

December 2021

# C&P Business media

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# Gone Gala?

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**Anything But Ordinary: Glass Over Teakettle  
Tips To Exceed Your Fundraising Expectations  
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### **The Importance Of Philanthropy**

As we went to press with this issue, yet another COVID-19 variant was rearing its head across the globe.

Companies and organizations have a couple years' experience figuring out how to conduct business amid health regulations and shutdowns.

Nonprofit organizations have been more deeply affected by the pandemic as they have depended on large, mainly in-person events to raise funds. Our cover story explores some of the out-of-the box strategies some have used to bolster their coffers in the absence of large galas.

If there's a silver lining in the pandemic, it's this: the business community and individual donors have not wavered in their philanthropic support of the nonprofit sector.

The importance of philanthropy has never been more crucial than during these trying times.

We're hoping 2022 will find us stronger and more resilient and positive.

Thanks again for your continued support.



Dale Shadbegian CEO



Carol K. Dumas Editor



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### Last Word

Incorporate CSR Initiatives  
Into Your Business

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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.

The bottom line is that money and tax credits are available for most businesses to take advantage of to pay their employees or offset operating expenses while the economy recovers from COVID.

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## BY THE NUMBERS



## Find Your Inner Philanthropist

The dictionary defines philanthropy as “the desire to promote the welfare of others, expressed especially by the generous donation of money to good causes.” In a nutshell, it means to give freely and generously to those in need, with no intention of seeking personal gain by doing so.

While anytime throughout the year is the perfect time to give, the holidays, in particular, represent “the season of giving.” It’s the time of year when hearts and checkbooks are most widely open, and those in need are feeling the strain more than ever.

We hope you, too, will feel generous during this season of giving to help those who are in need in our region. Here are some statistics on philanthropy in Massachusetts.

**3,173**

Massachusetts has 3,173 independent foundations, 136 corporate foundations, 16 community foundations, and 156 operating foundations. The top five Massachusetts-based funders in 2017 were: 1. Barr Foundation; 2. Yawkey Foundation II; 3. The Boston Foundation; 4. Devonshire Foundation; 5. Ruby W. and Lavon Parker Linn Foundation.

**\$216.6 MILLION**

In 2017, the top giving independent foundation was The Patrick J. McGovern Foundation, with total donations of \$216.6 million.

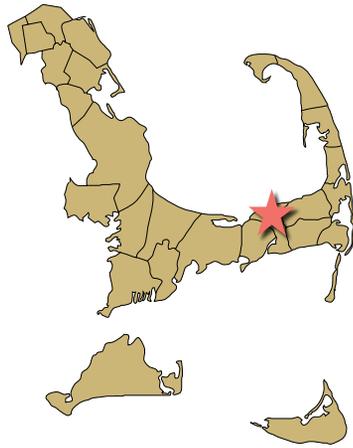
**1,604**

In 2017, Plymouth County received a total of 1,604 grants from 671 funders. Close to 1/3 of all giving went towards human services such as youth development. Additionally, funders prioritized education with a focus on elementary and secondary education.

**735**

In 2017, Dukes County received a total of 735 grants from 221 funders. More than half of it supported human services including youth development and basic and emergency aid. Funders further prioritized arts and culture (e.g. historical activities, performing arts).

SOURCE: PHILANTHROPYMA.ORG



**Around the Region**

**Town of Dennis**

SOURCE: CENSUS.GOV, CENSUSREPORTER.ORG

**Form of Government:**

Open Town Meeting

**Incorporated:** 1793

**Demographics:**

Total population .... **13,871**

Female: ..... **52.5%**

Male: ..... **47.5%**

White: ..... **92.4%**

Black: ..... **4%**

Asian: ..... **1%**

Native American..... **0.6%**

Persons reporting two or more races: ..... **1.2%**

Hispanic or Latino: ..... **2.1%**

Family households: ..... **6,862**

Average household size: ..... **2.02**

**Median Earnings:**

Median household income: ..... **\$65,616**

Per capita income: ..... **\$43,840**

Mean travel time to work: ..... **24.4 minutes**

**Educational Attainment (age 25+):**

High school graduate: ..... **96%**

Bachelor's degree or higher: ..... **41.3%**

**FISHERIES NEWS**

CAPE COD COMMERCIAL  
**FISHERMEN'S ALLIANCE**



**Fishermen Training Course Kicks Off**

Maeve Curran is a physical therapist in Orleans, but she has fished for striped bass and loves being on the water. She is looking to get into commercial fishing and had asked around at the docks, but then she saw a sign at her local gym.

The sign, advertising free Fishermen Training, was why she found herself at the office of the Cape Cod Commercial Fishermen's Alliance on a recent Saturday, in the chilly waters of Stage Harbor the next day, joining nine other aspiring commercial fishermen.

The first day of the course was taught by six local commercial fishermen who introduced attendees to a variety of fisheries on the Cape and walked them through what was expected of them on deck. On the second day, the group learned a variety of marine safety skills, including how to set off flares and put out fires, as well as in-the-water survival training.

The course is part of a Fishermen's Alliance effort, funded in part by the National Fish and Wildlife Foundation, to introduce and prepare people looking to get into a growing local industry.

In addition to the training, an online curriculum will be available early next year, and the Fishermen's Alliance has become a job referral agency of sorts, connecting prospective crew with captains. Expanding the training to include time at sea is in the works.

NFWF also made it possible for sophomores and seniors in the Marine Tech program at Cape Cod Technical Regional High School to get aboard a lobster and scallop boat at Wychmere Harbor in Harwich.

SOURCE: CAPECODFISHERMEN.ORG

**MassDevelopment Helps YMCA Expand Hyannis Early Education Center**

MassDevelopment has provided a \$350,000 loan to the YMCA Cape Cod, which will use proceeds to construct a new 5,314-square-foot early childhood care center, named the Hyannis Village Marketplace Early Education Center, in the building it leases at 261 Stevens St. in Hyannis.

The build-out will expand the YMCA's existing childhood care program to serve 65 additional children. The \$1.7 million project is also supported by a \$1 million Early Education and Out of School Time (EEOST) Grant and an additional \$350,000 in donations and contributions.

