

June 2021



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ON THE ROAD AGAIN

**Plymouth & Brockton Buses
Rolling Again After
14-Month Shutdown**



Inside: Fieldstone Kombucha | Why You Need A Podcast | Toolbox: Failing To Plan

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Green Light, Go!

Plymouth & Brockton Street Railway Company is symbolic of the signs of the reopening economy and the return to somewhat normalcy in life and work.

Shortly after it was bought by new owners, pandemic restrictions forced the company to shut down its operations and postpone plans to refurbish the bus company that's been a transportation lifeline for commuters and travelers from the Cape, Plymouth and the South Shore to Boston. Like many businesses, layoffs ensued. Unlike many businesses, there was no work from home option. The buses were stalled.

Like many business leaders, the owners used the "time off" to regroup and figure out the next steps. They established new health and safety protocols and equipment to ensure the safety of drivers and passengers. While the working from home option has become the norm for many businesses, P&B knew its market well. They recognized there would be a pent-up demand at least for travelers, when the pandemic restrictions eased up, and now it looks like office life will be resuming in some capacity as well.

Cheers to Win Sargent, John Cogliano and Paul Fuerst for their innovative strategies enabling the blue buses to again operate on our region's highways and leading the way to fully opening up the Massachusetts economy.



Dale Shadbegian CEO



Carol K. Dumas Editor



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100

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Rescue Your Money

The American Rescue Plan Act of 2021 extended the Employee Retention Credit (ERC) through December 31, 2021, and recently launched the Restaurant Revitalization Fund.

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BY THE NUMBERS

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June Brings History And Celebration

When thinking of the month of June, we conjure images of weddings, ice cream cones, swimming pools, backyard barbecues and, of course, the official beginning of summer.

Here are a few noteworthy and interesting dates.



2

On June 2, 1685, Barnstable County was established on Cape Cod. Barnstable County comprises 15 towns: Bourne, Sandwich, Falmouth, Mashpee, Barnstable, Yarmouth, Harwich, Dennis, Brewster, Chatham, Orleans, Eastham, Wellfleet, Truro and Provincetown.

14

June 14 marks Flag Day in the U.S. On this day, we celebrate the history and symbolism of the American flag. What we know fondly as the "Stars and Stripes" was adopted by the Continental Congress as the official American flag on June 14, 1777, in the midst of the Revolutionary War.

19

On this day in 1865, Union General Gordon Granger read the Emancipation Proclamation aloud in Galveston, Texas, effectively liberating slaves in the state, which had thus far been beyond control of the Union Army. Once known as Emancipation Day, it is now known as "Juneteenth."

20

June 20 is the summer solstice, which heralds the start of summer in the Northern Hemisphere. It's also the day with the most hours of daylight. In the Southern Hemisphere, winter begins at this time.

21

Father's Day is celebrated in the U.S. on the third Sunday in June. It celebrates and honors the men who have embraced the essential role of fatherhood.

1942

In June 1942, one month after the Battle of the Coral Sea, U.S. naval airplanes stopped the advance of the Japanese Imperial Navy near Midway Island.

SOURCE: ALMANAC.COM, WIKIPEDIA

Speaking Of Talking: How Toastmasters Boosted My Communications Skills



By Stephen D. Rogers

Please raise your hand if any of this sounds familiar.

Running my own business, I've learned the hard way the importance of being able to communicate effectively.

I've learned I need to know exactly what my customers want so that I can make them happy. Furthermore, I've learned

that what they want isn't necessarily the same thing as what they say they want.

I've learned that I need to be clear with vendors so I don't have to wait (and sometimes pay) for the job to be redone, or (if there isn't time or budget) settle for something that doesn't really make me happy.

I've learned I need to be able to communicate successfully in-person, through email, and on social media. I've learned that while sometimes I have the luxury of spending hours crafting my message, sometimes I have to respond on the fly.

If you raised your hand, you can put it down now. If you didn't raise your hand, you're either better at this than I was, or you're in for a rude awakening. I hope for your sake it's the former.

After learning what I needed to learn, the next step was finding ways to learn it. While I signed up for workshops and classes on improving communication, I soon grew disillusioned with the process. Yes, I was gaining theoretical knowledge, but what I needed was practical experience.

That's when, coincidentally, I wandered into my local library and noticed a sign. "South Coast Toastmasters - Meeting today - Noon to 1 p.m." That's when I decided to check it out.

Toastmasters International is a nonprofit educational organization that teaches public speaking and leadership skills through a worldwide network of clubs. There are more than 364,000 members spread throughout more than 16,200 clubs in 145 countries. Since 1924, Toastmasters International has

helped people from diverse backgrounds become more confident speakers, communicators, and leaders.

Even though the Toastmasters experience revolves around club meetings, the online Pathways education program allows you to tailor your path through over 300 practical workplace skills, including:

- Interview preparation
- Online meeting management
- Leadership development
- Project management
- Conflict resolution

What I found was a group of people committed to improving their communication skills, committed to supporting others on the same journey, committed to giving feedback that helped everybody improve. Even though I brought a check to the next meeting, it was still months before I worked up the courage to give my first speech, and I think my fingers have retained the muscle memory of gripping that lectern

for dear life.

That was OK, though, as the program is self-paced and tailored to the individual. I was assigned a mentor who encouraged me to step outside my

comfort zone, and I did so. Slowly.

It was five and a half years ago that I joined Toastmasters, and since then I've since given over a hundred prepared speeches. I've entered (and won) speech contests. I've

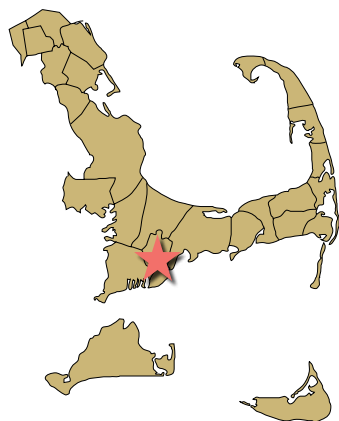
organized events, run for club officer positions, and volunteered at the district level.

At every meeting, I become better at communication. At every meeting, I make a new friend. 🍷

Stephen D. Rogers is club president of South Coast Toastmasters. South Coast Toastmasters meets the second and fourth Thursday of every month from noon to 1 p. m. Visit southcoast.toastmastersclubs.org for more information.

On Cape Cod, check out these Toastmasters groups: <https://outermost-toast.toastmastersclubs.org/>, <https://uppercape.toastmastersclubs.org/>





Around the Region

Town of Mashpee

SOURCE: CENSUS.GOV/QUICKFACTS, CITY-DATA.COM

Form of Government:
Open Town Meeting

Incorporated in: 1870

Demographics:

Total population **14,229**
 Female: **53.8%**
 Male: **46.2%**
 White: **86.2%**
 Black: **3.2%**
 Asian: **2.2%**

Persons reporting two or more races: **2.3%**
 Hispanic or Latino: **0.6%**
 Total housing units: **9,321**
 Family households: **6,360**
 Average household size: **2.21**

Median Earnings:

Median household income: **\$77,019**
 Per capita income: **\$44,176**
 Mean travel time to work: **25.3 minutes**

Educational Attainment (age 25+):

High school graduate: **97.6%**
 Bachelor's degree: **41.4%**
 Graduate degree: **21.2%**

Business:

Minority-owned businesses: **186**
 Veteran-owned businesses: **447**
 Women-owned businesses: **458**

FISHERIES NEWS CAPE COD COMMERCIAL FISHERMEN'S ALLIANCE



Plan Addresses Growing, Protecting Shellfish Industry

The state's top five most valuable seafood landings are shellfish, yet there hasn't been a plan to grow and protect the industry in more than a generation. Until now.

Earlier this spring, after more than two years of effort, the Massachusetts Shellfish Initiative released a strategic plan with recommendations on how to navigate the competing demands for the state's nearshore areas and maximize the economic, environmental, and social benefits of shellfish.

In addition to cleaning the water and helping keep the food web strong, shellfish create thousands of year-round jobs, and happy diners. Massachusetts boasted more than \$45 million in commercial shellfish landings from state waters in 2018, which doesn't include the indirect benefits of helping drive tourism dollars.

