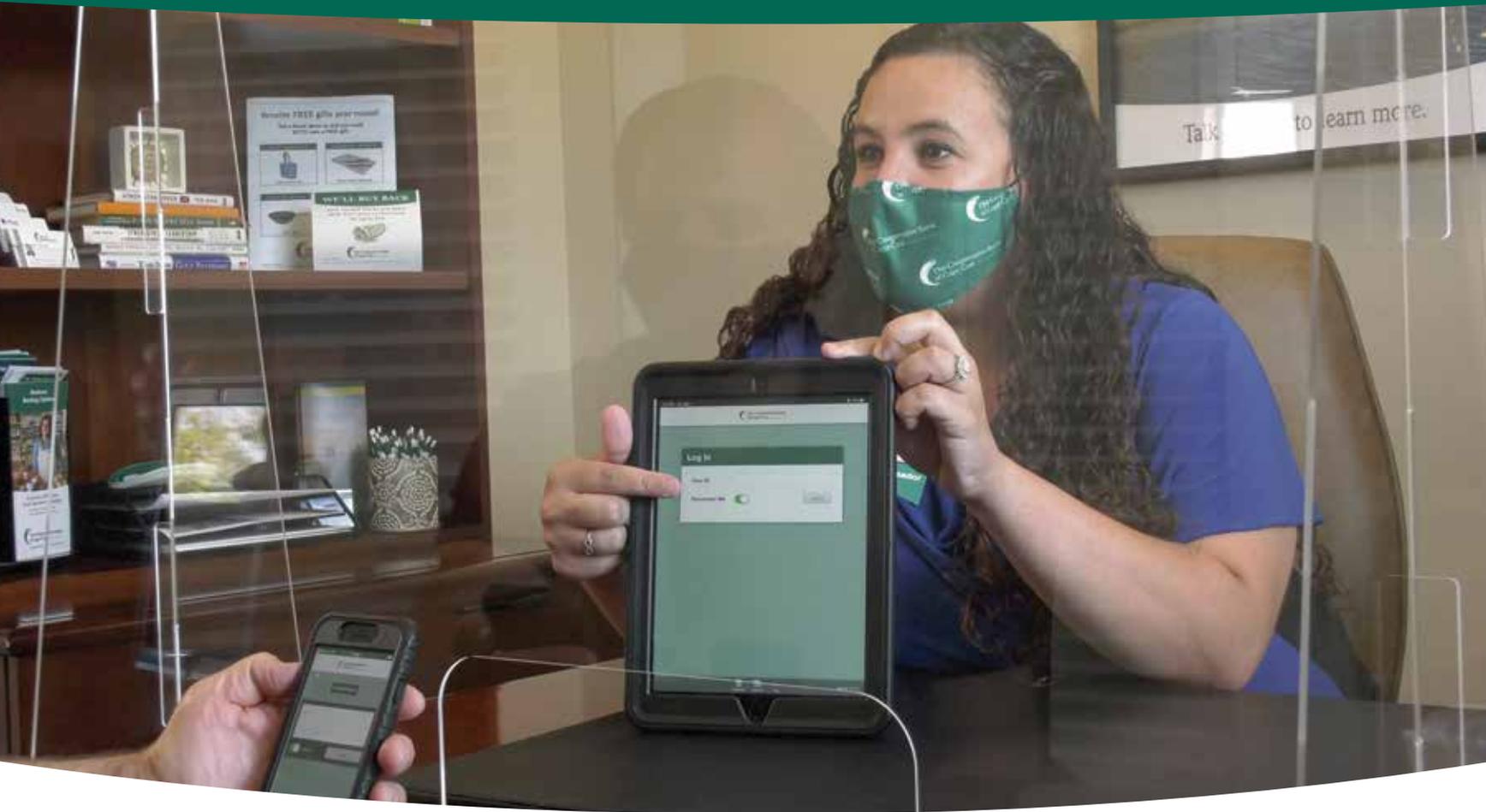
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Electronic Banking with Personal Service



At The Coop, we're always focused on helping you. With growing interest in electronic banking, we've added specially trained Technology Ambassadors who can show you how to do your banking wherever you are. This unique, free service is available at all our branches. However you choose to bank with us, know that our commitment to you is stronger than ever.

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BY THE NUMBERS



Halloween

It's hard to believe the summer is already over, and Halloween and the holidays are just around the corner. This year's Halloween celebrations will certainly look a little different than those of years past.

Will consumers still scramble for those big bags of candy to give out to neighborhood kids? Will there even be any trick-or-treating this year? In most areas, these questions have yet to be answered. For now, let's take a look at what that spooky night meant, numbers-wise, last year.

40 MILLION

More than 40 million trick-or-treaters were expected to venture out in search of treats last year.

\$8.8 BILLION

The National Retail Federation expected Halloween spending to total \$8.8 billion, down from \$9 billion the previous year. Consumers forked over \$3.2 billion for costumes, \$2.7 billion for decorations and \$2.6 billion for candy.

70 PERCENT

Almost 70 percent of people planned to give out candy, about half were expected to decorate their homes or yards.

72 PERCENT

According to WalletHub, 72 percent of parents admit to stealing their kids' candy.

\$377.23 MILLION

The amount that was expected to be spent on pumpkins alone in 2019; this was a downward trend from the previous two years.

SOURCE: BIZJOURNALS.COM



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Biz Note

Foran Realty Earns NHTA Accreditation

Foran Realty Co. has earned accreditation from the National Home Watch Association for the sixth year. The NHTA was formed in 2009 in order to establish and maintain the highest industry standards for Home Watch and absentee homeowner services throughout the United States and Canada. Home Watch is a visual inspection of a home or property, looking for obvious issues while the homeowner is not in residence.

Foran Realty Co., owned and founded by Patrick Foran, serves Barnstable County. Learn more at his website, www.capecodproperties.com.



By Noelle Pina

Chambers Of Commerce: We're Here To Help

It was a lifetime ago when I fretted with my colleagues at the Brewster, Chatham,

Eastham and Harwich chambers of commerce about what to do with our annual Lower Cape Home and Garden Show at the start of this pandemic.

In the ensuing months our jobs changed from community connectors to PPP and PPE navigators. Now our industry has changed dramatically nationwide, especially in areas with strict restrictions on gatherings.

Gatherings? Remember those?! We were the business party planners! At Orleans Chamber of Commerce, I've hosted it all from Coffee Breaks, After Hours, annual meetings, dinner meetings, Lunch and Learns, workshops, legislative updates, Surf Film Fests, pancake breakfasts, Fun Runs, ribbon cuttings and there's probably more.

We chamber execs can always find a reason to get business people together. That was our job. Hopefully, we will return to giving business owners an excuse to take a night off very soon.

March, April and May we spent frantically organizing and communicating the flood of information received from all of our national, state and local partners while trying to guide our members on where they could find answers, equipment or whatever they needed. In Orleans we called our members to communicate their operating status on our website for local customers to understand who offered takeout, how to buy curbside, mainly, how to continue supporting our local business community.

On July 6 after the governor moved us to Phase 3: Step 1 of the reopening process, I could finally focus on what our Orleans Chamber of Commerce 2.0 would look like. Fortunately, way back in 2018, our board adopted a tiered dues structure which allows members to pay for a selected package of benefits. We restructured our value proposition to include benefits that do not require business owners to attend any events if they don't want to or can't. Our board selected benefits they knew would be attractive to all industries, no matter their focus. Take a look at orleanscapecod.org/join-the-chamber/ to see what we offer.



Still, we have to pivot to keep our chamber moving forward. I'm really excited about our focus toward more business support activities for our members while continuing our tourism promotion and visitor management services.

Speaking about tourism promotion, our friends at the Yarmouth Chamber of Commerce nimbly produced a new virtual visitor center to let website users "explore Yarmouth without leaving home." They gathered a long list of interesting online properties about all things Yarmouth, categorized it with Explore, Engage and Educate and created an interactive directory at yarmouthcapecod.com. I'm impressed!

At the Orleans Chamber of Commerce our staff has liaised between our members and the Orleans Select Board, Health Board and Health Department to convey the needs of our local business community to policy makers and provide an understanding of how the town can help our local businesses weather this terrible storm. Our friends at the Falmouth Chamber of Commerce had their hands full with similar work, guiding the town through their decision on whether it was best to close a section of Main Street. to traffic and conveying the nuances of how the decision would affect businesses in the area.

We've begun a new "Business Owners Huddle" virtual group for our members and members of the Harwich Chamber of Commerce, to come together and continue to answer the big question of "What's Next for 2021?" Topics to be covered include "Funding and Resources for your Business in an Uncertain Climate" and "Effective Marketing with No Budget" among

other timely issues. Pick a session and join us!

We're running our Virtual Cash Mob encouraging community members to buy local at our retailers. Members submit items to be featured in our newsletter and social media about the Cash Mob. We're asking Mobbers to spend \$20 online or in person at shops in Orleans.

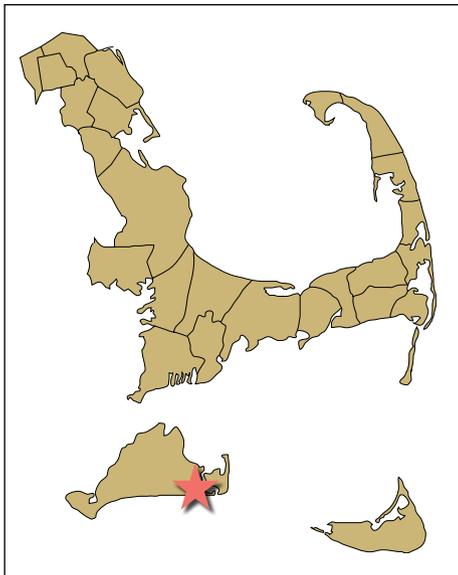
We are holding a virtual legislative update for our members with Senator Julian Cyr and Representative Sarah Peake on October 8th. Senator Cyr and Representative Peake always provide our members with the why behind what's happening on Beacon Hill and answers their pressing questions. We're hosting another Legislative Update on October 29th, at 11am with the Retailers Association of Massachusetts. Bill Rennie, Vice President of RAM will educate our members on current issues of concern that they must be aware of, no matter their business type.

Our Hardship Fund is still available for any Orleans business to apply for an operating support grant up to \$200 to pay for their phone or utility bill. The funds were donated by the Orleans Police Relief Association and we are grateful for their support.

I'm really looking forward to what the Orleans Chamber of Commerce 2.0 will be, and to see what my chamber colleagues will accomplish in their towns.

If your business is not a member of your local chamber, please join today! We look forward to helping you. 📍

Noelle Pina is executive director of the Orleans Chamber of Commerce.



Alliance's Chowder Initiative Bolsters Food Pantries

Over the summer, nearly 125,000 servings of haddock chowder went out to food banks across the state to help feed the hungry.

The new program, launched by the Cape Cod Commercial Fishermen's Alliance, was born of the need to keep fishermen on the water during the COVID-19 pandemic and help an increasing number of people having trouble getting good, nutritious food. The partnership involves Chatham Fish and Lobster, Great Eastern Seafood (a family-owned processing company) and Plenus Group (also family owned), which makes the chowder.

Recipients so far have been food banks and pantries across Massachusetts. "If, in the first year we can deliver 100,000 pounds of chowder to food banks while guaranteeing fishermen a fair price and steady buyer, that would be an amazing win-win," said Seth Rolbein, director of the Fishermen Alliance's Cape Cod Fisheries Trust.

The initiative, launched with philanthropic support from Catch Together and MIT Sea Grant, could expand into federal food programs run by the U.S. Department of Agriculture or Feeding America, the nation's largest non-profit supplier of food to banks and pantries nationally. The Fishermen's Alliance also plans to introduce the chowder under a new brand, "Small Boats, Big Taste," to build broad consumer interest, using the proceeds to support food pantry distributions.

The new brand might even grow to include other kinds of chowders or stews, perhaps using oysters, based on the needs of local fishermen and availability of product.