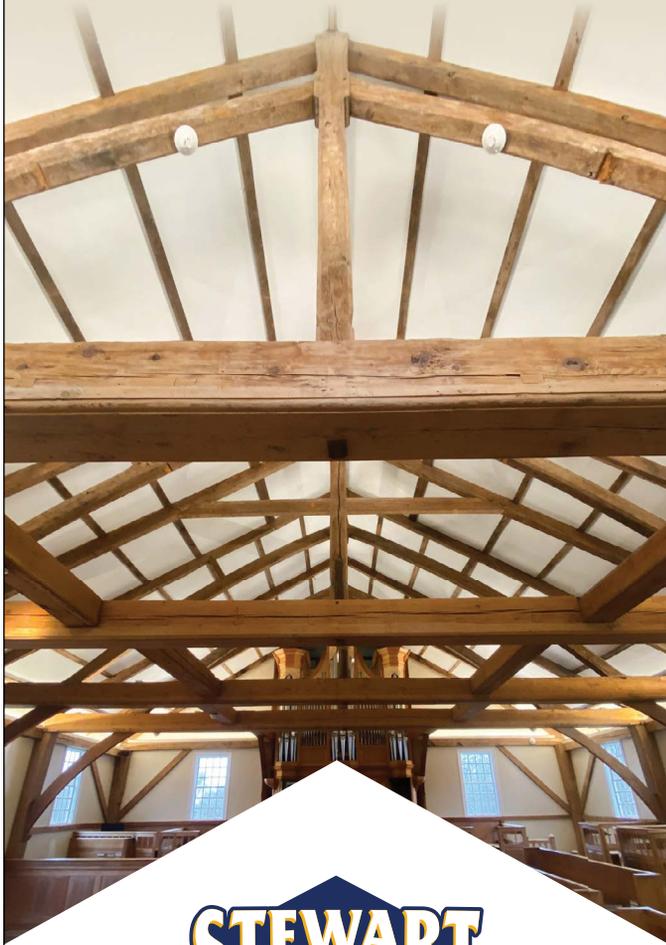


"At the Y, we take immense pride in our work to strengthen communities and support everyone to grow into being their best selves," said YMCA Cape Cod President and CEO Stacie Peugh. "We are excited to build upon our early education offerings in Hyannis by welcoming hundreds more children and families, expanding on our Head Start and Early Head Start programs, and growing as a positive fixture in the community.

The ability to be in the center of the community we serve is a powerful symbol of our mission. Everything the Y does is in service to ensuring people and communities thrive. We can't wait to bring that purpose to the Hyannis Village Marketplace Early Education Center."

SOURCE: [HTTPS://WWW.MASSDEVELOPMENT.COM/](https://www.massdevelopment.com/)

"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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## ANYTHING BUT ORDINARY



### Monica and Candace Collier Stained Glass Artists

**Glass Over Teakettle**  
[glassovertteakettle.com](http://glassovertteakettle.com)

#### How did you start your business?

We took a class with Neil Maciejewski in Cotuit, and afterwards, he gave us an old glass grinder he had in storage. With this key piece of equipment, he encouraged us to keep going with our new passion. So, we moved our dining room table into our garage since we needed a work surface, and started making stained glass at our home in Marstons Mills. As we gave gifts to friends and family, more and more people started requesting our stained glass. In early 2021 we opened Glass Over Teakettle as our side business, and we've been busy since.

#### What do you make?

We have a variety of pieces including large pieces like epic wall art, glass sculptures, windows, and more recently, stained glass business logos. We also make smaller pieces, including stained glass flower bouquets, plants, windchimes and ornaments. One popular design is our stained-glass anatomical heart that adorns more than a few cardiologist offices! All our designs are original; we create the patterns for everything we make.

We save all the little glass cuttings that normally go to the landfill, and we create resin ornaments with the scraps. These ornaments are called "Helping Hearts" and the money raised currently goes to the Cape Cod Resilience Fund, which is helping small local businesses recover from the pandemic.

#### How do you market your creations?

Some pieces are in galleries and art exhibits and local events, such as the Love Local Fest in Hyannis, have been a great source of exposure. We post on social media @glassovertteakettle (Instagram and Facebook) and it helps people find our Etsy shop. Recently, we saw a jump in inquiries after we installed an epic window at the Snowy Owl Coffee Shop in Sandwich.

#### What do you like most about being artists?

We love the collaboration of bringing our customers' ideas to life. One of us (Candace) prefers an orderly process with a measured plan, while the other one (Monica) prefers to experiment with abstraction. Our different styles balance us out - both in the studio and in our marriage, ha ha!

#### What's next for your business?

We're enrolled in a business program called "EforAll," which is helping us learn about the non-artistic side of things, like book-keeping, budgeting, and marketing. We hope to expand our studio with better equipment and real work benches, since it would be nice to have our dining room table back. 🧱

Do you have an unusual occupation or business? Our readers would love to hear about it. Email [carol@capeplymouthbusiness.com](mailto:carol@capeplymouthbusiness.com) if you would like to be considered for this monthly feature.



Peter Roderick

### **Seamen's Bank Promotes Roderick, Anderson**

Seamen's Bank has announced the promotions of Peter Roderick to Vice President of Operations and Brian Anderson to Vice President of Security/BSA.

Roderick started with Seamen's Bank as a summer employee in the Operations Center in 2000 while attending college. He has held multiple roles with increasing responsibility within the bank's Operations Department. Most recently he held the title of Assistant Vice President of Operations.

Anderson joined the bank in 2010 as a teller, and quickly transitioned to security officer in 2011. In 2018, Anderson was appointed as the bank's BSA Officer after being trained for three years.



Brian Anderson

### **ASICS Falmouth Road Race Raises \$4.75M for Charity**

Falmouth Road Race, Inc., organizers of the 49th annual ASICS Falmouth Road Race, one of America's premier running events, helped more than 160 nonprofits to raise \$4.75 million at its August race for Massachusetts-based nonprofit organizations — including \$486,113 for eight Falmouth-based nonprofits — through its Numbers for Nonprofits program.

"We're incredibly proud of our charity program," said Scott Ghelfi, president of the Falmouth Road Race board of directors. "Despite this year's limited in-person field capacity, the program still delivered in a big way thanks to both those charity runners who participated in-person and in the At-Home Edition, the virtual component of the race. It's awesome when you think of all the good work the road race is able to facilitate."

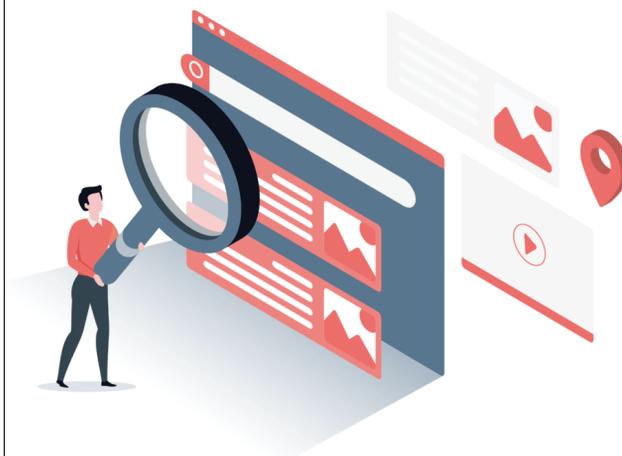
Compassionate Care ALS, the top Falmouth-based fundraising team, employed a unique approach for their fundraising in 2021. Survivor Fans vs. Bachelor Fans were encouraged to choose a side to compete on to raise funds for the organization that supports those who are diagnosed with ALS, their families, health care providers, and communities as they navigate the complexities associated with the disease. Former runner-up Chris Lambton from Season 6 of "The Bachelorette," whose mother Marjorie received help from CCALS, headed up The Bachelor squad, while three-time Survivor contestant Jonathan Penner led the Survivor side in honor of his wife Stacy who recently passed away from ALS in January 2021. The CCALS' 111 runners raised \$355,581 to benefit the organization's mission.