Recreational shellfisheries are also very popular, but their value is not measured; one MSI recommendation is to quantify that value by asking towns to have people report last year's landings when they renew their permit.

The 21-member task force's overarching goals include educating growers on opportunities other than oysters and incentivizing nature-based solutions to address stormwater and wastewater management (think salt marsh and cranberry bog protection/restoration).

Melissa Sanderson, chief operating officer at the Fishermen's Alliance, served on the task force and said hundreds of people participated. Now, she said, making it work will take a village as well; the wild shellfish population is a public resource.

SOURCE: CAPECODFISHERMEN.ORG



Vineyard Wind Project Wins Final Federal OK

Vineyard Wind, a joint venture between Avangrid Renewables, a subsidiary of AVANGRID, Inc., and Copenhagen Infrastructure

Partners received on May 11 the Record of Decision from the U.S. Department of the Interior Bureau of Ocean Energy Management, the final major step in the federal review process for the first commercial scale offshore wind farm in the United States.

Since 2017, the Vineyard Wind 1 project has been through an unprecedented and exhaustive public review process that generated more than 30,000 public comments, more than 90 percent of which supported the project. The Construction and Operations Plan was reviewed by more than two dozen federal, state, and local agencies over the course of more than three and a half years.

The project design includes the world's most powerful wind turbine, the GE Haliade-X, with a capacity of 13 megawatts. The larger turbine capacity has allowed the project to reduce the

total number of turbines from 108 to 62 while still delivering a total capacity of 800 MW to Massachusetts ratepayers. The turbine layout, which features consistent spacing of one nautical mile between turbines, was endorsed by the United States Coast Guard for transit, fishing and navigational safety.

"The Record of Decision is not about the start of a single project, but the launch of a new industry," said Vineyard Wind CEO Lars T. Pedersen. "Receiving this final major federal approval means the jobs, economic benefits and clean energy revolution associated with the Vineyard Wind 1 project can finally come to fruition. It's been a long road to get to this point, but ultimately, we are reaching the end of this process with the strongest possible project."

In response to comments and direct engagement with neighboring communities, environmental organizations and advocates, fisheries organizations, and governmental and tribal entities, the project has incorporated significant mitigation measures, including protections for the North Atlantic Right Whale, fisheries investment and mitigation funding and cultural and historic protections.

SOURCE: MASSTECH.ORG

Les Lutz

Director of Horticulture & Facilities Management, Heritage Museums & Gardens

What does your job entail?

My title is Director of Horticulture & Facilities Management. I'm responsible for the design, care and management of all of the gardens and property of Heritage Museums & Gardens (a 100-acre public garden). I determine priorities, design new areas and manage a crew of four senior gardeners in the care of the gardens. Our goal is to help to ensure the visiting public have an enjoyable, educational experience at HMG.

How did you get into this field?

When I was in high school I built (of plastic) a small greenhouse and began growing plants. I eventually got a job (while in high school) working for a large plant nursery. After high school I was accepted into a training program at Longwood Gardens, a large public garden 30 miles southwest of Philadelphia. That experience changed my life. Until then I had always assumed I would work in commercial horticulture. Longwood Gardens showed me the world of public gardens. I've been in this field now for 45 years. I've been at HMG for almost 10 years. I've had the pleasure of working at Longwood Gardens (after I graduated from their program), The New York Botanical Garden, Lauritzen Gardens (Omaha Botanical Garden), Salisbury University, and now Heritage Museums & Gardens. I also design gardens privately. Training in public garden management is my education background.

What are your favorite plants and why?

That's a hard question. I guess I'd have to say I love rhododendrons and hydrangeas. But I also have a very strong inclination toward landscape design. I love to design beautiful spaces, using plants.

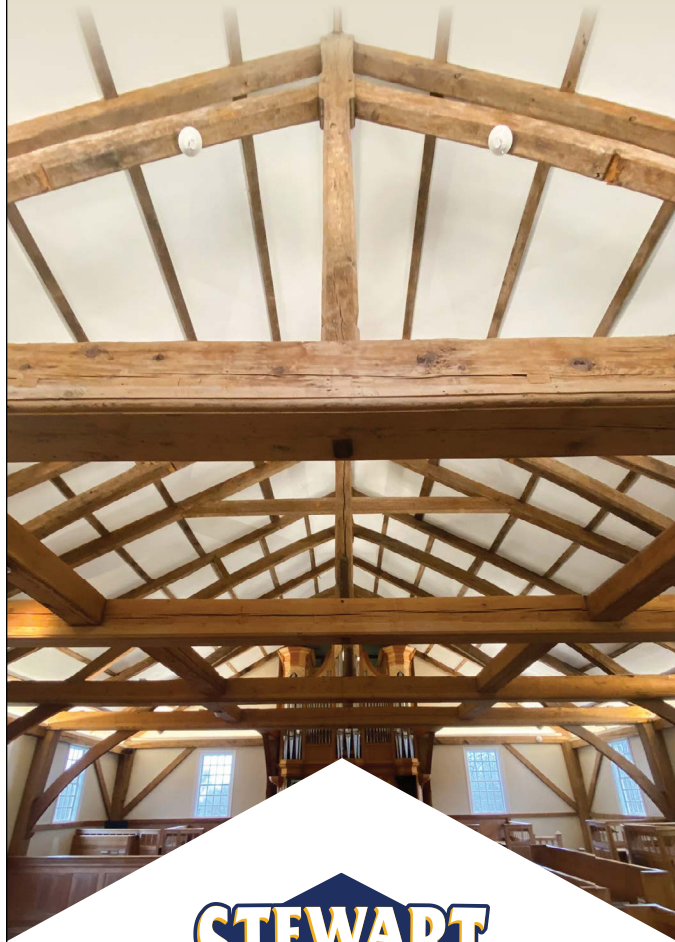
What do you like about your job?

That's easy. Designing spaces that people love. Seeing the faces of the public as they enter the Hydrangea Garden, The McGraw Family Garden of the Senses, or any one of many garden spaces at Heritage. Listening to them talk about the plants, the plant combinations, the beauty of the world of plants. 🌸

Do you have an out of the ordinary job? Email carol@capeplymouthbusiness.com to be considered for this feature.



"The West Parish of Barnstable Meetinghouse was built in 1717 and is maintained by the 1717 Meetinghouse Foundation. After extensive research, the Stewart Painting company was hired to paint the interior. We couldn't have been happier with their professional approach to protecting the original interior, preparation and painting. We will definitely call them again."



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NEWS AND MOVES



Goretti Andrade

BayCoast Mortgage Company Promotes Andrade

Goretti Andrade of Somerset has been promoted to assistant vice president/mortgage closing officer at BayCoast Mortgage Company, LLC.

In this management role, Andrade is responsible for the prompt and efficient closing and post-closing process for residential mortgage loans with a focus on operational efficiency, loan quality, compliance, technology and profitability.

Andrade, whose previous title was mortgage loan closing officer, joined BayCoast Mortgage in 1987 (then known as Citizens-Union Savings Bank).



Richard Zilewicz

Zilewicz Appointed Chief Commercial Banking Officer At The Coop

The Cooperative Bank of Cape Cod has announced the appointment of Richard "Rick" Zilewicz as Chief Commercial Banking Officer.

As a member of the bank's senior leadership team, Zilewicz will lead the development and execution of the bank's commercial banking focus and help businesses meet their business goals.

Zilewicz brings more than three decades of experience in the banking industry to the role, having held leadership roles at prominent, national banks. Most recently, he served as market manager, senior vice president of Business Banking at Citizens Bank in Boston, a post he held for seven years. He has also served in senior business banking positions at Bank of America and Fleet National Bank. Zilewicz has risen through the ranks and comes to The Coop well-positioned to oversee relationships with commercial clients and work with the team to offer banking solutions and exceptional service to businesses.

Zilewicz received a degree in Economics from Boston University and an MBA from American International College in Springfield. He also completed advanced studies in business at Harvard Extension School.