SOURCE: CAPECODFISHERMEN.ORG

Around the Region

TOWN OF EDGARTOWN

SOURCE: CENSUS.GOV/QUICKFACTS; CITY-DATA.COMM

Form of Government:
Open Town Meeting
Incorporated in: 1671

Demographics:

- Total Population:..... **4,067**
- Female **1,975**
- Male **2,092**
- White **3,550**
- Black **85**
- American Indian and Alaska Native..... **17**
- Asian **19**
- Persons reporting two or more races **103**
- Hispanic or Latino **99**
- Family households: **59%**
- Average household size: **2.3**
- Mean travel time to work: **15.6 minutes**

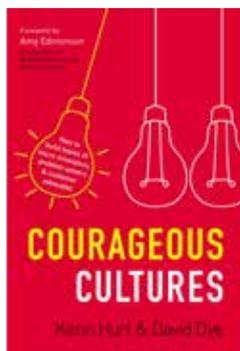
Median Earnings:

- Median household income: **\$77,239**
- Per capita income: **\$41,479**

Educational Attainment (age 25+):

- High school graduate: **89.1%**
- Bachelor's degree: **35.7%**

Book of the Month



'Courageous Cultures' Looks Into Team Building

Many leaders are convinced they have an open environment that encourages employees to speak up, and are shocked when they learn that employees are holding back. Employees have ideas and want to be heard. Leadership wants to hear them. Too often, however, employees and leaders both feel that no one cares about making things better. This disconnect typically only widens over time, with both sides becoming more firmly entrenched in their viewpoints.

Becoming a courageous culture means building teams of micro innovators, problem solvers and customer advocates working together, according to authors Karin Hurt and David Dye. A micro innovator is the employee who consistently seeks out small, but powerful, ways to improve the business. A problem solver is the employee who cares about what's not working and wants to make it better. They uncover and speak openly about what's not working and think critically about how to fix it. A customer advocate is the employee who sees through your customers' eyes and speaks up on their behalf. They actively look for ways to improve customers' experience and minimize customer frustrations.

In our world of rapid change, a courageous culture is a competitive advantage. It ensures that a company is "sticky" for both customers and employees. This book suggests practical tools to uncover, leverage and scale the best ideas from every level of an organization.

See how the latest research conducted by the authors confirms why organizations struggle when it comes to creating strong cultures where employees are encouraged to contribute their best thinking. Learn proven models and tools that leaders can apply throughout all levels of the organization, to re-engage and motivate employees. Understand best practices from companies around the world and learn how to apply these strategies and techniques in your own organization.

From executives complaining that their teams don't contribute ideas to employees throwing up their hands because their input isn't sought - company culture is the culprit. "Courageous Cultures" provides a roadmap to build a high-performance, high-engagement culture around sharing ideas, solving problems and rewarding contributions from all levels.

C&B Staff

Applications Available for Site Readiness Program

The Baker-Polito Administration and MassDevelopment have announced the availability of \$3 million in funding through the fifth round of the Site Readiness Program, which provides vital resources to cities, towns, and other entities to help overcome obstacles to developing otherwise prime sites. Municipalities, non-profit economic development entities, and private-sector businesses can apply for grants to finance land acquisition, feasibility studies, master planning, environmental permitting, site improvements and other related work.

"The Site Readiness Program is an important part of the state toolkit available to cities and towns, as well as nonprofits and businesses, to help them to achieve their economic development goals," said Housing and Economic Development Secretary Mike Kennealy. "As we move from reopening to economic recovery, the Baker-Polito Administration is committed to continuing to collaborate with communities and other partners to spur investment, development and growth."

The Site Readiness Program, administered by MassDevelopment, aims to boost the Commonwealth's inventory of large, development-ready sites, accelerate private-sector investment in industrial and commercial projects and support the conversion of abandoned sites and facilities into clean, actively used, tax-generating properties. Through its first four rounds of grants, the Site Readiness Program has awarded approximately \$10.4 million to 48 projects in almost every region, furthering the development potential for nearly 3,600 acres across the Commonwealth.

The full Request for Proposals is available at massdevelopment.com/srp. Responses are due by 5 p.m. on November 12, 2020.

MassDevelopment, the state's finance and development agency, works with businesses, nonprofits, banks, and communities to stimulate economic growth. During FY2019, MassDevelopment financed or managed 316 projects generating investment of more than \$2 billion in the Massachusetts economy. These projects are estimated to create or support 9,743 jobs and build or preserve 1,992 housing units.

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Biz Note

CO-OP Milestones Cape Cod Opens In Sandwich

CO-OP Milestones Cape Cod (Cooperative Production, Inc.) has opened its second branch of Milestones, a day center for adults looking to improve quality of life through individual, person-centered activities and support. Milestones Cape Cod at 2 Tupper Road in Sandwich welcomes adults living on the South Shore and Cape Cod.

Milestones Cape Cod offers limited capacity in compliance with all regulatory agencies with oversight of CO-OP programs. For information visit www.co-op.cc or call 508-824-1717, ext. 105.

Shaffer achieves ARM® credential

The Peabody Companies, a group of property management and real estate firms, has announced that Courtney Shaffer of Hull has received her Accredited Residential Manager credential through the Boston Chapter of the Institute of Real Estate Management.

Shaffer, an administrative assistant in the Braintree headquarters, joined the Peabody Companies in August 2016.

The ARM® designation identifies Shaffer as manager of a small to mid-sized residential portfolio. Candidates for the credential must meet specific industry and educational requirements and pass a certification exam.

branch manager and small business specialist at The Coop's West Barnstable branch.



Deo Mwano

Peabody Companies Names Mwano

The Peabody Companies (www.peabodyproperties.com), a group of property management real estate firms, announced Deo Mwano has been

named Diversity and Inclusion Advisor.

Originally from the Democratic Republic of the Congo, Mwano is an innovative, multi-cultural leader in education, organizational leadership and social justice.

As the Peabody Companies' Diversity and Inclusion Advisor, he will help guide the organization through the process of effectively identifying and disrupting patterns of inequality, implementing cultural changes, and developing training initiatives to create and foster an open and inclusive environment. He will also be instrumental in helping to create mechanisms for surveying the firm's internal audience and gathering data to promote active listening and a deeper understanding of team member experiences within the workplace.

Mwano will also assist the Diversity and Inclusion Steering Committee in establishing a company Diversity, Equity and Inclusion Council.

Mwano holds a bachelor of arts degree in International Relations and History and an MBA in Strategic Leadership.



Mark Wright

I.T.Works! Promotes Wright

I.T.WORKS! has promoted Mark Wright of Barnstable to the position of Vice President of Automation.

In this role, he oversees the essential operations of the company, verifying each day that the backup systems work, that all antivirus protections are updated, and that all potential infrastructure threats are resolved.

Wright joined I.T.WORKS! 11 years ago, starting as a help desk engineer. He earned an associate's degree from Cape Cod Community College.

I.T.WORKS! is a managed IT services firm located in West Barnstable. To learn more about I.T.WORKS!, call 508-375-6444 or visit <http://itworks.us.com>.

Cape Real Estate Surged In August

The Cape Cod real estate market continued its expected surge in August moving well past the pent-up demand from the 'Stay at Home' order and continuing to set records - as June and July did - for residential real estate sales in Barnstable County, according to the Cape Cod & Islands Association of REALTORS® (CCIAOR).

The median sales price for August - \$545,000 for a single-family home - set a record for a single month in Barnstable County. In addition, buoyed by the second most transactions in a single month (the first being in July 2020) since 2000, the most volume was transacted in residential real estate at more than \$464 million in the month, breaking the record set just weeks ago in July 2020.

Of the 655 homes sold in August, 509 were single-family homes and 146 were condominiums. Median sales price was \$545,000 for single-family homes and \$363,750 for condominiums. Last August, 487 homes (390 single-family homes and 97 condos) sold at a median price of \$430,500 for single-family homes and \$349,000 for condominiums.

"The 25 percent year over year median sales price increase is a reflection of a new crop of buyers seeking more expensive homes than what has been the norm on Cape Cod, and rising median sales price more rapidly," explained CCIAOR CEO Ryan Castle.

Sales pending at the end of August were 607 for single-family homes and 152 for condominiums - a 71 percent increase for single-family and a 33.3 percent increase for condominiums, which will show up in closed home sales in the coming months. Last August, there were 355 pending single-family homes and 114 pending condominiums.

At the end of August, there were 1,019 single-family homes for sale and 333 condominiums for sale in the Cape Cod & Islands Multiple Listing Service. Last August, there were 2,096 single-family homes and 530 condos listed for sale, a 51.4 percent decrease, and a 37.2 percent decrease, respectively.

For town-by-town and historic market statistics, visit CapeCodRealEstateStats.com.



Melissa M. Marder

The Coop Welcomes Two Small Business Specialists

The Cooperative Bank of Cape Cod has announced the addition of two small business specialists to oversee the bank's East Dennis and Sandwich branches.



Maeghan DeLellis

Melissa M. Marder has been named assistant vice president, branch manager and small business specialist of the East Dennis branch, while Maeghan DeLellis was promoted to vice president,

branch manager and small business specialist at the Sandwich branch.

Marder, of West Yarmouth, previously served as assistant vice president for TD Bank and Bank of America. She also has first-hand experience running a business, having been co-owner of the Aquatic Wildlife Company in Manchester, Conn., where she specialized in selling aquarium fish and fish tanks. She has also served as a teacher at Temple Beth Elohim in Wellesley.

DeLellis, a 2002 graduate of Sandwich High School and a current resident of Sandwich, brings 15 years of banking experience to the table, having previously worked as an operations manager for Santander and as a teller manager for Citizens Bank. DeLellis joined The Coop in 2013, first working as a floating supervisor and teller manager at the Yarmouth Port branch. Most recently, she served as



Zachary Silvia

Silvia Promoted At DJSA

DJSA Architecture PC, (www.djsa.com) a full-service architectural firm specializing in commercial design, has promoted Zachary Silvia of Somerset as an associate.

In this role, Silvia, who previously held the title of project architect, is responsible for working with clients from project conception through occupancy, participating in all phases of project design and construction administration, and the evaluation of site conditions and constraints, among other duties.

Silvia joined DJSA Architecture PC in November 2017. He holds a bachelor of science in Architecture and a master's degree in Architecture from Roger Williams University and is licensed to practice architecture in Massachusetts.

License Plate Grant Funds Awarded

The Cape Cod Commission, on behalf of the Barnstable County Board of Regional Commissioners and the Barnstable County Economic Development Council, announced the award of \$136,347 in grant funds through the Barnstable County License Plate Grant Program to support COVID-19 Recovery and Resiliency projects.

The following six grants were awarded:

- \$25,0000 to Sustainable Cape: Center for Agricultural Preservation and Education to expand access to locally grown and produced foods;
- \$25,000 to Love Live Local for the Cape Cod Resilience Fund to provide economic relief to Cape Cod's small business community;
- \$24,802 to Cape Cod Community College to develop the curriculum for the Massachusetts Community Health Worker program;
- \$25,000 to the Arts Foundation of Cape Cod to support Cape Cod arts and cultural organizations as they work to recover and reopen;
- \$11,545 to Cape Cod Young Professionals to support workforce retention and development through CCYP's new Laser-Focused Coaching Program; and
- \$25,000 to the Lower Cape Community Development Corporation to provide com-



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The Barnstable County License Plate Grant Program, funded by proceeds from the sale of Cape Cod and Islands specialty license plates, is intended to support regional priorities for economic development and achievement of long-term economic diversity and sustainability.

Fearless Focus Moves To Pembroke Location

After 20 years in business, Fearless Focus, an empowerment program for children and teens on the South Shore, has moved to a new location at 15 Columbia Rd., Unit 3 in Pembroke.

"I've reached a milestone of owning Fearless Focus for 20 years, and I can't think of a better way to celebrate than by moving to this beautiful location," said owner and founder Maria Wood-Smith. "I am ready for the new energy and can't wait to enter this next chapter."

The new location, she added, offers a larger and better space for Fearless Focus students to grow and gain confidence in a supportive environment.

For more information, call 781-826-0241 or visit fearlessfocusprog.com.

blumshapiro Announces Merger With The Brighton Company

blumshapiro, the largest regional business advisory firm based in New England, with offices in Connecticut, Massachusetts and Rhode Island, and Virginia, announced a merger with The Brighton Company of Burlington, Mass., effective Aug. 15. The company said the merger will further expand and fortify blumshapiro's position as the leading accounting, tax and advisory firm in the region.

The office will remain based out of its existing location in Burlington. It is blum's sixth office in Massachusetts, joining others in Boston, Newton, Worcester, Quincy and North Andover. With this merger, blum expects to expand its employee base to more than 500 people.

Founded in 2003, The Brighton Company offers complete outsourcing of the chief financial officer (CFO), controller and accountant functions to early stage and middle market companies. They serve as a virtual finance team, delivering swift, focused expertise as members of the client's management team. In addition, Brighton can manage day-to-day operational activities as well as help clients navigate through more challenging events such

as audits, mergers and acquisitions, fundraising and turnarounds.