Funds raised in 2021 brings the NFNP total to \$50 million raised since the program's inception in 2000.

### **Burke Installed As ARM® Designee**

The Institute of Real Estate Management (IREM) Boston Metropolitan Chapter No. 4 has announced that Cassie Burke

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Burke is the property manager at Oxford & Essex Apartments in Stoughton.

The residential property management certification teaches early-career real estate managers the core competencies to manage residential properties successfully. As such the ARM designation is widely recognized in the residential property management industry with recipients noted for demonstrating excellence in residential property management.

## Chatham Living Wins Awards

The lifestyle publication Chatham Living by the Sea took home four 2021 Eddie & Ozzie Awards, which honor design and editorial excellence. The awards were announced live at a dinner gala on Oct. 14 in New York City.

Chatham Living received the following awards:

*Eddies:* Full Issue, City & Regional: Chatham Living by the Sea Fall/Winter 2020 issue

*Ozzies:* Overall Art Direction, City & Regional: Chatham Living by the Sea: Fall/Winter 2020 and Spring/Summer 2021

*Special Recognition:* Momentum Award

*Special Recognition Award:* Audience Engagement

## SV Design Wins Prism Award

SV Design's Glen T. MacLeod Cape Ann YMCA project won gold at the Boston Remodelers Association of Greater Boston's (BRAGB) 2021 Prism Awards Gala for Excellence in Community Design – Best Commercial Project, held on Oct. 21 at the Boston Marriott Long Wharf. BRAGB recognizes outstanding achievements and exceptional projects from architects, builders, developers, and other professionals in the design and building industry.

The Glen T. MacLeod Cape Ann YMCA is located in Gloucester and this building's design pulls inspiration from the schooners and the area's rich maritime history. The stylized design of the main entry roof shape, the decorative "masts," the cornice shape, the trellis, the flowing interior lighting, the second-floor bridge, the interior finish materials, and the front desk design all pull their inspiration from this history. This YMCA also includes an eight-lane pool, an outdoor splash pad, a preschool, fitness open areas, fitness classrooms, child watch spaces, multi-purpose spaces, a full-size gymnasium, locker rooms, administrative areas, and a physical therapy tenant space, along with outdoor turf areas and a playground.

SV Design, Siemasko + Verbridge has offices in Beverly and Chatham.

## Uniframe Systems Partners With Home Depot, Menards

Avon-based Uniframe Systems, which designs and manufactures fully adjustable, 18-gauge, galvanized steel modular outdoor kitchen units, has reached an agreement to market its products through Home Depot and Menards.

The partnership means that affordable luxury outdoor kitchen and grilling units will be available to all consumers at a fraction of the cost compared to customized outdoor kitchen options currently dominating the marketplace.

"Think of it as the Erector Set of outdoor kitchens," says company co-owner Sal Bova. "This system offers infinite customizability options and cuts down on sometimes prohibitive costs of creating an outdoor kitchen."

The units are packaged and shipped in flat boxes to the customer's home and can be assembled in a couple of hours or less.



Daniel Gorczyca

## Gorczyca Promoted

Daniel Gorczyca has been promoted to vice president/project executive for the A.D. Makepeace Company's Redbrook community in South Plymouth.

Gorczyca succeeds Michael Hogan, who will be leaving the company at the end of 2021.

In addition to his leadership role with ADM Agawam Development LLC, Gorczyca is vice president of the Plymouth Education Foundation, a non-profit charity raising money for education at all age levels in the town. He has been a member of the organization's board of directors since 2016.

He is an elected Plymouth Town Meeting member and a member of the Plymouth Water Conservation Committee.



Rachael Aiken

## Aiken Rejoins Cape Cod 5's Trust And Asset Management Team

Rachael Aiken of Centerville recently rejoined Cape Cod 5's Trust and Asset Management Team in the role of Senior Investment Officer, a position she held for 10 years earlier in her career.

Aiken brings with her more than two decades of wealth management experience. Prior to joining the bank, she held roles at a national brokerage firm and a regional bank's investment management group. Aiken has also served as a member of investment committees, responsible for driving asset allocation and security selection and has been a spokesperson in the national media arena.

Aiken earned her Bachelor of Arts in Economics from Bucknell University and attained the Certified Financial Planner™ (CFP®) certification in 2006.

## Scituate Salt Caves Open

The Scituate Salt Cave at 164 Front St. opened for business on Nov. 1.

Owned by Scituate residents Cristina Curreri and Paul Dardinski, the Scituate Salt Cave features salt therapy via two indoor salt caves that can accommodate two to 12 guests.

Learn more about the business by visiting [www.scituatesaltcave.com](http://www.scituatesaltcave.com)



Leigh-Ann Larson

### Larson Participates in Mindful Leader Program

Leigh-Ann Larson, CEO of Elevate Counseling Services participated in a comprehensive Mindful Leader Program offered by the Brown University Mind Body Institute.

The program, offered through the Brown University School of Public Health and Brown University, helps individuals and organizations meet the challenges and opportunities of an increasingly complex, unpredictable world.

### Peak Physical Therapy & Sports Performance Opens Clinic in East Bridgewater

Peak Physical Therapy & Sports Performance, a South Shore practice specializing in unique programs that provide comprehensive treatment in orthopedic, spine and sports medicine specialties, recently announced plans to open a new clinic located at 225 Bedford Street, inside of Anytime Fitness, in East Bridgewater.

Joseph White, PT, DPT of Bridgewater has been named Clinic Manager and will bring Peak's golf program to the clinic.



Doreen Chantre

### Chantre Joins Encore Construction

The Encore Construction team announced the newest member of their team, Doreen Chantre, who has been hired as a designer.

In this role she will work closely with homeowners to redesign kitchens, bathrooms, living spaces and more.

Chantre, a Certified Kitchen and Bath Designer, has several years of experience in interior design. She studied at D2 Design and Works NYC.

### Dearing Caters Head Of The Charles Regatta

Middleboro restaurateur and Plymouth resident Michael Dearing had the chance to put The Fireside Grille "on the international map" recently, as he was chosen to cater the Head Of The Charles Regatta this year.

The Head Of The Charles Regatta, also known as HOCR, is a rowing head race held in late October each year on the Charles River, which separates Boston and Cambridge. It is the largest two-day regatta in the world, with 11,000 athletes rowing in over 1,900 boats in 61 events.