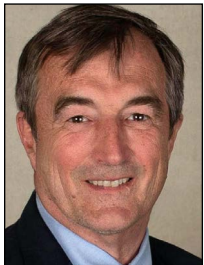
Cidalia Silva

Silva Named Branch Manager At BayCoast Bank

BayCoast Bank announces that Cidalia Silva of Wareham has been named branch manager of the Elm Street location in New Bedford.

Silva joins BayCoast Bank with 24 years of experience in the financial services industry, most recently as a branch manager with Southeastern Mass Credit Union in Fall River. Previously, she was the assistant vice president, business development sales manager with East Cambridge Savings Bank in Cambridge.

Silva, who is fluent in English and Portuguese, is a graduate of Cambridge Rindge and Latin High School and attended Burdett College in Boston.



Douglas F. Hanson

BayCoast Bank Names Hanson Vice President

Douglas F. Hanson of Greenville, R.I. has been named as vice president for Commercial Lending for BayCoast Bank.

In this role, he works within BayCoast Bank's market to develop key loan-providing opportunities that dovetail with the goals of the bank with additional focus on increasing deposits and promoting the

bank's roster of products, such as insurance, wealth and cash management services.

Hanson joins BayCoast Bank with 35 years of experience in the financial services industry, most recently as vice president of Centerville Bank in West Warwick, R.I.



Jeffrey D. Perry

Perry Joins Asset Management Advisors

Jeffrey D. Perry has joined Asset Management Resources, LLC an investment advisor representative.

In this role, Perry will primarily be responsible for advising and consulting with AMR clients on financial planning and portfolio management services. He will also implement a new financial mentoring service

and host financial educational workshops later this year.

Prior to joining AMR, Perry was superintendent/special sheriff for the Barnstable County Sheriff's Office. He also served as adjunct professor at Cape Cod Community College for 13 years, instructing students on courses related to constitutional law, civil litigation, and U.S. history and was a former state representative for the 5th Barnstable District.

Perry earned a juris doctorate degree from New England School of Law and holds several professional certifications including Investment Advisor Representative, Massachusetts Attorney at Law, Massachusetts Real Estate Broker and Florida Real Estate Broker.

He resides in Port Saint Lucie, Florida.



Paul Niedzwiecki

Cape Chamber Names New CEO

Paul Niedzwiecki has been named the next chief executive officer of the Cape Cod Chamber of Commerce. He will succeed Wendy Northcross, who retires on June 30 after leading the chamber for 24 years.

Niedzwiecki, of West Barnstable, is a public policy professional and attorney with more than two decades of experience in public administration and crafting environmen-

tal and economic policy on Cape Cod. He previously served as

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NEWS AND MOVES

former executive director of the Cape Cod Commission, as assistant town manager for the Town of Barnstable, and held senior positions with Southfield Redevelopment Authority and Cape Cod Healthcare.

Niedzwiecki holds a bachelor of science degree in public administration from Suffolk University and a juris doctor from Suffolk University Law School.

He will assume the CEO position on July 1.

Seaside Bridal Couture Opens In Hyannis

Melane Wayburn, former bridal manager of Sposabella Bridal in Hyannis, has opened her own bridal salon, Seaside Bridal Couture, at 187 West Main St., Unit B, in Hyannis.

Seaside Bridal Couture is a full-service bridal boutique providing one-stop shopping for all formal events as well as on-site alterations, serving Cape Cod and the Islands.

A native of the Philippines, Wayburn spent many years working in the garment industry, focusing on manufacturing and production.

For more information, seasidebridalcouture.com.



John Kinney

DJSA Architecture Names Kinney

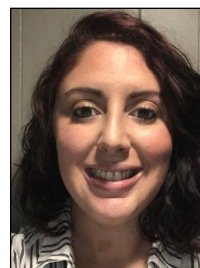
DJSA Architecture PC has named John Kinney of North Attleboro as Building Information Modeling (BIM) manager. BIM is a highly collaborative process that allows multiple stakeholders and AEC (architecture, engineering, construction) professionals to collaborate on the planning, design, and construction of a building within one 3D model.

He served in a similar capacity at Integrata Architecture in Falmouth prior to joining DJSA. His additional industry experience includes serving as job captain at Ellenzweig, an architectural firm in Cambridge and downtown Boston. He also served on the Revit (building model software) Standards Committee.

After studying at Roger Williams College, he completed his architectural studies at Boston Architectural College.



Julia Mullin



Ashley Luongo

News From Elevate Counseling Services

Elevate Counseling Services has announced that licensed social worker Julia Mullin of Mansfield Center, Conn. has

joined the practice's Telehealth Division and Ashley Luongo has been promoted to assistant director of Clinical Operations.

Mullin's areas of specialization will include adolescent children, adults, and older adults. Prior to joining the Elevate team, she worked in patient psychiatry at MetroWest Medical Center in Natick, where she was the lead clinician, working with children, adolescents, adults and geriatric clients.

Mullin earned a master's degree in Social Work and an undergraduate degree in Psychology and Early Childhood Education from Simmons College.

Ashley Luongo previously held the position of associate administrative director of the practice's Bellingham location.

In her expanded role, she will focus on growing the groups that Elevate Counseling is offering to its clients. She is working with CEO Leigh-Ann Larson on expanding the topics and numbers of groups that are available. She will continue overseeing the day-to-day operations of the practice's Bellingham location, including administrative and training functions. She additionally maintains her own caseload of clients, with a concentration on high school teenagers.

Prior to joining Elevate Counseling Services in 2017 as a clinician, she worked in community mental health in Boston and on the South Shore, as well as in home therapy.

She earned a bachelor's degree from Curry College and a master's degree from Assumption College, and holds the licensed mental health counselor designation.

RogersGray Names New Partners

RogersGray has announced that Jeff Cotto, Jeff Bastien, John Foley, John Turco and Ryan O'Connell have been named partners, effective Jan. 1, 2021, in the nationally recognized insurance agency.

"The five individuals we have welcomed to the Partnership Group at RogersGray have all contributed greatly to the agency, culture and clients and we are thrilled to be expanding this team of leaders," said Michael Robinson, chairman of RogersGray. "Their industry expertise represents all aspects of our business – employee benefits, business and personal insurance – and all have demonstrated an exceptionally strong commitment to our clients."

Bastien, Foley and Turco are consultants in the Employee Benefits Division, working with employers on creative solutions for employee health benefits including self-funding and traditional plans. Turco joined the agency in 2008, Foley in 2011 and Bastien in 2018.

O'Connell joined the agency in 2002, specializes in coastal risk exposures for homeowners and is the first personal insurance consultant to achieve partner.

Cotto, a business insurance consultant, began at RogersGray in 2007 and focuses on contractors, condominiums, and non-profits. ■■



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Vermont Mutual Awards Grant To Greater Plymouth Habitat

Habitat for Humanity of Greater Plymouth recently received a grant of \$2,500 from the Vermont Mutual Insurance Group Giving Fund. This grant is earmarked for construction support of two homes on Long Pond Road in Plymouth, both of which were designated for military veterans and their families.

The Vermont Mutual Insurance Group Giving Fund provides financial support to organizations that help to build, maintain, and enrich healthy lives and strong vibrant communities.

In April, two single-mother veterans and their five children (collectively) will close on their two new homes recently completed in Plymouth. This grant will help cover the costs of the final stages of construction and necessary finishing touches before these two families are able to call these new residences home.

More efforts are underway to identify and secure new land throughout Habitat's region, which includes Plymouth, Kingston, Carver, Middleboro, Plympton and Lakeville, in order to help address the significant increasing need for affordable workforce housing.



Sarah B. Deutsch

Deutsch Joins OpenCape Board Of Directors

OpenCape, a nonprofit organization that owns and operates Cape Cod's 100 percent fiber optic network, has announced the appointment of Sarah B. Deutsch of Brewster to its board of directors.

Deutsch is a practicing attorney in the Washington, D.C. area handling copyright, trademark, privacy and internet policy issues. Previously she was Vice President and Deputy General Counsel at Verizon Communications where she was responsible for Verizon's global IP practice, including copyrights, trademarks, patent licensing and unfair competition.