To learn more visit blumshapiro.com.



DeWever Earns National Designation

The Peabody Companies has announced that Stephanie DeWever, property manager at Stony Brook Court in Sharon, has received designation as a National

Stephanie DeWever

Apartment Leasing Professional through the National Apartment Association Education Institute.

To obtain the industry credential, which is considered one of the most highly regarded in the property management industry, candidates must successfully complete seven NALP courses and pass a comprehensive examination.



Keating Joins Peak Physical Therapy

Peak Physical Therapy & Sports Performance announced that Jacqueline Keating, PT, DPT has joined the professional staff at the Hanover and Scituate

Jacqueline Keating

clinics.

A resident of Weymouth, Keating is a graduate of Colby-Sawyer College in New London, N.H. where she received a bachelor of science in Athletic Training. At Colby-Sawyer, Keating was also a four-year member of the women's volleyball team. She completed her post-graduate studies at Massachusetts College of Pharmacy and Health Sciences where she earned her doctorate of physical therapy degree. While attending Colby-Sawyer, Keating worked with a variety of athletic programs within New Hampshire, including collegiate men's and women's basketball, collegiate women's and men's lacrosse, and at Kearsarge Regional High School.

She specializes in treating those with post-concussion symptoms and vestibular conditions. 🏠

To submit items for News & Moves, email news@capeplymouthbusiness.com. Please submit only Word documents (no PDF files). Photographs must be high-resolution.



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REMINDER:

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Savannah Fabbio

Fabbio Joins HIT Board of Directors

Heroes In Transition, a Mashpee-based non-profit that provides assistance and support to veterans, service members, and military families that is not readily available through other organizations, has named Savannah Fabbio of East Falmouth to its board of directors.

“Savannah has long been a supporter of our work, annually participating in our Ruck4HIT, and working to ensure that those we serve receive the help they need and deserve,” said Heroes In Transition Executive Director Nicole Spencer. “As the daughter of two retired service members, she understands the sacrifices made by our military and their families, and the importance of giving back to them.”

A graduate of Bourne High School, Fabbio

received her bachelor’s degree in psychology from Bridgewater State College. She has spent the past four years as a loan officer with Shamrock Home Loans. Prior to that, she served as the manager for The Cooperative Bank of Cape Cod’s Marstons Mills branch.

To learn more about HIT, visit www.heroesin-transition.org.

South Shore Stars Wins Grant For Kindergarten Readiness

South Shore Stars, a nonprofit organization that provides comprehensive early education and youth development programs through a family-support approach and has served as a resource for working parents on the South Shore since 1970, was recently named one of four winners of the United Way’s 2020 Venture Fund Competition, presented by Aetna.

South Shore Stars received a grant of \$75,000 in recognition of its idea for kindergarten readiness for children in South Shore communities.

United Way of Massachusetts Bay and Merrimack Valley, in collaboration with Aetna, a CVS Health company, created its first-ever Social Innovation Venture Fund competition last year to seed new, innovative and collaborative solutions to entrenched community issues. South Shore Stars’ award was based on its partnership with Brockton Area Multi-Services. Together, the two agencies will launch PRISM (Preschool Integrated Supports and Modeling) to better meet the needs of children with developmental delays during the “gap years” between early intervention services and kindergarten. PRISM will develop 75 plans to support children and their families in its first year.

For more information visit <https://unitedway-massbay.org/get-involved/venture-fund-2/>.

Cape Abilities Farm Partners with Elder Services

For the second consecutive year, Cape Abilities teamed up with Elder Services of Cape Cod & the Islands to provide boxes of locally grown



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produce to homebound seniors in Barnstable County through the month of September.

“Especially this year with the pandemic, a lot of people we serve represent a vulnerable population,” said Elder Services Nutrition Program Manager Louis Elders. “This is a great way for them to get fresh produce safely delivered to their home, thus avoiding going out into the community and risking exposure. A lot of our consumers are homebound and can’t leave their homes.”

Tracey Fraser, Director of Cape Abilities Farm, said the partnership has served as an invaluable teaching tool for “our participants about the importance of community service and contributing to the well-being of others. The opportunity for our participants, who will work side-by-side with our volunteers preparing and distributing these boxes of produce, helps them to understand how their daily work of growing food at Cape Abilities Farm makes a positive impact on the community.”

The joint project is federally funded through the Seniors Farmers’ Market Nutrition Program

which provides low-income seniors with access to locally grown fruits, vegetables, honey, and herbs. Along with Barnstable County, Elder Services will be delivering similar bags of locally grown produce to seniors on Nantucket and Martha’s Vineyard in partnership with farmers on both islands.

Cape Abilities Farm is a social enterprise providing employment for people with disabilities across Cape Cod. To learn more about Cape Abilities, visit www.capeabilities.org

Cape Cod Pilgrim Memorial Association Makes New Appointments

The Cape Cod Pilgrim Memorial Association (CCPMA), doing business as the Pilgrim Monument and Provincetown Museum (PMPM), has announced the appointment of Steven Ridini, president and CEO of Health Resource in Action, to its board of trustees.

Ridini’s extensive experience in nonprofit management, strategic planning and organizational development will support CCPMA’s strategic

vision for future growth, said Courtney Hurst, president of the CCPMA board of trustees.

Ridini has more than 25 years of experience working in public health in the U.S. and internationally. He has a professional background in research and evaluation, planning, development, grant making and coalition building. Ridini holds bachelor’s degrees in biology and political science from Boston College, and a master’s degree in Public Health and doctorate in Education from Harvard University.

In other news, CCPMA trustee Brian Johnson has been elected treasurer. Johnson has more than 40 years of experience in finance, working for corporations, national civil rights organizations as well as serving on the boards of nonprofit organizations. Johnson will be taking over the treasurer’s role from CCPMA trustee Michael Glasfeld, president and owner of Bay State Cruise Company, who will remain on the board.

To learn more visit <https://www.pilgrim-monument.org>. 📍

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A New Way to Interact:

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What Kinds Of Marketing Are Best For My Business?

By Dale Shadbegian

Chances are, you are thinking about how to attract and retain your customers. Your first priority is to consistently create original, helpful or thought-provoking content. Your ability to stay organized and advance in your marketing journey will play a critical role in the effectiveness of your marketing campaigns. Here are seven marketing strategies to help grow your business.

Word Of Mouth (WOM)

WOM marketing relies on your sphere of influence spreading the word about you. Author and national speaker Matt Ward recommends we “show up in people’s lives.” Contact them occasionally, email them, say hello, send a handwritten card. Share their social media posts (business), endorse them on LinkedIn.

 A Word of Mouth referral is highly regarded as trustworthy compared to other forms of marketing. Helps you to build positive, healthy, and long lasting relationships.

 Word of Mouth has a smaller reach in comparison to other forms of marketing. Set programs for your entire organization to help spread the word.

Search Engine Optimization (SEO)

SEO is the art and science of attracting more targeted traffic to your business. SEO (aka Search Engine Marketing) is considered the best method for local businesses to get found online with consumers who are actively searching for a service. Traffic could include website visits and calls/directions via your Google Business Listing.

 Seventy-two percent of consumers that did a local search visited a store within five miles. Not to mention, queries with “___ to avoid” and “___ worth it” are increasing at an alarming rate.

 Local SEO can be self taught, but will require a local knowledgeable professional in competitive markets.

Social Media Marketing (SMM)

Products and services that are new, different and not actively searched for are best suited for social media.

Social Media is “social.” It’s a way to mingle with other professionals and businesses, share ideas,



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tell stories, take people behind the scenes. Don't sell - INSPIRE. The advertising options on social media are endless and offer an extremely robust suite of tools to reach and engage your audience.

 Reach a large audience. The ability to pay or sponsor content and target reach can grow your audience by its location and demographics.

 Discipline to inspire and not sell. Paid ads can get complex to make the best use of your marketing dollars.

Influencer Marketing (IM)

IM uses endorsements from people or organizations with an engaged following. IM is best suited for companies with new products - ie something that can be shipped, or with local services.

 Ease of reaching a wide audience. The Word of Mouth benefits are baked in when the influencer believes in your product or service.

 Needs to be genuine and altruistic.

Promotional Product Marketing (PPM)

Promotional products are usable, everyday items imprinted with an organization's logo or tagline. Imprinted products made in mass quantities can also help reach a wider audience.

 PPM creates a connection to consumers by engaging their senses and leaving an impression.

 Don't send a negative message with poor

quality. Find a reputable company to design and deliver your imprinted products.

Newsletter Marketing (NM)

Newsletters keep current customers engaged with your latest news, sales and upcoming events. They can also serve people interested in your business by offering really helpful focused information or research.

 Easy to start and track. Great to engage people you already know or work with.

 Takes time to understand what information to include, to be consistent and to grow your list.

Text Message Marketing (TMM)

Smartphones are arguably the hub for most of our communications and software companies have developed ways for marketers to jump on the bandwagon. These systems allow you to send your customers, or opt-in leads to receive SMS messages on their device. The most frequent use of these systems are flash sales, limited time discounts, polls, and events.

 More reliable and better open rates than Newsletter Marketing.

 Messages are short. Since this is a new trend, consumers are concerned about fraud. The call-to-action in your messages needs to be crafted in a way users trust.

Direct Mail Marketing (DMM)

DMM involves sending something physical to

a consumers mailing address. The most common forms of direct mail include postcards, brochures, catalogs or even hand-written cards.

 Easy to acquire large lists of targeted addresses. Almost guaranteed someone will "check the mail". Recipients have something to save if they consider future interest in the material.

 More expensive considering cost per reach per customer. Not easily tracked.

Sponsorship Advertising

Sponsorship advertising can range from an advertisement on a website, newsletter, or even a magazine. It's a quick and effective way to reach a niche of readers to show you care about the information they produce.

 It sends a strong signal to customers and to the community that you care about or see yourself aligned with the source in which you are advertising or sponsoring.

 Requires consistency - look at the long game. Quick ads here and there do not send a strong signal. Ads or sponsorship messaging needs to be clear and concise.

Summary

Be consistent with original, helpful or thought-provoking content. Your audience may not react immediately so ask for their input along the way and, most importantly, don't give up. 📊

Dale Shadbegian is the CEO and Lead Digital Strategist at Cape & Plymouth Business Media.

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Pilgrim Hall Museum

75 Court St. · Plymouth MA 02360 · 508-746-1620
www.pilgrimhall.org · director@pilgrimhall.org

Stats

Total number of employees: 10

Annual revenue: \$923,973

Year established: 1820

Mission

The Pilgrim Society was founded in 1820 and opened Pilgrim Hall Museum in 1824. Our mission is to tell the story of the Mayflower Pilgrims and the colonial encounter with the Wampanoag people as a pivotal narrative of America's founding. Accredited by the American Alliance of Museums, the Museum is committed to excellence in stewardship and public education.

Geographic Area

National and international visitation, with a majority from Massachusetts and New England.

Leadership



Donald Brown
PRESIDENT



Dr. Donna Curtin
EXECUTIVE DIRECTOR

2020 Goals

We seek to inspire public engagement and build lasting historical legacies to commemorate four centuries of America's beginnings in early Plymouth.

Giving Opportunities

1. The Conservation Fund - contributions support the preservation and display of irreplaceable historical artifacts.
2. The Cricket Fund - donations help build the Museum's long-term financial stability.
3. The Plymouth Tapestry - gifts support the creation of an epic hand-stitched narrative of Plymouth Colony's founding.



Calmer Choice

PO Box 939, South Yarmouth, MA 02664
www.calmerchoice.org
info@calmerchoice.org
508-398-0808

Stats

Total number of employees: 8 office staff, 12 part-time instructors

Annual revenues: \$750k

Year established: 2010

Geographic Area

Cape Cod and Southeastern Massachusetts

Leadership

Fiona Jensen, FOUNDER & CEO

Emily Smalley, COO

John Fulone, BOARD CHAIR

Sue Curran, BOARD VICE CHAIR

Mission

Cultivating Awareness. Living Mindfully. Enhancing Resilience.

The mission of Calmer Choice is to teach young people and community members to effectively and safely manage stress and resolve conflict so that they live happy, healthy and successful lives. As a research supported prevention program, our goal is to provide skills that will diminish the risk of violence, substance abuse, and other self-destructive behaviors.

2020 Goals

Implement three-year strategic plan, refine and publish curriculum and expand community-based program offerings.

Fundraising Events/Opportunities

Summer Dinner Parties, 10th Anniversary Celebration Event

Giving Opportunities

Business Alliance Partnerships, Champions giving program, grants and private donations. Please contact office to discuss options.