Dearing, who along with his wife Erin owns the Middleboro-based Fireside Grille, is no stranger to the event. During his career as a restaurateur, he catered the event from 2001 to 2011, prior to his purchase of Fireside Grille. 🍷

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*Douglas D. MacDonald,  
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## Fund For Sandwich Awards Grants

The Fund for Sandwich of The Cape Cod Foundation recently awarded \$7,000 in grants to eight nonprofit organizations serving the community.

“While the Fund supports initiatives that address a wide range of programs that improve the quality of life for those who live and work in Sandwich, during this grant cycle, we prioritized proposals that particularly address the needs of at-risk populations,” said Dr. Madeleine Adler, Advisory Committee Chair.

This year’s recipients are: Alzheimer’s Family Caregiver Support Center, \$500; Amazing Grace \$1,500; Cape Kid Meals \$700; Community Health Center of Cape Cod, \$1,000; Elder Services of Cape Cod & the Islands, \$1,000; JTchronicles, \$800; Sandwich Council on Aging, \$500; Sandwich Partnership for Families, \$1,000.

To donate to The Fund for Sandwich visit [fundforsandwich.org](http://fundforsandwich.org)



Trayce Hillman

## Hillman Joins United Way Of Greater Plymouth County

United Way of Greater Plymouth County has named Trayce Hillman to its team in the role of Director of The Family Center and Community Connections of Brockton.

She will oversee the Community Connections program and help the Family Center team in meeting their mission of strengthening families, building communi-

ties and preventing child abuse and neglect.

Hillman has 32 years of experience in the Massachusetts’ probation system, the last 11 years as a Senior Community Probation Officer. Trayce is also the founder of the nonprofit Choices4Teens, which provides community-based, after-school mentoring that empowers youth to expand and manage life choices toward achieving individual potential.

She earned a bachelor’s degree in Legal Studies from UMass Amherst.

## Hyannis Chamber Names Award Winners, New Board Members

The Greater Hyannis Area Chamber of Commerce held its 39th annual Dinner and Meeting at the DoubleTree Hilton Hyannis on Nov. 4.

Marty Bruemmel, president and CEO, announced the following new members of the 2021 Board of Directors:

Michael Princi, Princi Mills Law; Judy Crocker, Make You Known Marketing; Warren Rutherford, The Executive Suite; Bryan Scarpelini, Copeland Chevrolet-Subaru, Hyannis; and Donald Robichaud, The Cooperative Bank of Cape Cod.

Officers for 2022 will be voted in at the December board meeting.

The 2021 Hyannis Chamber Award Winners are: Henry C. Farnham Unsung Hero Award: Deb and the late Ralph Krau; John F. Kennedy Jr. Community Service Award: Cape Cod Healthcare; Patrick M. Butler Citizen of the Year: Jonathan

“J.T.” Thompson; Small Business of the Year: Island Café and Business of the Year: CapeBuilt.

## Duffy Health Center Expands Substance Use Disorder Services

In response to the needs of the Cape Cod community, Duffy Health Center has expanded its substance use disorder services beyond the walls of its clinic at 94 Main St., Hyannis. Three programs are providing services in Falmouth and the Upper Cape for those in need of recovery support.

These programs are free and available to anyone in the community. The programs include Moms Do Care, a program for pregnant and parenting women with a history of substance use disorder; the RecoveryBuild Alternative Peer Group, a six-month outpatient treatment program for Cape Cod teens struggling with substance use challenges; and a mobile clinic with the Community Harm Reduction & Treatment Team.

## Falmouth Fiber Optic Network Project Gets Under Way

FalmouthNet Inc. and Tilson have announced the signing of a contract under which Tilson would generate an engineering design for the state-of-the-art fiber optic Internet access network envisioned by FalmouthNet.

This network would serve every home and business in Falmouth with reliable, affordable, upgradeable Internet connections.

Work on the engineering design begins immediately. The final report, due on Jan. 21, 2022, would provide sufficient detail for the partners to apply for federal and state funds that may be available for network construction in 2022, to approach private lenders and investors as necessary, to inform Falmouth Town Meeting should it be desirable to fund (or partially fund) the project with a municipal bond, and to enter into negotiations with potential construction partners.

The engineering design includes a fiber routing plan, an assessment of available technologies, an assessment of construction methodologies, generation of an equipment list, field work to validate construction parameters, and a detailed construction cost estimate.

## BHI Receives Grant

Behavioral Health Innovators, Inc. is the recipient of a \$101,000 grant from the New York-based Peter and Elizabeth Tower Foundation in support of the new Cape Cod PASS Program. BHI will pilot the PASS program with a few Barnstable County high schools beginning January 2022, with the intention to expand the program across Cape Cod.

The PASS program is designed to address two major problems identified by BHI over six years of research and feedback from community programming: the need for an alternative to school suspension, and a solution to assess, intervene, and connect to services for the Cape’s youth who suffer from mental health and/or substance use disorder.

“The PASS program gives school staff the opportunity to offer a student an alternative to suspension, and provides an intense,

individualized social/emotional learning experience that will greatly benefit the student,” said Stephanie Briody, co-founder and CEO of Behavioral Health Innovators. “We are adapting a successful model from the North Shore of Massachusetts to the needs of Cape Cod schools, and we are grateful for the support of the Tower Foundation.”



Jill Talladay and Zoe Simmons

### CARE For The Cape & Islands Announces Award Recipients

CARE for the Cape & Islands presented their annual stewardship awards during the CARE About a Clean Cape & Islands Summit held Nov. 4, at the Mid-Cape Conference

Center in Yarmouth. Nominations were requested from the public for the Business/Organization Stewardship Award and Youth Stewardship Award.

The CARE Business/Organization Stewardship Award was presented to Stephanie Murphy, Woods Hole Sea Grant Communications Specialist, Woods Hole Oceanographic Institute. Murphy was recognized for spearheading a program that resulted in a significant reduction of plastic in the waste stream due to a successful boat shrink-wrap program.

The Youth Award is presented to an individual or youth group who is age 18 or younger and exhibits the same commitment to caring for Cape Cod and the Islands. This year’s award was presented to Zoe Simmons, a Harwich resident and student at Nauset Regional Middle High School. She is a reporter for the school’s paper, The Nauset Current. She uses the platform to speak up for Cape Cod’s beauty and how to enhance it.

### CDP Partners With NeighborWorks®

The Community Development Partnership (CDP) is partnering with NeighborWorks® Housing Solutions (NHS) to offer education and counseling services to first-time home buyers on the Lower Cape.

Based in southeastern Massachusetts, NeighborWorks® Housing Solutions is a leading housing service provider with more than 70 years of combined experience in affordable housing, community development and homeowner education and counseling.

Lower Cape residents will now have access to a range of counseling services in addition to the virtual workshops, including Financial Power, Landlord Training, Reverse Mortgage Counseling, Foreclosure Prevention Counseling and Volunteer Income Tax Assistance.