"Broadband has become an essential feature of our daily lives and, as demonstrated by the pandemic, is now a human rights issue," said Deutsch. "I am passionate about OpenCape's mission to make broadband accessible for everyone on Cape Cod and look forward to working with the board."

Deutsch also managed Verizon's privacy practice and worked on a broad set of global intellectual property policy issues, including Internet policy, online liability, privacy and related advocacy.

Deutsch also serves on the boards of the National Center for Health Research, a non-profit think tank based in Washington D.C.; the Electronic Frontier Foundation and ICANN, the Internet Corporation for Assigned Names and Numbers.

For more information visit www.opencape.org.

CDP Launches Phase II Of Housing Campaign

The Community Development Partnership launched Phase II of its Public Education Campaign at the end of April.

The campaign is centered on the slogan "We can't afford to lose the people that can't afford to live here" and addresses the mis-

conceptions around the people who need affordable housing in our communities. Over the next several months three videos and their companion print advertisements will be shared across social media, and in local newspapers.

Phase I, launched in 2019, emphasized the need for affordable housing for residents employed in key sectors including teachers, first responders and nurses. Rising costs on the Lower and Outer Cape have made it nearly impossible for people employed in these industries to find housing that they can afford.

Phase II builds on this message and highlights the diverse members of our community who need affordable housing and how the lack of it affects many aspects of peoples' lives. Seniors who are looking to downsize, young families, and small business owners are just some of those affected by the housing crisis.

"This campaign is intended to remind all of us who care about the Lower Cape that we must take action to ensure the sustainability of our communities and address our affordable housing crisis," says Jay Coburn, the CDP's chief executive officer.

The Lower Cape Community Housing Partnership is a three-pronged community-based approach to addressing the housing needs of the Lower and Outer Cape through the Cape Housing Institute, advocacy training and the public education media campaign.

For more information visit www.capecdp.org.

Road to Responsibility Receives Flutie Grant

Road to Responsibility, a nonprofit organization supporting individuals with intellectual and developmental disabilities, was the recipient of a \$5,400 grant from the Doug Flutie, Jr. Foundation for Autism. These funds will provide funding for the purchase of iPads for people with autism participating in RTR's day programs to help augment virtual learning.



Shannon Smith

Boys & Girls Club of Marshfield Honors Youth of the Year

Shannon Smith, a senior at Marshfield High School, has been named the 2021 Marshfield Youth of the Year by The Boys & Girls Club of Marshfield.

According to Jim Bunnell, CEO of Boys & Girls Club of Marshfield, "Shannon truly sets an example for others. She has an incredible leadership ability with a capacity for bringing about positive change."

Each year, the club selects one exceptional member as "Youth of the Year" to serve as an ambassador for the club's youth as well as a voice for all young people.

Smith has been a member of the Boys & Girls Club of Marshfield since fourth grade. Over the past three years, she has held a number of leadership roles, including counselor in training, club staff, Keystone secretary and Keystone president.

Smith has received Honors and High Honors for most of her high school career. She has been involved in Irish Step Dance at Dunleavy Boyle Academy in Hanover and has danced competi-

tively for many years. She is a dedicated community volunteer, helping around town with Grad Nite Live and arranging food donations.

Smith will be attending Merrimack College in the fall and majoring in Business/Marketing.

New Shark Center To Open In Provincetown

The Atlantic White Shark Conservancy has entered into a lease agreement to open a Shark Center on historic MacMillan Wharf in Provincetown.

In addition to leasing the ground floor of 16 MacMillan Wharf, former home of the Whydah Pirate Museum, the non-profit has leased a slip at the property's marina and will operate its 25-foot vessel for shark ecotourism trips from the location. The conservancy's team will also utilize the new slip for research trips.

The new Shark Center will offer visitors an in-depth look at great white sharks through interactive exhibits, videos and displays, as well as provide insight into groundbreaking local research. The Conservancy will also continue to operate a Shark Center in Chatham, which welcomes thousands of visitors annually.

Ecotourism, along with a merchandise shop, will be operating this summer in Provincetown. Information on booking a private shark viewing charter can be found on the Conservancy's website.

Exhibits at the new Shark Center are expected to open in summer 2022, following an extensive build-out and renovation of the 3,100-square-foot space.

SPAT Awarded MOTT Grant

Wellfleet Shellfish Promotion and Tasting (SPAT) was awarded a Massachusetts Office of Travel & Tourism (MOTT) Recovery Grant for its marketing campaign to successfully promote Wellfleet and its "Quintessential American Oyster."

The campaign will inform potential visitors about all that Wellfleet has to offer as a tourist destination, its rich shellfishing history and connect them to Wellfleet's shellfish farmers and wild harvesters in order to reinvigorate tourism to this unique region and increase demand for its exceptional shellfish.

"The tourism and hospitality industry is vital to the economic well-being of Massachusetts," said Gov. Charlie Baker. "Our administration recognizes the challenges this industry has faced during the pandemic, and these grants will support the Commonwealth's recovery by allowing grant recipients to market to their local strengths."

More than \$1.5 million was awarded to 59 tourism organizations, chambers of commerce, and municipalities as part of the newly created Travel and Tourism Recovery Grant Pilot Program. 🏠

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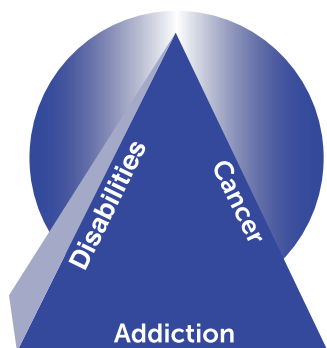
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CookFamilyCharitableFund.org
781-535-5900
tavary@cookfamilycharitablefund.org

Stats

Total number of employees:

2 staff, 19 board members

Annual revenues: \$150,000 per year to date

Year established: 2006

Mission

Believing in the value of education, research and direct care, the Cook Family Charitable Fund supports programs and individuals working to improve the lives of those struggling from addiction, cancer and intellectual disabilities by helping to eliminate financial barriers that may impact their journeys.

Geographic Area

New England

Leadership

Peter A. Cook, Sr. and Peter A. Cook, Jr. CO-FOUNDERS
Trudy Avery EXECUTIVE DIRECTOR

2021 Goals

Changing more lives, one day at a time, by increasing annual fundraising revenue goals to support families struggling from addiction, cancer and intellectual disabilities.

Fundraising Events/Opportunities

Annual golf tournament and comedy night; 2021 dates yet to be determined.

Giving Opportunities

Event sponsorships; individual & corporate giving, scholarship

Volunteer Opportunities

Event Committee, Auction Committee, Advisory board.



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Stats

Total number of employees: 450

Year established: 1972

Mission

Our mission is to excel in addiction and mental health treatment, to serve men, women, and families affected by these illnesses, and to promote lasting recovery.

Service Area

Cape Cod, the Islands, and all of Massachusetts and New England

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Who We Are

Gosnold is an innovative non-profit leader in behavioral health and substance use disorder treatment. At Gosnold, we know a successful recovery does not end with the completion of a treatment plan; we offer ongoing support for our patients and their families. We are committed to the community and, in addition to our inpatient and outpatient treatment and recovery offerings, Gosnold provides family education, school-based counseling, medical care integration, and supports for public prevention coalitions. Our programs are generating positive outcomes and are partially funded through grants and generous philanthropic support.

Facing the many challenges brought on by the COVID-19 pandemic, Gosnold continues to sustain high-level care delivery to enable any person who seeks treatment to successfully find it. Thanks to the support and commitment of loyal donors, Gosnold's programs continue to thrive at near-full occupancy, despite unexpected twists and turns along the way.



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Businesses Share Tips To Grow Your Company

By Cape & Plymouth Business Staff

Growing a business in a post-pandemic world won't be easy, but in the Plymouth and Cape Cod areas, business owners know that their hard work will be worth it when their small businesses come out alive on the other side of COVID.

What are some best practices to succeed? Local business owners recently weighed in with some suggestions.

Target Your Market

It's important to know who your customers are and also what your competitors are charging. Ask yourself, what sets you apart from the competition?