YMCA Cape Cod

2245 Iyannough Road
West Barnstable, MA 02668
508-362-6500
ymcacapecod.org
speugh@ymcacapecod.org

Stats

Total number of employees: 280 Employees
+ 100 additional seasonal camp staff
Annual revenues: \$8,086,870
Year established: 1966

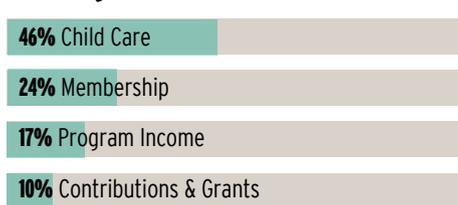
Mission

To serve the Cape Cod community by providing programs rooted in our core values of caring, honesty, respect, and responsibility to build a healthy spirit, mind, and body for all.

Geographic Area

Cape Cod

Funding



Leadership



Stacie Peugh
PRESIDENT/CEO



Liz Rabideau
CHIEF VOLUNTEER OFFICER

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Biz Note

The Davenport Companies Induct Four Into '15-Year Club'

The Davenport Companies inducted four new members into their 15-Year Club on Sept. 14.

The honor recognizes a decade-and-a-half of service to the South Yarmouth-based company.

The 2020 team members inducted include: company President Paul Rumul, Red Jacket Beach Resort housekeeping team member Priscilla Phillips, Cape Cod Fence Company salesperson Jeff Carr, and Davenport Rentals maintenance team member Bob Hersey.

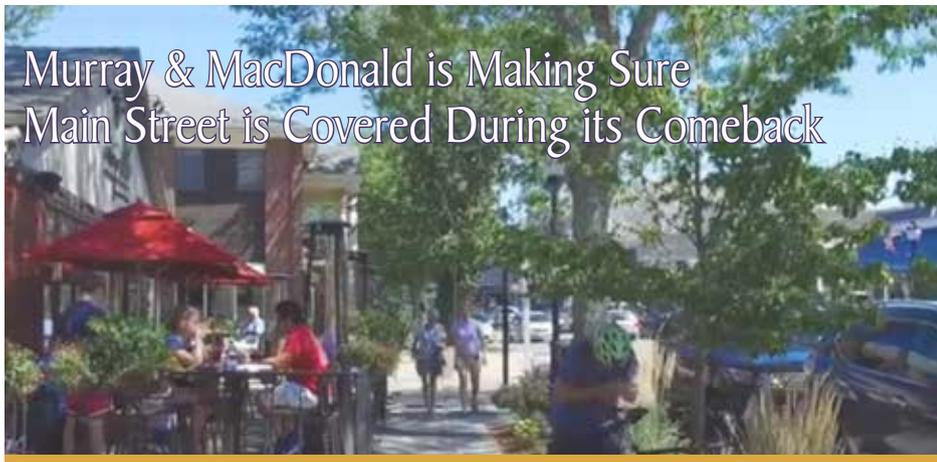
The Davenport Companies is a fourth-generation family-owned company that employs more than 1,300 people at more than a dozen companies throughout New England and beyond, including commercial and residential real estate, senior living, construction, resort hotels, fencing, storage facilities and other service businesses.

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Barnstable County Real Estate Activity

Sales Volume Jumps, Value Continues To Rise

Barnstable County Register of Deeds John F. Meade reports that the volume of real estate sales in August 2020 was up 30.4 percent from August 2019 volume and the total value of sales was up 45.6 percent from the previous year.

The median individual property sale value was up 14 percent from the previous year. There was a 45.2 percent increase in the volume of mortgage activity from August 2019 levels.

Year to date, the volume of sales is down 0.9 percent; the total value of sales is up 6.9 percent; individual sales value is up 9.9 percent; and mortgage volume is up 49 percent.

There were 867 deeds recorded at the Barnstable Registry of Deeds in August 2020 with stated sales values above \$50,000, representing a stated value of \$552,226,726 in countywide real estate sales. Based on all property sales valued above \$50,000, the median sale price of property in Barnstable County in August 2020 was \$455,000.

There were 1,689 mortgages recorded with values above \$50,000 in August 2020 with a total value of \$850,067,458. The median mortgage amount, commercial, residential or other, was \$313,000.

By way of comparison, there were 665 deeds recorded at the Barnstable Registry of Deeds in August 2019 with stated sales values above \$50,000, representing a stated value of \$379,171,781 in countywide real estate sales. Based on all property sales valued above \$50,000, the median sale price of property in Barnstable County in August 2019 was \$399,000.

There were 1,163 mortgages recorded with values above \$50,000 in August 2019 with a total value of \$466,529,640. The median mortgage



amount, commercial, residential or other, was \$300,000.

The registry reported three foreclosures in August 2020, bringing the year to date total to 72, a 67 percent decrease from August 2019, which had nine foreclosures.

SOURCE: BARNSTABLE COUNTY REGISTRY OF DEEDS

Plymouth County Real Estate Activity

Sales And Mortgages Remain Strong In August

Sales and mortgages remained strong in Plymouth County in March, reported Register John R. Buckley, Jr.

There were 1,097 sales in August in Plymouth County compared to 1,158 sales in August 2019, representing a slight decrease of 5 percent.

Year-to-date sales numbers show a 9 percent decrease over the number of sales at this time in 2019. The Registry of Deeds recorded 6,236 deeds during the first eight months of 2020, down from 6,841 during the same period in 2019.

“The decrease in sales activity throughout 2020 is more likely attributable to the low inventory in Plymouth County rather than to the pandemic,” said Buckley. “Regardless, the numbers remain strong.”

The mortgage market continues to show stellar numbers, Buckley said. August mortgages increased by 39 percent from August 2019. This August, Plymouth County recorded 3,112 mortgages. In August 2019, the registry recorded 2,240 mortgages. The year-to-date mortgage volume is up 51 percent in the first eight months of 2020, compared to the first eight months of 2019. The registry recorded 20,708 mortgages thus far in 2020, compared to 13,671 mortgages recorded during the same time in 2019. Interest rates remain most favorable.

Foreclosure activity is at record lows due to the moratorium. Plymouth County recorded 8 foreclosure deeds this August compared to 33 foreclosure deeds recorded last August. This represents a 76 percent decrease.

SOURCE: PLYMOUTH COUNTY REGISTRY OF DEEDS



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Biz Note

Ribeiro Joins Peak Physical Therapy & Sports

Peak Physical Therapy & Sports Performance, a South Shore practice specializing in programs that provide treatment in orthopedic, spine and sports medicine specialties, recently announced that Tyler Ribeiro has joined the Hanover clinic as a physical therapy aide and medical receptionist.

Ribeiro is a graduate of the University of Rhode Island with a bachelor's degree in Kinesiology. Prior to joining Peak he worked for two years as a rehabilitation aide. In his spare time he enjoys playing soccer at a competitive level and watching sports. His plans include earning his master's degree in Athletic Training. He resides in the Raynham-Taunton area.

Fall Travel

- According to a The Chicago Tribune, people who travel between Labor Day and Thanksgiving often experience fewer crowds and children, more favorable weather and a better value.
- Another reason people choose to travel in the fall is to immerse themselves in local scenery and culture. This common objective is shared amongst travelers across different age groups (Boomers, Millennials, and Gen Z).
- Fall travelers are also likely to travel domestically and get to their destinations by car, which reduces their overall travel expense.
- Eighty percent of Americans say that it is helpful to be able to book multiple components of a trip on one platform, and even higher (87 percent) among Generation Z travelers.
- Fall represents an ideal time for many people of all ages to take trips – young children and college students are back in school, the weather is beginning to cool off in many

parts of the world and vacation prices have dropped from their summer peak.

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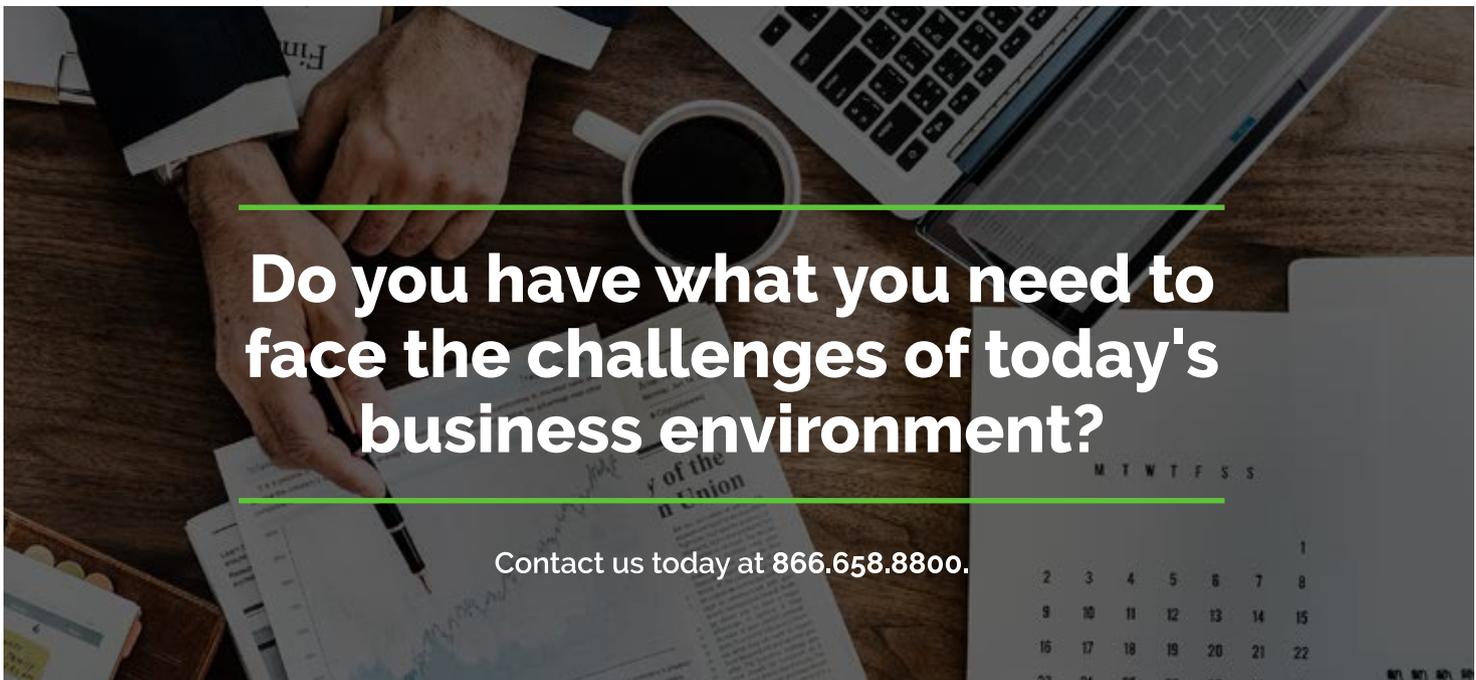
Fall Harvest

- Due to its New England location, Massachusetts farmers usually experience a shorter growing season and a later, longer harvest of cool-weather crops.
- Exact crop availability and harvest times vary year-to-year and are based on a number of different factors, including rain levels, frost, pests, and more.
- September is the last month for new crops in the Bay State. Many fresh products will continue to grow throughout the fall and the heartier vegetables can be put in cold storage throughout the winter.
- Some vegetables included in the late-year harvest are brussels sprouts, celeriac, chicory, cranberries, escarole, fennel, grapes, pumpkins, radicchio and shelling beans.

THESPRUCEEATS.COM

Fall Foods (and Drinks!)

- Not to be confused with hard apple cider, which contains alcohol, “regular” apple cider is bold, raw apple juice that hasn’t been filtered to remove the pulpy bits (once filtered, it’s juice). They love it so much in New Hampshire, they made it the official state beverage.
- Cider doughnuts are definitely a local favorite. Cider makers use some of the freshly pressed apple cider juice to make slightly tangy, apple-scented doughnuts, and no trip to the apple orchard is complete without one (or several) of these fall favorites.
- It doesn’t get much more New England than clam chowder – a warm bowl filled with fresh clams, butter, milk or cream, potatoes, maybe some onions or celery, and common crackers to thicken it up. New Englanders actually love this dish any time of year but, in the fall, it really warms the body.
- The cranberry harvest each year means pies, cakes, jellies, breads and any number of other delicious recipes made with our favorite



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local fruit. Cranberries are one of only three fruits native to North America. Aply called a super fruit, cranberries are known for their astonishing array of phytonutrients (plant compounds that are reported to have anti-oxidant, anti-inflammatory and anti-cancer health benefits).