More information at [www.capecdp.org](http://www.capecdp.org) 

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**Calmer Choice**

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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.

**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.



**WE CAN**

783 Route 28  
Harwich Port, MA 02646  
508-430-8111  
info@wecancenter.org  
www.wecancenter.org  
facebook.com\WECAN.CapeCod

**Stats**

**Total number of employees:** 7  
**Annual revenues:** \$890,000  
**Year established:** 2001

**Mission**

WE CAN (Women's Empowerment through Cape Area Networking) empowers Cape Cod women with unique services that inspire hope and bring increased opportunity, self-sufficiency, and stability.

**Geographic Area**

All of Cape Cod - from the Bridges to Provincetown

**Leadership**

Lisa Guyon, **EXECUTIVE DIRECTOR**  
Teri Cavanagh, **BOARD PRESIDENT**  
Susan Lloyd, **BOARD VICE PRESIDENT**

WE CAN is celebrating its 20th Anniversary this year with a history of empowering women across Cape Cod.

**How To Get involved**

Volunteer at WE CAN! WE CAN is always looking for volunteers in the areas of legal services, mentors, financial empowerment, office support, workshop/group facilitators, event volunteers and more. Other ideas to get involved include sponsoring events, becoming a WE CAN Ambassadors, hosting an outreach event or making a donation.

To learn more, visit [wecancenter.org](http://wecancenter.org).





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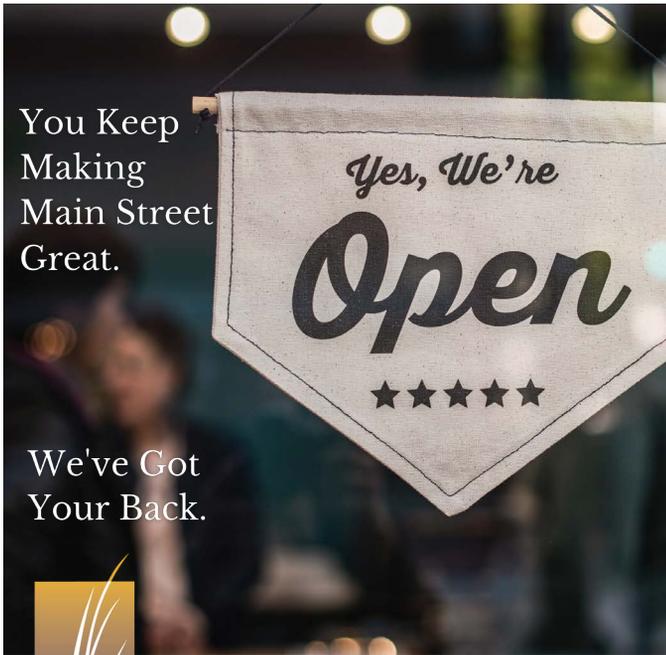
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A conceptual drawing of the Roadway conversion.

**Former Brockton Hotel To Be Converted To  
Homeless Housing**

The former Rodeway Inn, located at 1005 Belmont St. in Brockton is being converted into new, permanent supportive housing for 69 formerly homeless individuals.

Renamed the Roadway, the \$10.1 million conversion project will reduce Brockton’s individual shelter population by 50 percent, with future investments in housing needed to maintain those gains and achieve further progress.

“Stable housing provides a foundation for people to thrive, and we are proud to invest in this dynamic project, which is a first for the Commonwealth,” said Lt. Gov. Karyn Polito. “Father Bill’s and MainSpring are creating a model to leverage existing resources to meet the needs of a vulnerable community. We are proud to support this project, and congratulate all of the partners involved who worked to bring this project to fruition.”

The project involves the creation of 69 efficiency-style apartments and will result in the addition of kitchenettes to existing hotel rooms, which already have their own private bathrooms. Additional site improvements include a common laundry room and electrical, mechanical and life safety systems. Similar conversions of hotels into efficiency apartments are being done in California, Oregon, and Washington State.

The conversion project follows Father Bill’s & MainSpring’s use of the site as a satellite emergency shelter since June 2020, which has allowed for social distancing among guests of its main shelter, the MainSpring House in downtown Brockton.

In September 2021, MassDevelopment issued a \$5.3 million tax-exempt bond on behalf of Roadway Apartments LLC, an affiliate of Father Bill’s & MainSpring, Inc., as part of the funding package to renovate and convert the site into housing units for formerly homeless individuals. Eastern Bank purchased the bond.

In addition to MassDevelopment’s tax-exempt bonds, the Department of Housing and Community Development will support the long-term ownership and operation of the project with subsidy funds, federal tax credits, and project-based vouchers. DHCD’s assistance will also help Father Bill’s & MainSpring provide supportive services to Roadway tenants.

Funding for the Roadway apartments was also provided by the Arbella Insurance Foundation, Beth Israel Lahey Health, and the Massachusetts Housing & Shelter Alliance (MHSA).

Father Bill's & MainSpring is the leading provider of services to prevent and end homelessness in Southern Massachusetts.



### Meyer & Sons Opens New Location

Meyer & Sons has announced their new location at 852 Main St. in West Dennis. After extensive renovation of the 1,600- square-foot building that has stood at that location since the early 1950s, the building houses the new Meyer & Sons office and a 600-square-foot cooperative workspace on the main floor with a one-bedroom apartment on the top floor. The building will be fully solar powered with electric car charging stations expected to be added in 2022.

“The building was in bad shape when we found it, but we knew we wanted to keep the facade to preserve the history of the building,” says Trevor Meyer, owner. “We’ve updated everything else, though — a labor of love that we are incredibly proud of.”

The Meyer & Sons team performed much of the work to renovate the building along with MCE Dirtworks, Robert Childs, Walter’s Exterior Remodeling, New England Painting, Frank McEneaney Painting, Richard Farrenkopf III Plumbing & Heating, Charles Kenyon Electric, Justin Vuono (sign maker), Billy Bohane, T & K Gutters, Gannon Fire Sprinkler, ACK Alarms, Dennis Water Department, Silver Cloud Towing, Speakman Excavation, Clifford Excavation, Darren Meyer and Donald Meyer for design work. Materials were provided by Shepley Wood Products, Andersen Windows, Stonewood Products, Bellew Tile and Marble, and Harvey Building Products.

The new Meyer & Sons building will provide shared workspace to local building professionals who need a professional meeting location. “There are a lot of small business owners that lack an office; we hope that our cooperative space, aptly named Contractor Corner, will help young companies grow and be successful,” Meyer said. Contractor Corner consists of a 19-by -20-foot open workspace complete with wifi, printers, meeting table and two additional private offices.

Established in 1972 as a design firm, Meyer & Sons has grown to provide an array of services focused on home construction, property management and home buying and sale.