"Identify your target market and what price they would be willing to pay for your product or service. If you plan to charge more than your competitors, be prepared to justify what sets you apart from the competitors," said Barbara Liftman, Cape Cod Uncontested Divorce. "I think people on Cape Cod are price-conscious. They are very hard-working and living here is very expensive, so they want the best value for their money. I find that I am able to charge more in other areas. I think if your target market is tourists, it may be very different."

Prepare For Lean Times

The pandemic showed that a back-up plan is crucial for your business to survive a crisis and for seasonal businesses, during or the long, off-season months where you might be traditionally closed or have less income.

"It will take a few years to figure out your winter income, so prepare for the off-season and save money. My store is only two years old and half of that was surviving through a pandemic! But, we are continuing to grow and thrive every day," shares Katie Scott, owner of Pure Vita Modern Apothecary Studio.

"Make a plan to combat the seasonality of the Cape and Islands. Our economy is unique and so you need to adjust your business plan and budgeting to handle the tidal seasons of revenue. I always set certain benchmarks in my budgeting. Once you know you can cover your fixed and variable expenses (and it's wise to tuck a safety net aside), you have some room to breathe and can decide to reinvest in growth." – Nicole Bessette, Capt'n Cod's Bear Cove.

"Think about an online product or service you can offer to have a larger audience base. In the past year, many independent, local businesses have offered online services, sampling programs, and expanded how they reach and engage with more potential customers," suggests Janet Morgenstern Passani, Jute Marketing.

Importance Of Social Media, Reviews, Websites

If you're not engaged in social media of some sort you are likely missing a large part of your customer base. A vast number of shoppers, diners and other consumers are checking Twitter,

Facebook, Instagram and websites for information and/or reviews.

"People have time on their hands and will look you up before visiting your store or considering your service," says Merry Flynn, manager and co-owner of Woolfie's Bakery in Dennis Port. "On our last day at Woolfie's we created a brand new flavor – the 'Funfetti' muffin – and posted it to Facebook and Instagram. About 30 minutes after the post, I was hearing customers say, 'Do you have any Funfetti muffins left?' People were seeing our post and coming just from social media. It can take years to get to that point but building an audience is powerful and can really help your business."

Business Organizations

Yes, it's lonely and scary out there when you're an entrepreneur but there are loads of business organizations and mentoring groups whose members are willing to share experiences or just be a sounding board.

"It's important to remember you're not alone and there's support for the challenges you face. Join a business peer group, take a business class, pick something that works for you," says Amanda Kaiser, Program Manager at EforAll Cape Cod & Founder at Cape Cause Marketing & Events LLC. "People who have already had a lot of experience are often anxious to pay it forward and help others avoid the same mistakes they've made."

Build Relationships

Is your business trustworthy? Do you have clear policies and procedures?

"People shop/work with those that they know, like and trust. Be yourself – authentic and consistent," advises Laurie Hannah Walsh of Direct Sales for Avon and PartyLite. "When you or your product provides the solution to a problem they have, and they have trust in what you're offering, they are more comfortable. It's all about the relationship you build with people."

"Use your creativity in connecting with your clients. We are in financial planning so we look for ways to ask open-ended questions about who clients are and what their values are," says Michaela Herlihy of Beacon Financial Planning in Hyannis. Oftentimes, people won't understand how that impacts their financial picture, but we know from experience the more we know about the client's total personality and values, the better we can service them and help with their financial plan and investment portfolio. We have gone to clients' children's volleyball games, met for a walk, had them to our office for a private, ladies-only bra fitting (for our Beacon's Got Your Back event), etc."

"Make sure you implement impactful DEI procedures and policies to promote equity and justice if your business is large enough to have staff and/or volunteers. Hire and promote minorities!" says Tara Vargas Wallace, founder & CEO at Amplify POC.

Emphasize your local connection, says Mark Ameres, management consultant and technology implementation advisor.

"Get a 508 number. Listen to what people need. They may not know how to describe their solutions or they don't know what they don't know." 🧩

Why Your Business Needs A Podcast



By Stephanie Viva

In short, a podcast is an audio file that is like a radio show, except hosted through a digital platform. If you are a listener, you know about this format, but if not, they range from mental health conversations and TED talks to DIY, travel and true crime.

Podcasts can be any length. From a five-minute "quick tips" pod to an hour-long instructional "how-to."

The advantage of listening to a podcast is this is the only "media" you can absorb while doing ANYTHING and everything — driving, folding laundry, going for a walk, sitting on the beach, or even in the shower! My hubby has Bluetooth in our bathroom fan, and as crazy as I thought he was, I use it the most.

Listeners can stream a podcast, download an episode to listen to later, and they can subscribe, all while going about their regular life. You don't lose the station when you drive out of the area; you can rewind to essential parts, skip parts that don't interest you — there is no interruption between you, the host, and your listener.

Why start a podcast for your business?

It is easy to get started, and the barrier to entry is low.

If you are an established business, you already have a ton of content you have created over the years to reuse that will get your podcast into full swing. Stories, best practices, tools and tricks, tips, and how-tos all make for fabulous podcasts. You can demonstrate why your business is a trusted source because you share your knowledge on your website, social media and podcast.

Suppose you are a new business; what a great way to introduce yourself to the market and start a real relationship with your customers by podcasting. You can share your story about how and why you started this business and your visions for the future.

Having a podcast will increase your web traffic

A podcast helps you make a deeper connection with your cus-

tomers. It fosters your existing relationship with customers and also shows potential clients who you are as a business. Having a podcast builds a closer connection and is a library as to why they should choose your business over another.

Inexpensive marketing is the best

Everyone needs and uses different strategies to market their business. We have so many choices: radio, TV, print, magazines, websites, highway signs, Instagram, Facebook, TikTok, Twitter, Pinterest, LinkedIn. It's a sea of choices as to how we reach customers.

You have total control of your podcast and you own the channel. No expensive ads and you can take audio clips from your podcast and use them everywhere for self-promotion.

You can keep your audience and clients in the loop when something new is dropping, and they will feel connected because they heard it first — directly from you.

Do I see a new sales funnel opportunity?

Podcasting can be another source of untapped revenue. You don't have to monetize your podcast. You can team up with another business or have guests on to promote their business. You can even ask listeners to support a cause you champion or donate directly to your pod, depending on the subject matter.

All business owners want everyone to know how fantastic their business is!

You can demonstrate to the world what a unique culture you have created in your business and provide clients with an inside view of "the room where it happens." Business owners can let employees host a pod about a topic they want to share.

Building a relationship with your audience will lead to reaching a larger audience which leads to

more business.

Start authentically talking to your customers, and don't miss out on a chance to get your company's message out to a new audience.

Bring new clients in the door and boost your revenue with podcasting. 📻

Stephanie Viva is the founder of the startup business Lemonadio, which focuses on giving businesses a voice with podcasting and brand narration. She can be reached at stephanie@stephanieviva.com, 774-205-4634, <https://lemonadio.com/>



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FEATURE STORY



Stephanie Viva: Radio Layoff Didn't Silence This Voice

By Carol K. Dumas

If you've lived in the Cape Cod and Plymouth area for a while, you'd recognize Stephanie Viva's distinctive voice in less than it takes to name a tune playing on the radio.

Viva, who lives in Mashpee with her husband and family, has been a familiar radio personality for 25 years, most recently as a popular morning show co-host on iHeart radio's 106 FM before being laid off last year due to budget cuts.

The classic making lemonade out of lemons adage certainly applies to her.

This year Viva launched a business appropriately named Lemonadio, reflecting her layoff situation "and making lemonade" by starting her own company helping businesses create podcasts as a marketing tool. She is one of 14 entrepreneurs involved

in eForAll's Spring 2021 Accelerator Program, where she hopes to gain business skills and knowledge from mentors to grow her business.

She hasn't totally left radio; she was recently scooped up by The Dunes Radio X102.3 "Cape Cod's Music Channel," which started broadcasting April 1 (no joke!). Her morning program is called "and Stephanie," which features guests and a different co-host every week.

But back to Lemonadio.