- Whether the “Yankee” in Yankee pot roast is a nod to the dish’s American regional origins or (as some suggest) a joke about New England frugality, a good Yankee pot roast embodies the traditions of simplicity and patience rewarded. As opposed to regular pot roast (meat braised in liquid), a Yankee-style pot roast is cooked and served with root vegetables.

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Fall Foliage

- New England’s dramatic explosion of color each autumn starts in the northern New England states of Maine and New Hampshire typically in late September and moves down to the southern New England states, Connecticut, Massachusetts and Rhode

Island, around late October.

- In autumn, New England is famous for its glorious foliage as billions of leaves change from green to a kaleidoscope of colors. The air is crisp and cool — perfect for hiking, biking or a classic fly-drive break along back roads, where farm stands are piled high with crunchy apples and orange pumpkins.
- Only certain varieties of trees produce dramatic color and the change requires the right soil and the right weather. Sunny days followed by crisp nights stop the production of chlorophyll, the chemical that produces green in the leaves. This allows other colors/pigments to show through, such as orange and yellow (carotenoids) and red and purple (anthocyanins).
- Dogwood, sassafras, red oak, and maples turn crimson and scarlet; hickory, poplars, birch, elms and ginkgos change to gold and yellow; mountain maple are reddish-orange; and sumac is purple.

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Fall Favorites

- Embrace your inner kid by diving into a massive pile of leaves. Or make a game of it with family or friends by hiding ‘treasure’ and turning it into a scavenger hunt. Just be sure to shower after if any dogs enjoy your yard, and check for bugs.
- Baking breaks into high gear. So many of fall’s greatest delights trigger memories of childhood nostalgia. Indulge in the old-school treat of candy apples by making your own, with a variety of yummy toppings. Other favorites are baking pies, cookies and candy.
- Apple picking is definitely a fall favorite in New England. There are some great orchards within driving distance from almost anywhere. This year, however, you’ll need to make a reservation.
- Front porches and entryways take on the fall/Halloween motif. A few hay bales, scarecrows and pumpkins, with a couple of pots of hardy mums, and you’re ready for the season.

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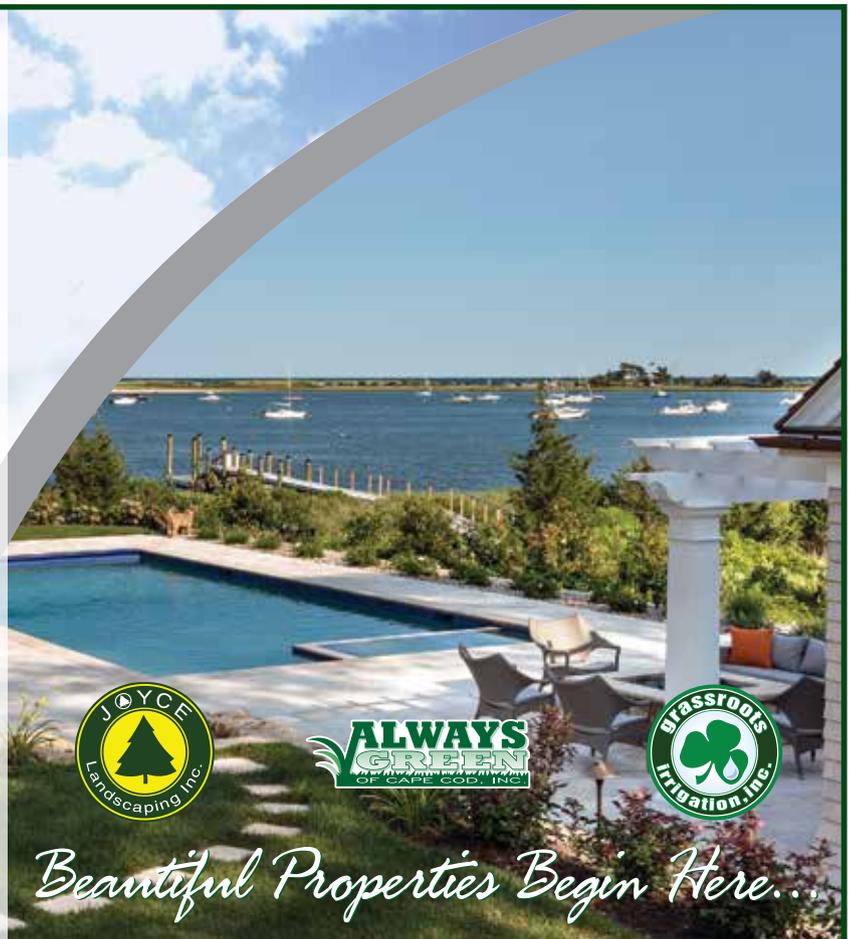
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American Shaman Of Weymouth Officially Opens

CBD American Shaman (www.cbdofweymouth.com) of Weymouth held a grand opening recently at its store located at 1690 Main St., Weymouth.

The shop sells high quality, therapeutic CBD oil, produced using exclusive property nanotechnology. This process not only makes hemp oil concentrate much more potent, but makes speeds delivery time to the cells from hours to seconds, said franchise owner and manager Anesti Mango.

CBD American Shaman offers safe, in-store shopping as well as curbside pick-up and delivery.

Mango originally became interested in cannabidiol (CBD), a chemical compound found in the cannabis plant, on the recommendation of his father who suffers from multiple sclerosis.

"After doing some research on CBD, I purchased a bottle of CBD oil from an American Shaman store," explained Mango. "I was so impressed with the benefits, that I chose to open my own store. This is not just a business to me, but a passion, to help and educate more people."

Mango brings previous experience of managing restaurants. He plans to grow the franchise throughout the South Shore with multiple locations.

"We've received such a warm welcome in Weymouth, and are so grateful, especially considering the current climate we're all navigating," said Mango. "We look forward to being active and contributing members of the Weymouth and South Shore communities, and are excited to educate people throughout the South Shore on the wellness benefits from CBD oil."



American Shaman is located at 1690 Main St. in Weymouth.



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Bradford Street Access Project Receives Tax-Free Bond

MassDevelopment has issued a \$4.5 million tax-exempt bond on behalf of Cape Cod Pilgrim Memorial Association, a nonprofit that maintains the Pilgrim Monument and Provincetown Museum (PMPM), libraries, collections, and grounds located at 1 High Pole Road in Provincetown.

The organization will use bond proceeds to fund its Bradford Access Project, which includes building an inclined elevator to connect PMPM to downtown Provincetown. Other components include constructing a pavilion and new entryway at the base of the Monument, adding ADA-compliant parking spaces, completing other access improvements for individuals with disabilities, and updating walkways, lighting, landscaping, and signage. The Cooperative Bank of Cape Cod purchased the bond.

“With these improvements, Provincetown’s rich cultural history on display at the Pilgrim Monument and Provincetown Museum will be more accessible to the downtown area and to visitors of all abilities,” said MassDevelopment President and CEO Lauren Liss. “MassDevelopment is proud to help the Cape Cod Pilgrim Memorial Association complete this project with tax-exempt financing.”

In 2018, the Cape Cod Pilgrim Memorial Association received two Cultural Facilities Fund grants: a \$200,000 Capital Grant to support the Bradford Access Project, and a \$7,000 Systems Replacement Plan Grant to provide a 20-year capital needs assessment of the building and its mechanical systems. MassDevelopment and Mass Cultural Council jointly administer the Cultural Facilities Fund, a state program that provides capital and planning grants to nonprofits, colleges, and municipalities that own or operate facilities primarily focused on the arts, humanities, and sciences.

“The Bradford Access Project is much more than an inclined elevator,” said Pilgrim Monument and Provincetown Museum Executive Director K. David Weidner. “It will provide a crucial physical and economic link between the Pilgrim Monument and downtown Provincetown. We are very grateful for all our partners, like MassDevelopment, who recognize the long-lasting benefits that this project will bring to the entire community and have supported its completion. This is a small first step in turning PMPM into a world-class destination for families and history lovers.”

Founded in 1892, the Cape Cod Pilgrim Memorial Association is Cape Cod’s oldest 501(c)3 nonprofit. Its dedication to cultivating truth, education and inclusion fuels its mission to preserve the rich heritage of Provincetown and its original inhabitants, the Wampanoag Nation.

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Medical Cannabis Facility Coming To Eastham

Acella Construction Corporation (www.acellaconstruction.com) has begun construction on a medical cannabis facility at the Main Street Mercantile, off Route 6 in Eastham.

Demolition work and initial framing is underway by Acella’s Cannabis Construction Team at the future site of the Emerald Grove Medical Dispensary.

Once completed, the roughly 1,400-square-foot retail facility will consist of a point of sale system, custom millwork, consulting rooms, inventory vault, new mechanicals, and ADA-compliant restrooms.

The Emerald Grove Medical Dispensary project is one of several overseen by Acella’s Cannabis Construction Team which assists companies design and construct dispensary and cultivation facilities.

ENTERPRISING
WOMEN

For This Plymouth Photographer, The World Is Her Studio

By Ann Luongo

Traveling the world and photographing it is the dream of many an amateur photographer. Debi Cramer decided to go from amateur to professional and make that dream happen when she launched 38th Avenue Photography in 2018, after earning her graduate degree in 2017 in Arts Administration. It was in between those two events where she found herself at the crossroads.

A lot of decision making went into the launch of her business. She had to consider whether she would prefer working for a large nonprofit in the arts, or follow her passion for photography by opening up her own company.

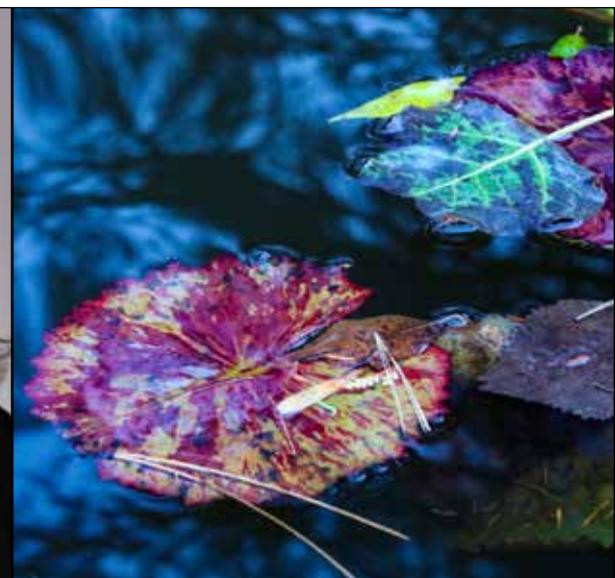
“With so many years of shooting around the world and nationally, I wanted to share my passion for culture and natural beauty with others,” said Cramer. “At this stage of my life, I am free to work and travel with very few constraints. It was the perfect time to pursue my own business in photography.”

Cramer’s vision for 38th Avenue Photography was to land gigs that would involve national and international travel for clients who would require cultural, on-location photography experience.

“I also envisioned shooting product photography, and special events for businesses. I named my business after the street address I grew up on in Bayside, Queens. It’s a tribute to my parents who supported my art education in high school and college,” she added. After receiving her graduate degree, Cramer felt it was time to leave New York.

“I wanted to return to the ocean – to a large city with a good arts scene, as well as one that was close to a major international airport,” she said. “Plymouth has always been one of my favorite places to live. This is actually my third time living in Massachusetts, including a prior residence in Plymouth back in 1983. I love the South Shore and believe my talent can enrich businesses here and afar.”

Launching a business is always challenging, as is getting the word out about it. Cramer advertises



38th Avenue Photography

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via social media, the Plymouth Chamber of Commerce publications, through networking events, public relations, direct mail, and word of mouth. Some challenges, however, are of the unexpected kind – like a global pandemic, for example.

“The most challenging aspect so far is one that many businesses are facing amid the COVID-19 pandemic, and that is continuing to grow my client base.” Cramer is currently the sole employee/photographer shooting and editing shots, but has established important relationships with videographers and photographers who can assist for projects that require those extra services.

What makes 38th Avenue Photography stand out from the competition, Cramer said, is her ability to design before and while she’s shooting.

“I see things with a designer’s eye. I notice details, color and form while I am on a shoot,” she said. “The creative process for me always comes first. My years of working with people, teaching and traveling have taught me to be a good listener. I hear what my client wants to get out of the photography session. Additionally, my ability to be flexible and comfortable in all kinds of foreign locations allows me to get right to work with very few adjustments. I am very comfortable culturally in developing countries. Language, customs and food are what I really enjoy. My experience and adaptability, as well as my designer’s eye, set me apart.”