More information at: <https://meyerandsons.com/>



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## MENTORING

# Tips To Exceed Your Fundraising Expectations



By Marc L. Goldberg

For many nonprofits, this time of year launches their year-end and 2022 fundraising campaigns. SCORE mentors have facilitated more than 60 strategic plans where the overwhelming number one issue has been organization sustainability. Having a checklist of best practices to not only meet, but exceed your goals always helps.

1. Create a unifying campaign theme that represents the organization's mission and focus. The theme will connect donors to your mission with a creative message that is easy to remember.
2. Assemble a team and assign specific roles so all of the efforts are not on the shoulders of a few (and especially nonprofit's staff). Organization members, volunteers, and community residents can all be recruited to fill the various roles to execute your campaign.
3. Expand your reach by creating peer-to-peer campaign leaders so the effort is more than just those of the development/fundraising committee. Fundraising should not be limited to mail, email or mass requests.
4. Use a multi-channel approach and measure your results so you can capitalize on the most productive channels in future campaigns. If you understand how your donors receive their information, you can design a campaign to reach specific donors via the channels they use most and rely upon.
5. Draft all of your social media posts, texts and email in advance and schedule them for specific posting/distribution dates.
6. Create a campaign calendar and timeline to organize your efforts.
7. Build excitement and anticipation of your campaign by starting with "save the date" communications. It is OK to "leak" the campaign a week or two in advance by posting messages to watch their mailbox or inbox for news from you.
8. Make sure your donation button is prominently positioned on your website and other digital communications.
9. Send a handwritten note to every donor within 24 hours of the donation being made. Also acknowledge them digitally if you have contact information within seven days of the donation.
10. Celebrate your donors, in general, by posting a thank you on your social media posts.
11. Maintain the momentum throughout December to stay top of mind for those that have not yet donated but make year-end commitments. Just because your initial thrust is over doesn't mean that you don't want to stay top of mind with other messages to give again, tell friends and neighbors, share the news about your value-based mission. 🧩

**Marc L. Goldberg** is a Certified Mentor at SCORE Cape Cod and the Islands. For free and confidential mentoring, contact SCORE Cape Cod and the Islands, [www.capecod.score.org](http://www.capecod.score.org), [capecodscore@verizon.net](mailto:capecodscore@verizon.net), 508/775-4884.

# Don't Leave Bread on the Table: How Restaurants Can Benefit From The Employee Retention Credit



By Jeff Rogers

The COVID-19 pandemic presented significant challenges to the restaurant industry. Many businesses were required to close their indoor dining facilities and move patrons to outdoor seating while shifting to a takeout and delivery format. Bar services and functions, for a period of time, were not allowed indoors. When indoor dining was eventually permitted, there were capacity restrictions and social distancing requirements that had to be managed. On top of that, restaurants were faced with labor shortages, rising food costs, supply chain delays, and additional health and safety expenditures.

Fortunately for employers in the restaurant industry, the government has provided some measures of relief – one of which is the Employee Retention Credit (ERC).

## Employee Retention Credit (ERC) Overview

A business may be eligible for the ERC if they were impacted by a full or partial government shutdown or experienced a significant quarterly revenue decline. The rules outlined in the table below vary based upon the quarter in question.

	2020 Calendar Quarters	2021 Calendar Quarters
Required Revenue Decline:	50% as compared with same quarter of 2019	20% as compared with same quarter of 2019
Duration of Eligibility:	Through the quarter in which the revenue returns to 80% of 2019 level	Entire quarter and through the following quarter
Large Employer Threshold*:	100 average full-time employees in 2019	500 average full-time employees in 2019
Maximum Wage and/or Health Plan Expense Threshold:	\$10,000 per employee per year	\$10,000 per employee per quarter

\*The Large Employer Threshold determines whether all wages paid during periods are credit eligible as opposed to only those paid to employees to not work.

## Notice 2021-49

Notice 2021-49, issued on Aug. 4, 2021, addresses changes made by the American Rescue Plan Act of 2021 by providing guidance to employers who pay qualified wages during the third and fourth quarters of 2021. It also provides clarification for several ERC-related issues that have been sources of uncertainty for businesses during both 2020 and 2021.

As it relates to the extension of the ERC through the fourth quarter of 2021, nearly all of the guidelines previously provided for the ERC through the first two quarters of 2021 continue to

apply. It also introduced a new category of qualifying business: the recovery startup business.

A recovery startup business is an employer that is not otherwise an ERC eligible employer that began carrying on a trade or business after Feb. 15, 2020 with average annual gross receipts of no more than \$1 million. A recovery startup business would be able to claim ERC up to \$50,000 per quarter for the third and fourth quarters of 2021.

Worth mentioning is that the infrastructure bill currently in Congress has proposed a conclusion to the ERC at the end of the third quarter. As it stands now, it is still in effect through the end of the year.

Regarding the clarifications to the existing guidelines, Notice 2021-49 provided the following:

- Tips would generally be treated as qualified wages and eligible for the ERC even if a Section 45B FICA Tip Credit has also been claimed.
- The full-time employee headcount does not require the converting of part-time employees into full-time equivalents.
- The prior quarter revenue decline safe harbor need not be consistently applied to subsequent quarters.
- The disallowance of the wage deduction in the amount of the ERC is required to be applied to the tax return in which the wages were paid, regardless of method of accounting or timing of refund receipt.
- Wages paid to owners and their spouses are only eligible for the ERC in the rare instance that they have no living children or other family members that would constructively own their stock under the requirements of IRC Section 267(c).

The first three clarifications are welcome news to restaurant owners who employ many part-time employees with low base salaries that don't reach the \$10,000 in wages needed to maximize the credit. Prior to this guidance, advisors were uncertain whether part-time employees needed to be converted to full-time equivalents for purposes of the full-time employee headcount. Unfortunately, the final two points provide disappointing news, especially to those that may have already filed their 2020 business tax returns or claimed an ERC credit on wages paid to owners and their spouses.

## Revenue Procedure 2021-33

On Aug. 10, Revenue Procedure 2021-33 was issued, and it provided a safe harbor allowing employers to exclude three sources of gross receipts when determining eligibility for the ERC.

- The forgiven portion of a Paycheck Protection Program Loan;
- Shuttered Venue Operators Grants and
- Restaurant Revitalization Grants

This safe harbor will ensure that businesses, including many restaurants that would have otherwise qualified for the ERC, will not be disqualified as a result of the receipt of stimulus funds. 🍷

**Jeff Rogers** is a tax director in Citrin Cooperman's Boston Metro offices. He can be reached at 781-356-2000.

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## FEATURE STORY

# NONPROFITS

## Cape Kid Meals Fills The Gap For Children In Need

By Bill O'Neill

In 2014, Ezra Baker teacher Tricia Johnson told her husband, Pastor David Johnson of Grace Church in East Dennis, about a student who came to school hungry one Monday morning. Programs were in place to provide free breakfasts and subsidized lunches for those in need, but what about the weekends?