Lemonadio's business angle is to educate businesses and organizations about the value of podcasting and help them get started in podcasting. Podcasting is a relatively new phenomenon in digital media. Basically, it's a series of spoken episodes in digital audio that a user can download to listen on their computer, smartphone or other device. The most popular podcasts in the world are the New York Times' "The Daily," and "NPR News Now," but there are countless other companies and individuals, famous and not-so-famous, who use podcasts to further brand their business, educate or entertain.

"I find that here, on the Cape, people are not using it to brand





their business,” Viva says. “I saw a hole in the marketplace.”

Podcasts, she notes, are creating huge SEOs. The cost of producing a podcast is also less expensive than traditional advertising and analytics gained from a podcast are valuable.

“It brands you as an expert in your field,” Viva says. “You can share your mission, show your clients why you are an expert.”

Big business is also using podcasting as an internal communication tool, she adds.

Viva will set up a template for a podcast, explore licenses to music and other potential legal issues and direct her clients to apps and resources to create their own podcast.

She’s taught a course in how to get started in podcasting at Cape Cod Community College’s Center for Corporate Communication.

Viva’s favorite website is The Joe Rogan Experience, hosted by the comedian Joe Rogan. Her website (stephanieviva.com) also lists new favorites and of course, you can listen to episodes of her own podcast on Lemonadio Live. Recent episodes focused on the annual Dance Marathon supporting Cape Cod Health Care’s Women’s Early Detection Fund, Seaside Bridal’s owner Melane Wayburn, the women behind Orleans’ Wild Water Collective and even a plug about hiring Lemonadio to launch your podcast.

Keys to podcasting success?

“People get caught up on content,” she says. “Reuse your blog posts, for example. It’s also important to be consistent and create content constantly.” 📺



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FEATURE STORY



Passion For Kombucha Propels A New Business

By Ann Luongo

Kombucha is a fizzy sweet-and-sour drink made with tea, which has been around for nearly 2,000 years. It was first brewed in China and then spread to Japan and Russia, and became popular in Europe in the early 20th century. Sales in the United States are on the rise because of its reputation as a health and energy drink.

For local business owner Emily Mellgard, her company, Fieldstone Kombucha, began as a personal passion project.

"I was introduced to the fabulous beverage that is kombucha by a friend of mine," said Mellgard. "She made it on her kitchen counter and drank it with her family for its immune system-boosting properties. Kombucha was love at first taste for me, there in her kitchen.

"When I returned home, I bought some in the store, took an eager gulp, and nearly spit it out. Whereas my first taste of kombucha had been light, effervescent, slightly sweet and smokey, this store-bought bottle was nearly vinegar and carbonated to taste like soda, which masked whatever flavors there may have been. I decided then that I would make my own kombucha because I wanted to drink the good stuff."

Mellgard's passion became a business when demand for it among family and friends outgrew what she could produce in her own kitchen and out of her own pocket. She found that other people wanted an alternative to what they found on the grocery store shelves as well. But, getting a new business up and running is a daunting task, and she knew she'd need help and guidance.

"While the ultimate responsibility of the business is mine, a host of mentors, family, and friends have made it possible to build. I do not have an entrepreneurial or business background, so when I decided to build my kombucha-making into a business, I spoke with other local business owners and beverage producers," she said. "When I launched the business and increased production, my mother, who had been my chief taste-tester, came on as my informal assistant brewer. My Dad and fiancé are always willing to help me build a new tool or piece of equipment, and to make trips with me to collect materials. I couldn't do it without them."

Mellgard also credits the EforAll mentoring organization. As part of the 2020 Summer Business Accelerator program, she ended up winning first place in the end-of-program presentations.

"The program was essentially a super-condensed, incredibly practical, business certificate. The program, and particularly my team of mentors, helped me professionalize my business, bring in structures, and plan for the future."

There are only three ingredients in kombucha at its base: tea,

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sugar and a kombucha culture (existing kombucha). Within those three ingredients, she said, is an entire world of experimentation, individuality, and fun.

“You can use a myriad of different teas (though avoid teas flavored with essential oils, as they can hinder the process). Many kombucha brewers use black, green, or a combination of the two. I use a black and white tea combination for most of my kombucha. I prefer the taste to green tea.”

The fermentation process is similar to that of beer or wine making. The sugar feeds the fermentation process (like barley in beer, and natural sugars in grape juice for wine). Most of it is consumed by the yeast during the primary fermentation. The third ingredient is kombucha. Like yogurt, kombucha is a culturing fermentation. This means a culture of existing end products is needed to introduce the microorganisms (yeast and bacteria) that work through the new tea, consuming and altering it into kombucha.

The potential benefits of kombucha are said to vary from help with digestion and ridding the body of toxins to boosting the immune system and helping with weight loss. There have been claims that kombucha helps with, or even cures, everything from cancer to diabetes. While there are currently no scientific findings to support this, advocates claim kombucha is still a delicious and healthy supplement for a healthy body.

“As a kombucha brewer and business owner, I need to be very careful of the claims I make about my kombucha,” said Mellgard. “What is established science is that raw kombucha is a good source of probiotics and can help maintain a healthy immune system.”

Mellgard sources many of her ingredients from local farms and seasonally rotates flavors to take advantage of the most delicious and freshest ingredients in the fields. She grows as many ingredients as she can, such as beets and many of the herbs and even started a berry orchard this year to grow blueberries, raspberries, elderberries and goji berries. The tea and sugar are sourced organically.

“My flavors are also inspired by New England farms and produce,” she said. “Each year I’ve expanded the flavoring. It’s one of my favorite parts of the business.”



Fieldstone Kombucha founder Emily Mellgard.



Fieldstone Kombucha

508-642-5214

Emily@FieldstoneKombuchaCo.com
fieldstonekombuchaco.com

The spring line up at Fieldstone Kombucha includes Garden Blush (strawberry rhubarb), Crimson Dawn (earthy beet), Farm Dreams (spicy ginger), and Golden Hour (turmeric with ginger). Summer brings Baby Bandit (blueberries, raspberries, and thyme), Botanical (the whole herb garden), Summer Nights (smoke and lavender), and Snow Birds (red currant and mint). Autumn brings Traditions (spiced apple), Harvest Moon (pumpkin), Bog Witch (cranberry rosemary), and Firefly (cranberry with hot peppers).

Mellgard began selling kombucha in mid-December 2019. When the pandemic shut everything down in March, she was active in only one farmers market and had lost her market to gyms and yoga studios.

“COVID-19 caused a major pivot in my plans,” she recalled. “I introduced home deliveries and signed up for local delivery services like What’s Good and Farm Fresh RI to keep me going. It was a difficult year, even when I had nothing to compare it to. Without previous years’ sales records to show a drop in revenue, I was ineligible for assistance programs. The business was able to remain viable though thanks to loyal customers and increased interest in local food and drink, and products that boost the immune system.”

As restrictions ease, more people are returning to farmer’s markets, and now that Mellgard has her wholesale license, she’s getting the kombucha into local stores, restaurants, and cafes as they reopen. She is planning a summer full of markets and sales to yoga studios.

“Business is definitely picking up. It’s going to be a very exciting year,” she said.

In fact, she’s hiring for farmers markets and brewing assistance. She’s also looking for any businesses in the Cape and Plymouth area that might be interested in offering the kombucha. They can email her directly at emily@fieldstonekombuchaco.com.

In addition to spreading word about her business, she’s also planning her September wedding.

“Planning a wedding and building an expanding business in the twilight of the pandemic makes for an interesting work-life balance,” she said. “Sitting on the back porch at the end of the day with a kombucha cocktail always helps!” 🍷

ON THE ROAD AGAIN

Plymouth & Brockton Buses Rolling Again After 14-Month Shutdown

By Carol K. Dumas

was shining on the company's headquarters in Plymouth as Sargent, president John Cogliano and CFO Paul Fuerst addressed an assembly of media and legislators who had come to hear the good news that P&B bus services were back starting May 14 with service between Hyannis and Boston. Two of the fleet's shiny new buses, emblazoned with the new company logo, served as a backdrop for the event.