Since moving to Plymouth, Cramer has had opportunities to shoot locally here on the South Shore, as well as out-of-state, in Hawaii, and

even Europe. Being able to travel has opened her eyes to cultures around the world.

“The most rewarding aspect of being a global photographer is getting to meet and network with people from different cultures. It has given me a window into their part of the world that most tourists typically don’t get to experience,” said Cramer. “Recently I participated in the national Front Door Portrait Project here in Plymouth. That was very rewarding because I was helping families document the situation, yet also capturing their incredible ‘front porch’ moments in photos that will last a lifetime. Speaking with families during the initial months of COVID-19 brought a lot of peace to me as it reinforced my belief that we are all in this together and here for one another.”

Cramer has enjoyed volunteering on projects for a number of community and charitable entities, including ribbon-cutting events for the Greater Plymouth Area Chamber of Commerce, The Amazing Race, and for The Blizz, which is a special kids’ hockey team out of Kingston. She is looking forward to affiliating her business with other non-profits in the near future, as well.



"I love what I do and that is always reflected in my work with clients," Cramer said. "The final shots definitely illustrate high-quality design and

professional state-of-the-art equipment. 38th Avenue Photography brings decades of multi-cultural awareness, design, and sensitivity to client needs while shooting on location or in the studio. Adaptability allows for successful collaborative assignments. Post-production editing experience guarantees gorgeous final images. I put a lot of effort into the post-production end of every project.

"In 10 years' time, I would love to see 38th Avenue Photography shooting for major worldwide and national clients," she added. "That, hopefully, will include printed and online publications. My dream gig would be National Geographic! Being able to tell a story with my photography has always been my forever dream!"

Most importantly, Cramer would like people/potential clients to know that she's a people person who is passionate about photography. "I love being outdoors, but appreciate a studio setting in the middle of winter," she said.

Cramer would like potential clients to know that the South Shore and Boston areas, as well

as national/international businesses, have a photographer available to them who brings a unique combination of professional photography skill sets to the table that is commercially-oriented.

While photography is her passion, Cramer still makes time for her other loves.

"Friends and family alike know how much I love being on the water, especially sailing!" she said. "I've owned a few types of dinghy sailboats that include a Sunfish, a Catalina, and a Lightning. I've raced the Lightning in regattas while living in Central New York. I'm currently looking to get affiliated with sailing fleets here in New England. I am the new owner of a red kayak named Ruby. I am also an avid gardener. I have a love affair for perennial gardens and container gardening. I'm addicted to photographing botanicals everywhere I go. Lately, due to COVID-19 and limited travel, you can find me walking the beach and grabbing a seaside dinner."

To learn more about 38th Avenue Photography, or to view Cramer's portfolio, visit 38thavenue-photography.com. 📷

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Developing Relationships With Fishermen Key To Business Strategy

By Doreen Leggett

Captain Mike Abdow has walked across the busy parking lot of the Chatham Fish Pier many times with a couple of big, beautiful striped bass, and people will call out and ask if they can buy them.

Abdow will say "Sure," then walk into the back door of the Chatham Pier Fish Market where that bass will soon be in the case.

"I think that's important to people," Abdow said. "This little fish market has been there forever."

The fish market, also a take-out restaurant, has had a long presence by the water. The original building, which has grown in size, was called Nickerson's Fish and Lobster, founded in the 1950s by Willard Nickerson. It was sold out of the family for several years, but purchased by his son, also Willard, in the early 2000s before going to Andy Baler in 2009.

Nowadays the cases are filled with everything from local lobsters, bluefish, scallops, black sea bass, as well as fish from away – salmon from California and shrimp from Florida. Behind the counter is orchestrated chaos as staff deftly moves to weigh tuna and bag oysters, while

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others pass heaping plates of calamari, fried clams and tuna sandwiches through the take-out window. Just behind an open partition, cooks work on meals and just beyond that busy room, thousands of pounds of live lobsters wait in a salt water well, the Atlantic Ocean imbuing them with a distinct taste.

New owner Steve Gennodie feels lucky to have those local crustaceans in that water until they can be transformed into a buttered lobster roll (among other dishes). The taste gives new meaning to location, location, location.

“The flavor is amazing – coming right out of the water, that particular water,” said Gennodie.

Gennodie can name the captains who brought in the local catch. He knows where the fish from off-Cape comes from as well, having visited some single traffic light small towns to the south, barbecue pits galore.

“We like to know the boat,” he said. “The biggest drive to purchase (the market) was to really develop these relationships with fishermen.”

When he bought the place early this year, and opened in May, he hung a sign on the back of the building listing all the fish he buys, trying to set a tone.

“Change down here is always suspect,” he explained. “We can give the fishermen a little more money because it goes to retail. It is going through less hands.”

Gennodie is new to the Chatham Fish Pier but he isn't new to the business. There are few degrees of separation between him and many familiar faces at the pier, and he had crossed paths with the previous owner, Andy Baler, more than a decade ago.

Baler had been in almost every aspect of the fishing business for more than 30 years and was also running Nantucket Fish Company, leasing a bay at the pier to load and truck the catch.

He knew he wasn't going to re-apply for the lease because he had opened a sushi restaurant in Chatham in 2014 and had plans for another, now open in Falmouth. Baler hadn't put the fish market up for sale, but it is a small community and word gets around.

Gennodie, whose family had vacationed on the Cape for years, bought a house in Chatham in 2016. One of his neighbors runs a scallop boat, one day they were having a conversation and it came up that Baler was thinking of selling.

“I couldn't wait to get my hands on it,” said Gennodie earlier this summer, as he sat in his upstairs office. “To me it's a no brainer.”

The purchase fits. Although the market can process fish, Gennodie owns his own processing facility on the Boston Fish Pier. He also has a fleet of trucks and two fish markets, one in Hingham and the other in Milton.

Gennodie grew up in New York, right on the Hudson River, and did some recreational fishing, but it wasn't a driving force in his life. Food preparation was.

He went to the Culinary Institute of America and that led to a job as a chef at the Four Seasons Hotel in New York. They sent him to their sister hotel in Boston in 1994. From there it was on to the upscale Mistral restaurant where he became close with a seafood supplier who became a partner.

Ten years after he hit Boston, in 2004, he opened Rocky Neck Fish Company, which Gennodie, by then a Danvers resident, named after the spot in Gloucester where he often took his kids to eat. From his location on the Boston Fish Pier he unloads a lot of bigger trips. Much of the catch, pre-COVID, went to upscale restaurants. With the pandemic it has been slower.

“It's pretty ugly,” he said.

His six trucks are still running between four locations and he likes having the ability to sell fresh fish in his retail markets. On a recent rainy day he was sending someone to pick up shellfish from ARC, the hatchery in Dennis. He also buys from Chatham Shellfish and if a captain walks in the back door with a halibut he will pick that up.

Gennodie and his wife Jodie have three kids and a couple dogs, so things can get hectic; he splits his time behind the Cape and the mainland. Since the market is a more recent endeavor he spends most of his time here.

He does a bit of everything, cutting fish, driving if he has to.

“I work in the kitchen quite a bit,” he said, adding that the lobster bisque is his recipe and what folks would get at a five-star restaurant.

Baler explained that it takes someone like Gennodie to make the place work.

“People were interested in it for years, but there was no way they would be able to handle it,” said Baler. “It's a very multi-level business.”

Baler added that Cape Cod fishermen are a different breed.

“It's a mastery to know how to work with these guys. Cape Cod is tough,” Baler said. You have to advocate for fish and fishermen; they expect a lot from you, he said.

“He had the desire to go in there and keep it what it was,” said Baler. “I like him.”

Those who walk in may see a few new items on the shelves – haddock skin dog treats (with local haddock), for instance – but above the window that looks up the hill towards Chatham Bars Inn is an old black-and-white photo of a fisherman, Nickerson's grandfather, and he has been hanging in the business for more than 50 years. Gennodie also has historic photos he found in the attic hanging in his office and just over the exit door a big striped bass.

Mike Abdow caught it and gave it to Nickerson, who then left it for Baler and then Gennodie.

That is not to say Gennodie hasn't made changes. He tries to sell as much local product as he can, but also uses connections to offer product from other coasts.

That eclectic group generally sees Dan “DJ” Kenny, who worked at the retail shop in Hingham before coming to the Cape. Kenny also has a background in cooking and fishing, mostly for tuna. Up until a few years ago he worked in capital markets, but was laid off. One day he was booked on a charter and the mate didn't show up. When the captain asked for someone who knew what they were doing and that he didn't have to call their mother to get them up, DJ raised his hand. It was a short jump to managing fish markets after that.

“Finance is in the rearview and I couldn't be happier,” he said.

Their first season has gone well, he said, despite the pandemic.

“We are lucky we have the foot traffic,” he said.

On a recent sunny day the restaurant was packed, with tradespeople stopping to get lunch, picnic tables and chairs outside filled with people.

“It's a lovely spot,” said Nancy Wolf of Dennis, who had been there once before with her husband.

It's more than the food, they said, It's the atmosphere, eating local and watching the boats come in.

Gennodie has won approval to add a seating wall and patio toward the side of the building, so more can enjoy dining at the pier.

“I love the fact we have the fish pier, and access to it,” he said. “The history of the pier - that is definitely what drew me in to buy the business.” 🍷

NETZERO 2020:

Opportunities Abound Amid Trying Times

By Carol K. Dumas

Wildfires rage in America's West.

Oceans are warming. Glaciers are melting.

Coastal erosion is increasing.

Wildlife habitats are disappearing.

Climate change is happening. Everywhere. Our human imprint via building, deforestation and carbon emissions from fossil fuels are wreaking havoc on the Earth and its atmosphere. Climate change activists say all sectors of the economy can play a larger role in helping to heal the planet, without a dramatic impact on business.

The Cape Cod Climate Change Collaborative, formed in 2016, is a coalition of organizations, businesses and citizens committed to mitigating the climate crisis in the Cape and Islands region. The collaborative's third annual Net Zero Roundtable Conference on Oct. 23 this year has a goal of educating business owners, employees and the general public on how everyone can be engaged in slowing climate change. The first virtual NetZero conference aims to educate and inspire by showcasing economic programs, clean energy impacts, jobs, training and entrepreneurial opportunities for growth and activism that the collaborative hopes will help kickstart a robust, just and equitable economic recovery while moving the region toward

a carbon-free future. A host of breakout sessions will follow the keynote address by Mindy Lubber, CEO and president of the sustainability nonprofit organization Ceres, Inc.. This conference is offered free to participants thanks to the generosity of several sponsors and patrons.

What exactly is net zero? "Net zero" refers to achieving an overall balance between emissions produced and emissions taken out of the atmosphere (greenbiz.org). In order to keep the rise in global mean temperatures well below 2 degrees Celsius above pre-industrial levels and to try to limit global warming to 1.5 C, the Paris Agreement commits to net-zero emissions globally in the second half of this century.

This year, climate change has taken a back seat to the COVID-19 health crisis, which has severely impacted the economy.

"This year's NetZero conference recognizes the 'suffering' many people are going through, locally, regionally, nationally and globally, due to the pandemic," says NetZero organizer Fran Schofield. "We wanted to make sure we were not tone deaf to the job losses and food and home insecurity. We're

emphasizing the opportunities, the tools available and the new jobs and industries that will be available."

The past two conferences have been indoor events, limited by the size of the venue and smaller in scope. The 2020 conference theme, "Jumpstarting a Clean, Green & Inclusive Economy for Cape Cod & the Islands", couldn't be more apropos for a year in which businesses have struggled to survive during the pandemic amid months of closures and restrictions that have impacted business as usual. The conference intends to capture the economic programs, clean energy impacts, jobs and training, and opportunities for growth and activism that will help kickstart a robust, just and equitable economic recovery while moving the region toward a carbon-free future.

The virtual NetZero 2020 has an advantage of being able to reach a greater audience, says Schofield.

"The plus side for this is it allowed the collaborative to secure a greater number of presenters from outside New England," she says.





NetZero 2020 Cape & Islands Roundtable Conference

Friday, Oct. 23, 2020

8:30 a.m.-3:30 p.m.