When the Johnsons found that there were other students in the same situation, they began packing weekend food supplies in the church basement that were given to students in two schools in Dennis. Today, Cape Kid Meals, the nonprofit organization they started, provides support in 27 schools across Cape Cod, assisting 740 students in one recent week.

Across the Cape, 33 percent of students qualify for free/reduced lunch at school, with more than 40 percent qualifying in Barnstable, Dennis, Yarmouth and Provincetown.

"I would say about 75 percent of people I talk to are shocked to hear there's so much need," said Tammy Leone, executive director of Cape Kid Meals. "Some people think, 'This is the Cape, it's a wonderful place to be and everyone's doing fine.' But this is a very seasonal economy, so when things shut down or when things are not as busy, that can be a risk for families, more so than most of us really realize. Some parents have to decide if they're going to pay their rent or their mortgage, keep the heat on, keep the lights on or get food. It's a very awful decision for families to have to make, but it's one that is faced by a lot of the families we support."

The goal of Cape Kid Meals is to provide weekend food bags to children in every Cape school who are at risk of not having access to enough food over the weekend. The group started with elementary schools and is working on expanding to support older students.

"The schools identify the students and there are no requirements," said Leone. "If a student has qualified for free or reduced meal programs at their school and could use our support, great. If they are not participating in the free or reduced, but they still need support, that's fine too."

Barnstable Public Schools have been involved with Cape Kid Meals since 2016. Currently 176 students in Barnstable are being served through Cape Kid Meals.

"We work with a certified nutritionist to help us make good choices," said Leone.

"One of our partners, Ring Brothers Marketplace, has provided an apple and an orange for every student in our program for several years. That's tremendous. An apple and an orange is a luxury at this time with the cost of things, so to be able to provide fresh produce to children is wonderful."



### Volunteers Are Key

Leone started a Cape Kid Meals program at the elementary school in Barnstable that her three sons had attended. “I knew that the other schools in the Barnstable district had similar needs, so I reached out to them, and I have been packing and delivering for five schools in Barnstable since 2016.”

Leone, who became the group’s full-time executive director in July 2021, said that volunteers are the key to the organization’s success.

“We could not exist without our volunteers,” she said. “Every single week they show up to pack bags, deliver to our schools and help restock and keep our packing centers organized. They are the most incredibly dedicated group, and we are so lucky to have their support. Many of our volunteers have been with us for over five years.”

The volunteers work in packing centers at donated spaces in Falmouth, Mashpee, Osterville, Sandwich and East Dennis (at Grace Church). About half of the food is purchased from the Greater Boston Food Bank and the rest is purchased from discount retailers. Funding comes from foundation grants and donations from organizations, businesses and individuals.

“Cape Kid Meals understands what kids need and what they will actually eat, and they make it very easy for the schools to distribute food packages to students discreetly so that parents don’t have the stress of worrying about how to afford weekend meals,” said Jennifer Malone, a counselor at Hyannis West School. “Being able to provide families with food consistently allows us to build trusting relationships with students and their families.”

At the start of the COVID pandemic, demand jumped by about 25 percent, said Leone.

“Seeking out ways to provide food resources in a manner that is done thoughtfully, leveraging partnerships and working together to identify solutions will hopefully help decrease hunger on the Cape,” she said.

For more information, visit [capekidmeals.org](http://capekidmeals.org).



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– Russell Conn, founding partner

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– retired judge

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– George Ford, partner

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# Business Financing For Post-Pandemic Prosperity



By Allyson Brainson

The pandemic has affected the global economy and our region alike. Many of our small businesses have faced challenges to their revenue and profitability. They're worried about covering today's overhead and expenses, and even more worried about what that means for the ability to finance the business in the future. It's not all doom and gloom, though. With some flexible thinking and careful planning, you can position your business for success on the other side of the crisis. Here are three things to consider as we move toward a post-pandemic economy:

## Cost of Goods Sold

The COVID-19 pandemic's disruption to the supply cycle has resulted in increased costs across the board. While minor fluctuations in your cost of goods sold can be expected, this widespread increase may have a significant impact on profitability. Is it time to raise prices for your goods or services? Do you need to revise your menu or retail selection? This is not "business as usual" time, so do not be afraid to take an unconventional action to ensure profitability.

## Staffing

Staffing shortages have hit business owners throughout the COVID-19 public health emergency and are at an all-time high. The employee shortage coincided with the return of travel and tourism resulting in a perfect storm for business owners during the busy summer season. Tough decisions have had to be made, such as reducing hours, closing certain days of the week, or shifting from full-service to a take-out operation.

## Financing Through Lean Times

The winter is the right time to get a solid plan in place for financing. Do you have a plan for paying your overhead, yourself and your staff if needed? Do you need a short-term cash infusion to get through the quiet months?

Look at your books now and project just how much you'll need to get through the winter. Then talk to your banker, who you ideally already have a strong relationship with. You may qualify for a specific program for women-owned businesses, veterans, minority-owned businesses, and others.

Also consider that lenders take a broad view of a business's credit assessment when reviewing risk. So, for a business seeking help today, a lender will take into consideration 2018 and 2019 numbers, along with current sales figures, which for some have rebounded to near pre-pandemic levels. 🍀

**Allyson Brainson** is a Vice President and Small Business Relationship Manager with The Cooperative Bank of Cape Cod. Contact Allyson at 508-568-1205 or [abrainson@mycapecodbank.com](mailto:abrainson@mycapecodbank.com)

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Attendees make donations at Housing Assistance Corporation's Fund A Need, at the Oysters & Champagne fundraiser this summer.



A welcome box delivered to those attending Road to Responsibility's Making Lives Matter Virtual Gala. People received signature drink kits and a mixologist showed how to mix the perfect drink with the ingredients provided.

By Carol K. Dumas

On Oct. 18, 2019, nearly 250 supporters of Habitat for Humanity of Greater Plymouth filled the ballroom at Hotel 1620 on Plymouth Harbor to raise more than \$82,000, a record-breaking total for the organization. The Hearts & Hammers gala featured heart-warming stories from families who became owners of Habitat homes, built lovingly by volunteers and helped with countless supplies and labor donations from local businesses.

For 30 years, more than 10,000 people have flocked to the Hyannis Village Green to hear the Boston Pops Esplanade Orchestra live in concert sponsored by Citizens Bank, the concert is Cape Cod's single largest cultural event and the most important fundraising event of the year for the Arts Foundation of Cape Cod.

It's been two years since Habitat has been able to hold their gala and since the Pops played in Hyannis, due to the pandemic. Families were still in need of homes as was the revenue needed to build three homes over the past two years. Artists and cultural organizations supported by the Arts Foundations were in jeopardy; the arts sector on Cape Cod remains among the hardest hit by the economic crises brought on by COVID-19.

For the past two years, nonprofits have been creatively at work, many rethinking the lucrative, in-person fundraisers that were canceled or faced attendance limits due to state health regulations.