Last year, the company used its time off to make a number of upgrades to technology and safety and institute new health measures, such as frequent disinfecting of the buses and

installation of air purification systems. The company has approximately 50 employees back to work and plans on hiring more as they move into the next phase of service. In addition, P&B partnered with the U.S. Army, which guarantees soldiers an interview with the company and the possibility of employment following their terms of service. The Partnership for Youth Success (PaYS) Program is a strategic partnership between the U.S. Army and a cross section of corporations, companies and public sector agencies.

As the country and Massachusetts move towards reducing their carbon footprint, bus travel couldn't be more timely, said P&B partner John Cogliano, a former Massachusetts Secretary of Transportation and CEO of the Mass Turnpike Authority.

"Every P&B bus can take up to 55 cars off the road which reduces local traffic congestion, reduces overall gas consumption, and truly benefits the environment," he noted.

Cogliano said in the future, the company would be exploring greener alternatives to diesel-fueled buses, but he's leaning more toward hydrogen fuel cell technology, when that's developed, rather than electric vehicles.

P&B plans to upgrade its fleet frequently, he said.

The company has been inundated with interest mainly about its service to Logan. At the end of May, 14 trips from Hyannis to Logan Airport were offered, starting at 3 a.m.

"It is very encouraging to see our critical transportation networks coming back on-line, after seeing business models crushed by severe capacity limits due to COVID-19," reflected Cape Cod Chamber of Commerce CEO Wendy Northcross. "P&B has served as a critical lifeline to the Cape – and transported generations of Cape Codders to work in Boston or Logan Airport, and it is a relief to see those beautiful buses on the road again!"

South Shore Chamber of Commerce President and CEO Peter Forman noted that the company not only offers a critical option for commuting to Boston and the airports, but also provides access for people who moved to the South Shore and Cape Cod during the pandemic.

In late 2019, Winthrop "Win" Sargent was jubilant after he and his two partners bought the Plymouth & Brockton Street Railway Company. They had plans to re-energize the company, founded in 1888, with new buses and more routes to solidify their place as the number one bus service for the Cape and South Shore.

"We finished 2019 and started 2020 with plans to add routes to our service area, and introduce a new fleet of 27 motorcoaches to the service. We brought the first few buses to P&B and were preparing to introduce them to our passengers," recalled Sargent, the company's chairman and CEO. "Then COVID happened."

What followed were layoffs and a shutdown of their operations for 14 months. P&B is a popular choice for commuters to Boston and for travelers to Logan Airport. When the need for commuting diminished, workers were relegated to working from

home and the travel industry shut down as the pandemic raged, P&B was stalled in its progress.

However, this year, on May 13, the sun



P&B partners (from top) Win Sargent, Paul Fuerst and John Cogliano

"P&B offers local residents a critical option for commuting to Boston, Logan Airport and now T.F. Green Airport that the MBTA often cannot match," he said. "That helps open the South Shore and Cape to more people who want to live here but need access to those areas without the stress or expense of driving themselves. That makes P&B essential to the region's economic future. The new ownership is already showing important community leadership. The new fleet of buses incorporating the latest technology for safety and air quality will help reduce anxiety about returning to work. By resuming commuting service before the MBTA restored some of its services led the way in announcing it is time to re-open the economy."

More Routes

The company also introduced service May 14 to T.F. Green in Warwick, R.I., as the smaller airport on the outskirts of Providence was a popular alternative airport of choice for especially Cape Cod and Islands residents. Stops are made in Barnstable, Sagamore, New Bedford and Fall River. The route will run four round trips every day.

"As more ridership returns we will be adding even more bus service," said Cogliano. "The new T.F. Green Airport bus service from Hyannis has had a strong start with people traveling from Hyannis and other stops to T.F. Green Airport. We're seeing

increased ticket sales and are confident that our new Hyannis to T.F. Green bus route will develop into an important transportation service for the residents on the Cape and Southeastern Massachusetts as well as bring residents from Rhode Island to locations in Massachusetts."

Cogliano also said P&B was planning to offer service from Woods Hole to T.F. Green and Logan. The company's plans call for adding stops at Woods Hole as well as Falmouth Station in the center of town and providing routes to the two airports. It is working out an access license agreement with the Steamship Authority which will allow P&B buses at Woods Hole to pick up ferry passengers coming from Martha's Vineyard and Nantucket.

"For people coming from Martha's Vineyard or Nantucket who are looking to get to the airports, this will be a great solution for them," he said, adding, "And of course for the Falmouth residents seeking a comfortable and state-of-the-art transportation solution to Boston and Logan Airport and T.F. Green Airport, we look to fill that need."

P&B's owners are glad that 2020 is behind them.

"The past 14 months have been extraordinarily difficult," Sargent acknowledged in May. "We need people to feel confident and get on and ride." 🍷

1888 Established as The Plymouth & Kingston Street Railway.

1928 Electric trolleys ceased operation and replaced by Mack buses.

1948 Company purchased by the Anzuoni family who expanded service to and from Cape Cod and across the South Shore, express service to Logan Airport and the re-introduced trolley service in Plymouth. The family acquired the Brush Hill Transportation Company of Boston, McGinn Bus Company of Lynn and the North Shore Bus Company of Revere.

1987 P&B honored by transportation industry publication Metro Magazine as 27th largest family owned bus company in the nation.

2019 P&B purchased by partners Winthrop Sargent, John Cogliano and Paul Fuerst.



ROAD SIGNS: © 123RTF.COM/ROMAN AMANOV

Security

Failing To Plan Is Planning To Fail



By Kevin Ricci

It has been said that a data breach is not a matter of “if,” but a matter of “when.” Against the ever-increasing sophistication and efficacy of cyber attacks, staying secure is akin to Sisyphus rolling a boulder uphill for all eternity. Criminals have an uncanny ability to stay one step ahead of the latest defenses, finding backdoors to circumnavigate the latest and greatest security solutions, ready to pounce on one misconfigured setting or unaddressed vulnerability. The following examples are just a fraction of the disastrous fates that lie in the wake of a cyber incident:

- A construction company was breached by an attacker who, after deleting all data residing on the servers, wiped out the cloud backups as well, leaving the company unable to access any of their information.
- A healthcare entity was struck by ransomware during their

busy season, instantaneously bringing their ability to provide services to a halt until they paid a six-figure ransom to decrypt their data.

- A manufacturer had their most sensitive client data stolen and then surreptitiously exposed on a public file sharing site, laying bare the entirety of their clients’ sales history, replete with pricing and payment information.

If compromise is in fact inevitable, it is imperative that a business prepares to respond so that recovery can be as expeditious a process as possible. The two key elements of response preparation are developing an incident response plan and having the right resources to quickly help restore operations after an attack. According to the Ponemon/IBM Cost of a Data Breach Report 2020, organizations who have formed incident response teams and test their incident response plans reduced the average total cost of a data breach by \$2 million.

The first element, an incident response plan, should include detailed action steps, communication protocols, and other key information needed to help execute the recovery game plan. And while having a plan is crucial, testing the plan on a regular basis is just as important. Members of management from all departments, not just IT, should partake in the testing process so that everyone can efficiently execute their responsibilities in the event a real incident should occur.

The second element, a dependable expert resource to help with

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“If compromise is in fact inevitable, it is imperative that a business prepares to respond so that recovery can be as expeditious a process as possible. The two key elements of response preparation are developing an incident response plan and having the right resources to quickly help restore operations after an attack.”

the restoration, is essential to have in place. Unless a business has internal forensic and restoration expertise in place to tackle a cyber-attack, they will need an external resource standing by. This resource should possess the relevant certifications to confirm their credentials are legitimate and they should be available at a moment's notice.

Having the right response team on retainer can be the difference between experiencing a few hours of inconvenience as

opposed to several weeks' worth of downtime. To help companies mitigate the trauma that accompanies a cyber attack, Citrin Cooperman has developed CyberSecure, an incident response team that delivers readiness and rapid response services to help companies prepare and respond to data security incidents or breaches. This elite cyber cavalry brings many benefits, including:

- Peace of mind that a 24/7/365 incident response team is at your service;
- Front-of-the-line access to our rapid response breach recovery team and network partners;
- Establishment of a proactive zero cost incident response engagement letter with terms and conditions to expedite the data breach response time;
- Opportunities to obtain discounted rates when combined with our other cybersecurity services. 