Free

Keynote Speaker:
Mindy Lubber, Ceres Inc. CEO and president

Registration:
NetZero2020@capecodclimate.org

Agenda at a Glance
<https://netzerocapecod.org/>



“Secondly, it’s allowed us to open up to a much broader audience. Previously, the conference was limited in attendance via the venue and budget. Third, for the first time we’re focusing on the business community and engaging organizations and private sector groups who may not be aware of the collaborative.”

The collaborative board now includes representatives from the business community, chamber of commerce, the building industry and even faith organizations, among other sectors.

“It’s exciting to see all the facets of our community joining the collaborative, just when we are starting to rebuild the economy,” says Rich Delaney, president of the collaborative board of directors and executive director of Center for Coastal Studies in Provincetown, one of the founding organizations. “The public sentiment about climate change has changed significantly in the last two decades... people are more conscious of what they are buying, what it’s made from, where our food comes from, for example.”

The Environmental Protection Agency’s ENERGY STAR® estimates that small businesses spend more than \$60 billion on energy annually.

Making Changes

Reducing a business’s carbon footprint, Delaney notes, doesn’t have to be expensive and changes can be small. He offers five tips: conserve energy (by signing up for an energy audit or check into Cape Light Compact’s energy saving programs); think about your carbon footprint and buy local whenever possible; consider renewable energy -- there are low interest loans, tax incentives and the payback is quick; and engage your employees by offering energy-saving incentives.

Cape Light Compact for example, offers incentives on high-efficiency equipment, including commercial kitchen equipment (ovens, dishwashers, refrigerators, freezers, and more) which can lower associated energy expenses by up to 75 percent. The Compact also has a range of incentives for businesses interested in exploring more energy efficient HVAC equipment, such as heat pumps.

The Compact offers many resources for businesses on its website, including energy saving tips and free energy assessments. Visit capelightcompact.org for details.

It’s not always easy for the Cape and Islands’ primarily small business community to imple-

ment sustain-
able changes.

“What happens on a statewide level in the energy efficiency environment isn’t always transferable to the Cape Light compact customers,” explains Maggie Downey, executive director of Cape Light Compact and a board member of the collaborative. “The Compact relies on studies to help define dollar benefits (incentives) associated with upgrades, and a lot of research has been done for homes and large businesses, but not so much on microbusinesses, which the Cape and Vineyard are made up of.”

“We’re working hard at the state level as to how we can better serve unique building situations,” she adds.

As part of its effort to be carbon neutral by 2030, Eversource has budgeted \$45 million to enable 3,500 electric car charging ports. So far, 11 sites are up and running on the Cape, and there many on Plymouth as well, reports James Cater, Program Lead, EV Infrastructure, at Eversource.

Under the program, Eversource pays for the total cost of bringing power from the transformer to the charging station. That cost varies wide-



The design of Cape Cod 5's new headquarters was geared to the bank's "sharp focus on our commitment to responsible business practices and thoughtful stewardship of our natural environment," says Dorothy Savarese, chair and CEO.



Top 5 Largest Energy Consumption In Commercial Buildings

- Space heating
- Lighting
- Refrigeration
- Ventilation
- Cooling

SOURCE: U.S. ENERGY INFORMATION ADMINISTRATION
COMMERCIAL BUILDINGS ENERGY CONSUMPTION SURVEY

ly, depending on the distance to be trenched and site conditions, but can be as high as \$50,000 or \$100,000. Eversource also provides the electrical distribution cabinet, with meter, external shut-off, and breakers. According to Eversource, that investment represents 50 to 90 percent of the costs associated with installing EV charging stations.

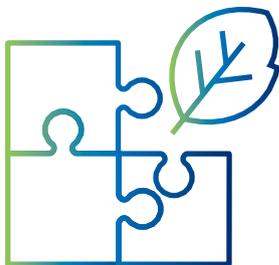
Cape Air, Cape Cod 5 Set Examples

Two Cape businesses, both founding members of the Cape Cod Climate Change Collaborative, have been actively making changes to reduce their carbon footprint.

A wakeup call for Cape Air CEO and founder Dan Wolf occurred when a Harvard graduate student did a study of Cape Air and found that the carbon impact of all Cape Air's employees generated more carbon than all the fuel Wolf put into his fleet. Wolf established a sustainability program, led by his brother Jim.

In 2010, Cape Air installed solar panels on the roof of its Barnstable Municipal Airport

headquarters, which generates all their electrical needs and sends extra power to the grid. It's one of the largest solar installations in southeastern Massachusetts. There are plans to install solar panels on airplane hangars next. Other energy saving measures included changing conventional light bulbs to LED, which cost \$17,000 but saved them \$25,000 in electricity costs. Cape Air is doing a complete lighting changeover at their Provincetown facility.



Engaging employees in sustainability initiatives is also an important part of the company culture.

"As we came more and more in line with climate change and the airline industry role in it, we realized that you can give

someone a raise, but their salary will go farther when they can save more on energy costs," Dan Wolf says.

To that effect, the company offered employees a \$1,000 incentive to purchase an electric car and installed charging stations at Cape Air. Fourteen employees have taken advantage of the program so far.

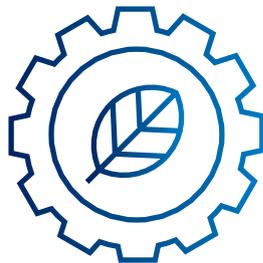
Cape Air has learned these kinds of moves for business make smart financial moves," notes Jim Wolf. "We quickly realized it's a company-wide initiative... and we learned that our employees followed our lead. We realized we could move our employees into these technologies (electric vehicles, LED lighting) through their personal lives."

In May 2012, Cape Air was awarded the 2011 Environmental Merit Award from the United States Environmental Protection Agency. The award recognizes the outstanding environmental advocates who have made significant contributions toward preserving and protecting natural resources.

Dan Wolf adds that Cape Air is looking towards an even more dramatic net zero initiative.

"Our goal is to be net zero in providing air transportation, converting the fleet to electric

At left, Jim Wolf, Cape Air's Director of Sustainability, with Jesse Newcombe, Cape Air's Facilities Manager on the roof of Cape Air's solar project.



Cape Cod Climate Change Collaborative

Mission

The Cape Cod Climate Change Collaborative's mission is to reach carbon neutrality—or net zero—on Cape Cod and the Islands by enhancing communication, collaboration, and activism among organizations, programs and individuals committed to mitigating the climate crisis.



Stephanie Madsen, sustainability coordinator at Woods Hole Oceanographic Institution, charges her car with a charger installed through Eversource's Electric Vehicle Charging Station Initiative.

PHOTO BY DOUG KARLSON

and de-carbonizing fuel; we're talking with a company about how to achieve this, perhaps by 2024, launching first on the Cape and Islands," he said.

Cape Cod 5 broke ground on its new energy efficient headquarters in January on Route 132 in Hyannis that incorporates sustainable practices and materials. The "HQ5" campus is made up of 11 acres of bank-owned, redeveloped property, including an environmentally-sensitive, 80,000 square foot building targeting LEED Gold; a parking structure; and a renovated, pre-existing 12,000 square foot building that is home to the bank's new full-service Hyannis Route 132 Banking Center.

"Each element of the design and implementation has been informed by our sharp focus on our commitment to responsible business practices and thoughtful stewardship of our natural environment," says Dorothy A. Savarese, chair and CEO of Cape Cod 5.

For example, 700 rooftop solar panels generate approximately 28 percent of the building's annual energy use. Recycling roof watershed reduced landscape water use by 96 percent and indoors, potable water usage was reduced 30 percent. Smart windows (View Glass) were

installed to allow natural light into the building, while automatically adjusting in response to weather conditions using technology, saving energy and reducing glare.

The building also incorporated high efficiency building systems and exterior wall construction and installed electric vehicle chargers. The company was mindful of redevelopment within a wetlands buffer by locating the new building further from the wetlands, and removing the previous strip-type development and three septic systems on the property.

Some 34 percent of the site was restored with native/adapted plantings.

"This new campus serves as a physical symbol of Cape Cod 5's ongoing investment in and service to the unique communities of the Cape, Islands

and Southeastern Massachusetts," says Savarese. "The foundation of this headquarters building is actually the mission and values that have driven this bank for 165 years. Its innovative elements and advanced technologies will propel us to the future so we can continue to meet the evolving needs of our customers, community members and employees for decades to come."

Getting Involved

Delaney, who attended the Paris Agreement climate talks in 2015, says the business community has been more involved in leadership on this issue than the U.S. government, which announced it was pulling out of the Paris agreement by the end of 2020.

"Businesses have learned they can be green and still make money," he says. Amazon, for example, has pledged to become net zero by 2025. "Cape Cod is locally putting forth ideas that are in the Green New Deal proposed by Senator [Ed] Markey. Every sector has room for improvement, not one is doing 100 percent net zero." 🌱

Our Business Toolbox section features experts in a variety of fields sharing their knowledge with you, with a focus on information to better help you successfully operate your businesses. We encourage you to submit questions – on any topic – and we will have an expert address them on these pages. Send questions and topic suggestions to toolbox@capeplymouthbusiness.com.

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Law At Work



By Kathleen R. O'Toole

Paid Family and Medical Leave Benefits Begin Jan. 1

Many businesses have been in survival mode these last several months because of the circumstances created by COVID-19. On the legal front, new laws and programs like the Families First Coronavirus Response Act (FFCRA), the Paycheck Protection Program (PPP), and various COVID-19-related safety and health guidelines have been in the spotlight.

However, non-COVID-19 legislative changes continue to march onward. The most significant update on the horizon for Massachusetts employers and employees is the roll-out of the Commonwealth's Paid Family and Medical Leave (PFML) law (M.G.L. c. 175M). Contributions for this program started in October 2019, but the benefits become available for use by employees on Jan. 1, 2021. Below is a basic refresher on the program, and a special word of caution about the law's strict anti-retaliation provision.

Paid Family Leaves

The nature of paid family leaves are as follows:

The birth, adoption or foster care placement of a child (12 weeks available);

- A qualifying exigency arising out of the fact that a family member is on active military duty or has been notified of an impending call to active duty in the Armed Forces (12 weeks available);
- Care of a family member who is a covered service member (26 weeks available); and
- Care of a family member with a serious health condition (12 weeks available, though not available until July 1, 2021).

Paid Medical Leave

The nature of this leave is an individual's own serious health condition that incapacitates them from working (20 weeks available).

Applying For Leave

PFML is being administered through the newly-established Department of Family and Medical Leave. No application or online portal is available yet, but the department's website (<https://www.mass.gov/orgs/department-of-family-and-medical-leave>) is being updated on a regular basis.

Alternatives To Benefits Administration

As a reminder, employers can apply for an exemption from required PFML contributions by offering an approved private plan with paid leave benefits that are equal to or more generous than those provided by the Commonwealth's plan. Two types of plans can qualify for an exemption: (1) a self-insured plan funded by an employer (which may be administered by a third-party administrator); and (2) a fully insured paid leave private plan offered by an insurance carrier licensed by the Mass. Division of Insurance.

Applying for a private plan exemption may be financially beneficial and also be more administratively seamless, especially if your company already offers short-term and/or long-term disability group insurance to its employees.

Presumption Of Retaliation For Adverse Employment Actions

Like other leave and anti-discrimination statutes, the PFML law includes an anti-retaliation provision, which makes it unlawful for employers from taking adverse actions against employees in retaliation for exercising their rights under the PFML law. However, the language of the PFML law is unusually strict. As such, employers should be especially cautious to take negative actions against employees returning from PFML leave.

A typical retaliation case involves a three-stage burden-shifting framework. First, the employee has the burden of proving a retaliation claim by a preponderance of the evidence. Retaliation claims vary slightly depending on the underlying statute but, broadly speaking, an employee must show that he/she engaged in some protected activity, that the employer took some adverse action against him/her, and that there was a causal connection between the protected activity and the adverse action. Importantly, "preponderance of the evidence" is the usual standard of proof in a civil case, and can also be described as "more likely than not." If the employee meets this initial burden, the burden shifts to the employer, which must articulate some legitimate, non-retaliatory reason for the adverse action (e.g., the employee was a chronically poor performer). If the employer's explanation is satisfactory, the burden shifts back to the employee again, and the employee must show

– again, by a preponderance of the evidence – that the reason offered by the employer was not the real reason for the adverse action, but was a pretext for retaliation.

In contrast, the PFML law presumes "any negative change in the seniority, status, employment benefits, pay or other terms or conditions of employment of an employee which occurs any time during a leave taken by an employee... or during the 6 month period following an employee's leave or restoration to a position pursuant to this section" to be retaliation. See M.G.L. c. 175M, s. 9(c).

Moreover, per M.G.L. c. 175M, s. 9(d), an employee may pursue a retaliation claim within three years of the alleged violation in the Superior Court, is entitled to a trial by jury, and may pursue all remedies available in common law tort actions. The statute also specifies that the court may take the following actions:

1. Issue temporary restraining orders or preliminary or permanent injunctions to restrain continued violations of this section;
2. Reinstate the employee to the same position held before the violation or to an equivalent position;
3. Reinstate full fringe benefits and seniority rights to the employee;
4. Compensate the employee for 3 times the lost wages, benefits and other remuneration and the interest thereon; and
5. Order payment by the employer of reasonable costs and attorneys' fees.

These anti-retaliation provisions have not yet been tested in court but, as written, are very favorable to employees. To mitigate risk, employers should tread lightly and work closely with counsel if they intend to terminate an employee, or take some other negative action against an employee, in a time frame that triggers a presumption of retaliation under the PFML law. A misstep could expose the employer to significant legal risk.

Business owners and human resources professionals should familiarize themselves with the provisions of the law and consult their legal counsel and insurance brokers for guidance on compliance. 

Kathleen R. O'Toole, Esq., is a Centerville native, Dorchester resident and attorney at the Boston law firm of Conn, Kavanaugh, Rosenthal, Peisch & Ford LLP. Feel free to send questions to kotoole@connkavanaugh.com.

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Accounting



By Michael Pettengill

In-House Payroll Vs. Outsourcing

As a business owner, you can easily be overwhelmed by payroll responsibilities. There are many third-party

options out there who can help but you may not know if that's the best approach for you. As a payroll provider, we often get the question: what are the benefits of outsourcing payroll versus doing it in house?

While you may think Complete Payroll Solutions is a little biased as a payroll company, with over 15 years of experience helping companies find the best solution for their organization, we have firsthand knowledge in the differences in approaches to payroll and their advantages and disadvantages.

And we'll be the first to admit that outsourcing may not be right for everyone. So here we'll try to provide as objective advice as possible on:

- The differences between in-house payroll vs. outsourcing
- Pros and cons of in-house payroll and outsourcing
- How you can determine what may be right for your business

After reading this article, you'll be able to make a decision about what payroll approach is best for you.

Differences

Several approaches to payroll are considered in house. For example, you or your boor your bookkeeper can do it manually using paper-based solutions like time sheets and printed payroll reports. More commonly, you'll leverage programs you already have, like Excel, which offers pre-formatted templates. Or you can use an app or industry-specific software to help.

It's important to keep in mind that there's more to payroll than paying employees. When processing payroll yourself, you'll need to:

- Gather employee information
- Calculate wages and overtime
- Manage deductions for things like benefit contributions
- Withhold and deposit appropriate taxes
- Print and distribute checks or paystubs
- Maintain records

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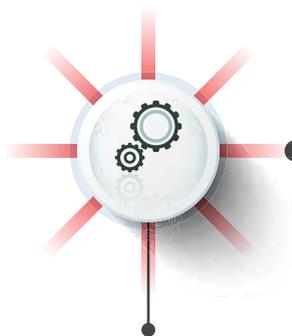
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Whether you have one employee or many, there are a lot of things to consider. And with ever-changing legislation affecting payroll and related HR functions, things can get increasingly complicated – and go wrong, quickly. In these cases, that’s where outsourcing can be of value.

With outsourcing, you partner with a payroll service provider who will handle as much or as little of the administrative and compliance tasks associated with payroll as you’d like. For example, you may just want a vendor to process payroll and take care of tax filings. Or you may want to offload more responsibility and outsource other functions as well.

Because outsourcing involves turning over the process to an external party, it can be the right fit if you want to reduce the time that you or your internal staff needs to devote to payroll as well as minimize or eliminate any risks associated with in-house processing.

Advantages And Disadvantages Of Doing Payroll In House

As discussed earlier, there’s a lot of work involved in managing payroll internally. And that leads to some of the biggest downsides of this approach:

It can take a lot of time to complete all the tasks, which can detract from other business priorities. According to a QuickBooks study, business owners spend four hours and 52 minutes calculating, filing, and paying payroll taxes each pay period – which adds up to approximately 253 hours per year!

You’ll need to pay an employee to run payroll if you don’t plan to do it yourself. The midpoint salary for a payroll coordinator/administrator is \$44,750 plus, you’ll possibly have software, implementation and maintenance fees.

By doing payroll yourself, you risk delays in paying employees or common errors like incorrect calculations of pay for part periods, which can frustrate employees and negatively impact morale and, ultimately, productivity.

You could face potential fines for improperly calculating tax obligations and submitting less than what’s required or not making the deposits on time. For example, you’ll pay a 10 percent penalty for deposits made 16 or more days late.

You’ll have to handle filing required quarterly tax reports that show your tax liability and what you’ve paid and annual FUTA reporting to the IRS as well as possible state reports — more tasks that you’ll have to complete on time and correctly.

If you hand off the responsibility to someone

else in your organization and there are inadequate controls in place, they could leak salary data or even commit fraud, like creating ghost employees.

According to a QuickBooks study, business owners spend four hours and 52 minutes calculating, filing, and paying payroll taxes each pay period – which adds up to approximately 253 hours per year!

If you’re someone who likes to keep control of all your business’ operations, then these cons may not be deal breakers for you. And, in fact, autonomy is one of the main reasons employers choose to keep payroll in house. Here are the benefits to running payroll yourself:

- You’re able to maintain more control over sensitive data on your own server like employee names, salaries, Social Security numbers and bank account information rather than putting payroll in someone else’s hands and risking a third-party breach.
- You don’t have to pay a vendor for payroll services, which generally cost about \$150-\$200 per year per employee.
- If you work in an industry like construction where you use specific job costing software to estimate projects that’s fully integrated with your payroll system, it may be more seamless to do it in house instead of having to worry about integration issues with a third-party provider.
- You want more flexibility for things like paying cash wages or paying employees for the current pay period instead of in arrears — or for the previous pay period — as most payroll services do.

Advantages And Disadvantages Of Outsourcing Payroll

If you’re weighing all your payroll options, you’ll also want to consider the pros and cons of outsourcing as well. Some of the downsides of outsourced services include:

You’ll have to pay the costs of using the provider, which can run about \$150-\$200 per employee per year. There can be hidden fees like tax filing or courier and delivery charges, especially if you don’t clarify exactly what’s included in your service or there are a lot of ancillary services tacked on that you’re paying for but don’t need.

If there’s a lot of turnover at your payroll vendor, you may get bounced around between reps, which could impact your service level. Since you’re relying on an outside agency, it can take longer to resolve mistakes, issues, or even just to access employee data.

You don’t have any control over the security of your data, which can be unnerving to some people.

There’s a chance the payroll company could go out of business or divert your funds.

You’ll have to pay the costs of using the provider, which can run about \$150-\$200 per employee per year.

Just like when selecting any service for your business, you’ll want to look at the pros of outsourcing as well. The advantages include:

- You’ll reduce your exposure to tax fines and penalties. Payroll providers are typically responsible for collecting and paying your and your employees’ payroll-related tax liabilities on time and accurately.
- You can increase the accuracy of payroll and tax calculations thanks to technology that helps eliminate common math errors associated with calculating hours from time and attendance.
- You’ll spend less administrative time on payroll. This allows you and your staff to concentrate more on revenue-generating functions.
- You’ll consistently provide timely payment to employees, which can boost satisfaction and retention.
- By providing timely and accurate pay, you’ll be in compliance with various federal and state requirements regarding payments to employees.
- You can leverage the vendor’s expertise to make sure everything is done right and access support from the company if issues come up.

Which Is Best For My Business?

Both in-house payroll and outsourcing enable you to tackle one of your business’ most important functions.

In general, in-house payroll is good for companies who want to maintain more control over the process, have someone who can handle the work, and don’t want to spend extra money on vendors.

Outsourcing is a good option for companies who are worried about the complexities and compliance involved in doing payroll themselves and want to rely on the expertise of a provider to get it right – and don’t mind paying a little for that help. 🏢

Michael Pettengill is Senior Vice President of Channel Management for Complete Payroll Solutions. For more information visit <https://www.completepayrollsolutions.com>



COVID-19's Impact On Childhood Hunger

By Tammy Leone

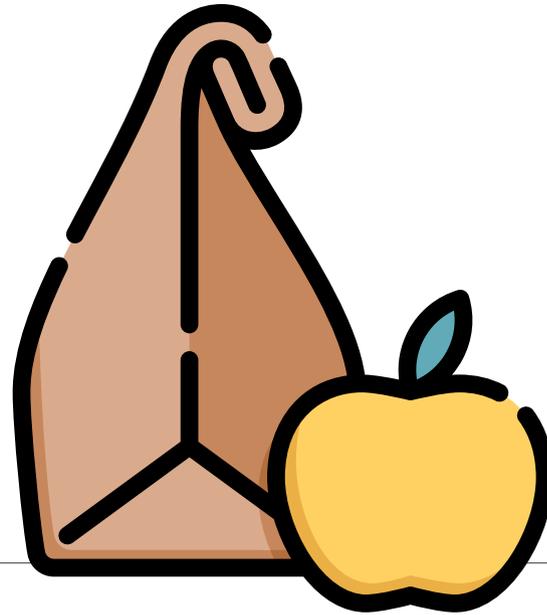
The impact of the COVID-19 pandemic on our community has been nothing short of devastating. It has severely crippled our local economy and was especially devastating to our summer businesses which many full-time residents rely on to carry them through the year. This had a trickle-down effect to families with children, who rely on summer employment for their livelihood and summer programs for their children's meals.

Even during the good economic times, many local families struggled to put food on the table. This issue was critical before the COVID-19 crisis, and the pandemic escalated it as we faced job losses, shuttered schools and businesses. It is easy to take for granted normal daily routines of eating breakfast, lunch and dinner seven days a week. This ordinary routine is something that is very much wished for by many children across the Cape.

Cape Kid Meals started in 2014 with a vision to provide weekend food to children on Cape Cod who had a need. Many of these children participate in their school's free and reduced meal program during the week, but over the weekends were at risk of having very little to eat. We partner with schools who identify the children, and we pack and deliver weekly to all the schools. We started by serving two schools in Dennis; we now have 27 schools and over 600 children across the Cape participating every weekend.

Prior to the pandemic, one in six children on Cape Cod were at risk of not having access to enough food, that has now changed to one in four. The need has never been greater to assist families with children during this unprecedented time. We had families reach out to us directly asking for support, many who never imagined that they would need this type of assistance. What has occurred during this time has been very difficult and yet it has also shined a light on how much our community cares for one another.

Within the first month we were overwhelmed by the assistance from key partners and community businesses and members. Whether it was assisting us with finding food options when



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Prior to the pandemic, one in six children on Cape Cod were at risk of not having access to enough food; that has now changed to one in four.

the shelves were bare, or providing donations and grants, they all made it possible for us to not miss a beat and provide our food every weekend. This support also allowed us to be able to provide a multi-bag distribution for children in the outer Cape who needed extra assistance. That equaled an additional 1,000-plus bags of food, distributed in a two-week period. In addition, we saw our community step up in many ways to assist the children across the Cape:

- Restaurants who were able to remain open offered free and discounted meals. Some even switched their model to operate as a soup kitchen and create meals to go, for those in need.
- Schools created "grab and go" meal programs across the Cape so they could still provide the very vital breakfast and lunches to children who rely on them. To assist families without transportation many schools were able to use school buses to deliver their meals.
- A program which was conceived out of this crisis, The Cape Cod Family Table Collaborative, prepared and distributed healthy, freshly made meals weekly. Core partners in this endeavor, Jeni Wheeler, American Culinary Federation of Cape Cod,

Cape Cod Culinary Institute and Guaranteed Fresh provided a way for families to have access to this key resource.

Our weekend backpack program worked with each of our partner schools to ensure that the bags would be available at all the meal distribution sites. We typically operate during the school year and end in June, this gives us time to prepare for the fall. However, we quickly realized right before summer started, that our program would need to operate straight through to support families. This summer, we distributed more than 30,000 pounds of food to children across the Cape. We anticipate the number of children in need to grow this fall as the economic side of this is still having an impact.

As we continue this year we will undoubtedly be faced with more challenges while we navigate through our current new norm. While much of the future right now is uncertain, one thing that is certain is the commitment of many to the children who rely on food support. Our community continues to step up in a big way to show just how much they care. 🧡

Tammy Leone is executive director of Cape Kid Meals. For more information, visit www.capekid-meals.org.



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