To help get the right response resources in place, consider setting up a meeting to discuss how Citrin Cooperman can help protect your business with CyberSecure. To get started, please reach out to **Michael Camacho** at mcamacho@citrincooperman.com or **Kevin Ricci** at kricci@citrincooperman.com, or click here for more information on CyberSecure.

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BUSINESS TOOLBOX

Human Resources

Know PMFL Act Limitations, Options



By Gabriel DeSouza

Can your employees go 40 days without receiving income? Did you know that Massachusetts' Paid Medical Family Leave (PFML) on average takes 40 days from filing date to payment?

The Paid Family Medical Leave Act is now law. It is a new employee benefit into which businesses and employees contribute. The fund is used to pay eligible Massachusetts' residents a qualified work leave not covered by a short-term disability policy (if provided for by their employer).


“Most Massachusetts workers will be eligible to take up to 26 weeks of paid leave per benefit year under the new law.”

Starting Jan. 1, 2021, employees in Massachusetts could apply for and receive paid leave under the state's new PFML law. Most Massachusetts workers will be eligible to take up to 26 weeks of paid leave per benefit year under the new law. Year-to-date approximately 30,000 claims have been filed, however only about one fourth have started to receive the benefit, and none in a timely fashion. Typical wait time is five to six weeks. In theory this is a great benefit. However, the timely

claim process has adversely impacted employees.

The state fund is not an employer's only choice. Did you know other options exist? Private insurers offer the same coverage benefit with more competitive rating, easier administration, and faster claim payments.

You may want to consider purchasing (or ask your employer) the PMFL coverage from the private market for the following reasons:

1. Better pricing: private insurers rates are more competitive. And Massachusetts has already announced a rate increase effective Oct. 1, 2021 (which is only 10 months into the program).
2. A claim payment turnaround of five days versus the state's average of 40-day claim turnaround.
3. As an employer providing this benefit, why not get faster claim service for less money and help your employees benefit should they need to file for this benefit? 

Gabriel DeSouza is a commercial lines account manager at Murray and MacDonald Insurance Services, with offices in Falmouth and Bourne. He can be reached at 800-800-8990 or gabriel@riskadvice.com

Insurance

Protect Yourself Against Distracted Drivers



By Douglas MacDonald

Did you know that at any given day there are approximately 660,000 drivers attempting to use their phones while behind the wheel of an automobile? And that nearly 390,000 injuries occur each year from accidents caused by texting while driving. In fact, texting and driving is six times more likely to cause an accident than driving drunk.


What are you doing to protect yourself against distracted drivers and the damage they could cause you and your family?

Did you know that your personal auto policy has an important coverage feature that protects you as a driver, passenger, pedestrian and cyclist on the road against distracted drivers? It is called Uninsured and Uninsured Motorists Protection.

This very important policy provision covers you if another driver hits you with their vehicle and does bodily damage to you, and they either have no insurance or inadequate limits of liability. It allows you to file an insurance claim with your own insurance company and collect proceeds from the damages incurred upwards of \$500,000.

You can also purchase a rider on your personal umbrella policy that will extend the uninsured and underinsured motorist protection an additional \$1 million.

If you enjoy going for walks or riding your bike in addition to driving your car, you are at risk of getting hit by a distracted driver.

The best time to understand the coverage you have, and available options is now. As they say, "There is no time like the present." Contact us and one of our advisors will help you understand how best to protect your family with uninsured and underinsured motorist protection. 

Douglas MacDonald, CPCU, CIC, CRM is the CEO and president of Murray & MacDonald Insurance Services, Inc. Visit www.riskadvice.com, text or call us at 800-800-8990 to learn more.

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Creating Successful Team Behavior



By Andrew Botieri

When you're green you grow, when you're ripe you're rotten.

It's something I often say to the companies I work with.

Many of the companies I worked with last year pivoted and grew during the pandemic.

Some others went out of business. It's about survival of the fittest.

The success triangle is a three-legged stool of Attitude, Behavior and Techniques.

Attitude

Attitude is a belief in yourself, a love of life and in a higher power. It's another three-legged stool of mind, body and spirit. You hire for attitude. You can teach the product or service later. Some people just have a bad attitude. Ask why.

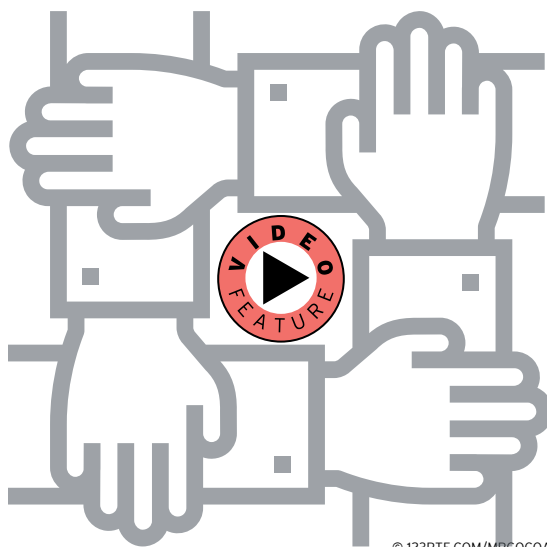
You can't manufacture attitude. It's got to be there. It's about our upbringing, personal experiences and our own stick-to-itiveness. If you get knocked down, you've got to get back up. That's life! Attitude trickles down to influence, your commitment to your behavior, commitment and willingness to use whatever strategies, policies, and implementations your company might have. When you're hiring people or working with people, these are things we want to look for.

I've had some of the best gains with my sales teams in depressed markets because we didn't buy the hype that "nobody was going to buy." We knew we had the best products and nothing was going to stop us. In short, we had a great attitude.

In 2020, this was all tested with COVID. I had so many people who had just given up, they were afraid to walk out their door. The spirit is the most important part of our attitude. It gets us up in the morning.

A simple saying I use is: If it's to be, it's up to me. When I hit a roadblock, I think about that.

You've always got to be stimulating your mind to get that synergy going. I do a couple of workshops on "Sales Reluctance," about sales people who are sometimes reluctant to make prospecting calls. We don't call them "cold" calls, we call them "new" calls. It's all a frame of mind. Prior to making these tougher calls I have them call an existing client, somebody who loves you. You get your confidence up. THEN you make the tough calls.



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Also, make sure you're exercising and getting enough sleep. It's not about getting to the gym and pumping a bunch of iron, it can be a 10 minute walk.

The average person spends 80 percent of their time thinking negative thoughts! Why can't it be 50 percent or less? We're all going to have negative thoughts about our ability; we're only human! In your spare time, write down a few things that might limit your success. Once you identify those things, maybe you can put some goals together to overcome the negativity.

Behavior

Everyone has an aura around them.

I've had people who have looked great on paper but they didn't present themselves well enough and I didn't hire them. It's not how you feel that determines how you act, it's how you act that determines how you feel.

When we run a business, it's important to know how behavior relates to our goals. Our subconscious mind is the most powerful tool we have. In our conscious mind, we don't think about our goals because we're too occupied with running our business. Write down those goals to train your subconscious mind to put those triggers into place and direct those goals in your conscious mind.

When you're goal setting, also set professional goals that are in sync with your personal goals. If you're not happy in business, it affects your family life. If you're not happy in your personal life, it affects your business. Find a balance.

When I'm hiring I always ask people about particular challenges they've had at a particular job.

Techniques

Techniques could be sales driven, about new service initiatives, or new prospects in your outreach programs.

I "time block." I write everything down on my calendar. If you have anyone on your team struggling with time management, have them time block. It's an incredibly powerful tool. I note meetings, calls, workshops and even lunch.

In summary, you need to have a plan to execute these "BAT" strategies. You have to think about the strategies, the pros and cons of those strategies and how to make it happen. Maybe making sure you have the right crew working at the right site, for example. To paraphrase Bill Belichick: Just do your job! If everyone at companies just did their job, it would be amazing what they could do! 🧩

Andrew Botieri of Plymouth leads Sales, Management and Leadership Training at Greg Nanigian & Associates of the Sandler Sales Institute. He can be reached at andrewbotieri@gnatraining.com



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