"We have consistently heard from our nonprofit partners about the profound impact COVID has had on their ability to hold fundraising events which, in the past, have generated significant revenue that is vital to their operation," noted Kristin O'Malley, CEO of The Cape Cod Foundation. "That said, the creativity and uniqueness that many of our local nonprofits have shown over the past 18 months as they worked to identify new ways to generate revenue and to engage donors has been impres-



Duffy Health Center's Wellness on the Water in November featured yoga classes.

sive, and many plan to continue these new opportunities into the future."

The Cape Cod Foundation helps people create charitable funds that, when pooled and invested, generate revenue for scholarships to local students and grants to nonprofit organizations. The community foundation's assets now exceed \$65 million; since inception, the organization has distributed more than \$80 million back into the community.

The continuing support of donors during these challenging times has been remarkable, O'Malley added.

"Donors and funders have embraced the notion that our community needs us to be flexible with how we distribute funds," said O'Malley. "We are seeing an increased level of engagement with donors asking what nonprofits really need and nonprofits not being afraid to express those needs."

**The Virtual Event**

Road To Responsibility, the Marshfield nonprofit whose mission is to provide the means, the opportunity and the support necessary to allow citizens with disabilities to take their place as productive members of the community, went with a virtual approach for its annual Making Lives Matter gala.

"The virtual gala worked very well and, in fact, raised more net proceeds than any prior gala (virtual or in-person)," said Christopher T. S. White, president and CEO. "This was largely due to the loyalty of our key sponsors who really stepped up this

year, lower overall costs for virtual-only events and a few creative things we had done to increase engagement to try to give the evening more of an in-person feel.”

People received signature drink kits for the event and a mixologist joined the event to show people how to mix the perfect drink with the ingredients provided, he said.

“We had a live musical act play and we had attendees be able to make some requests from the band’s playlist in advance. We encouraged people to host Gala house parties with small groups of friends so people could be together safely and enjoy the event among friends... we had several and the groups who did so were generally highly engaged. Groups received charcuterie boards to share, giving a ‘common food’ experience of a gala to attendees.

White said they kept the event on time and “tight” as people don’t like spending a long time on Zoom. “This meant the emcee, auctioneer and all speakers had to keep their roles crisp, upbeat and more time-limited.”

Habitat for Humanity of Greater Plymouth had success with two virtual cooking classes that benefited 2021’s three-house building projects.

Attendees paid a fee to view the “Cookin’ for a Cause” classes, one by chef-owner Andrew Rivera-Myers of Artisan Pig and the other by Susannah Locketti, owner of Hippy Pilgrim Garlic Salts and Gourmet Seasonings of Plympton. Belmore said the classes attracted from 20 to 30 viewers, who received a recipe in advance and were encouraged to take pictures of their efforts to enter into a contest that offered a restaurant gift certificate.

“I’d read about Andrew opening in Plymouth, during the pandemic and I was impressed by his initiative,” said Development Director Amy Belmore. “He was familiar with Habitat and was happy to contribute his time.”

## Different Strategies

Road To Responsibility has found some different ways to promote its mission, including a greater use of video. “We have been using a great videographer, Charlie Field from Field Communications in Scituate, for years but this past year we engaged him every month of the year shooting different types of videos for different purposes,” noted White. “These have been very effective for us, especially at the gala and in our social media posts... our YouTube channel has gotten thousands of views as a result.”

Advertising has also paid off.

“We have gotten some great mileage out of articles and ads placed on WATD 95.9 FM and in South Shore Magazine to help drive interest in the organization and specific events,” White said.

Habitat’s largest fundraiser this year was a movie night at Moonrise Cinemas outdoor theater in Plymouth.

“I was sure that people were still not feeling comfortable

sitting side by side at a banquet table, but people were itching to get out by then,” said Belmore of the idea.

Sunset at Moonrise in July, sponsored by North Easton Savings Bank, featured upscale food and craft beer. People could mingle and dine in open-air seating, or stay in their cars, watch the movie and have food delivered to them.

## Return To Normal?

As health regulations were relaxed somewhat by the summer of 2021, the United Way Cape Cod & the Islands went ahead with all of its planned events, including Best Night, Power of the Purse and the Golf Tournament.

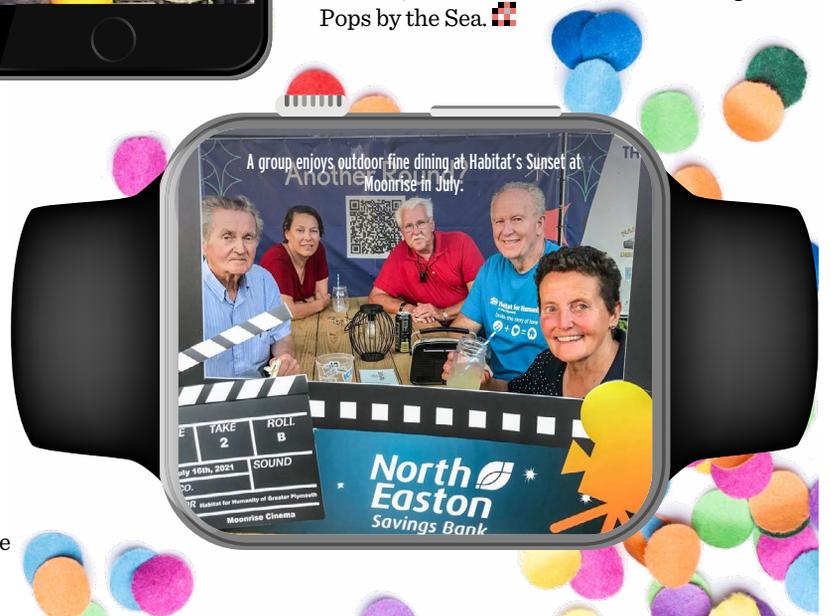
“Of course, we had limited capacity and followed guidelines set by the venues,” said Executive Director Mark Skala. “The smaller crowds were extremely generous. People were enthusiastic about getting out and were in very giving moods.”

Cape Cod’s Housing Assistance Corporation’s three main fundraisers all took place this year, including Walk for Hope in June, Oysters & Champagne at Wequasset Resort in July and the Telethon for Hope in December. Attended by around 200 people, Oysters & Champagne raised nearly \$270,000.

Duffy Health Center also went forward with its second Wellness on the Water community fundraiser, featuring yoga and other fitness classes, held at Wychmere Harbor Club in November. Proof of COVID vaccination was required for all in-person attendees and the event had a maximum occupancy for onsite attendees of 60 people.

“We had over 40 people attend the event and over 30 people attended virtually (we offered the virtual option for folks who don’t live locally or who wanted to participate from their own homes),” said Sara Grambach, Director of Development and Community Relations for Duffy Health Center in Hyannis.

Habitat’s annual gala is scheduled to return in 2022, as is the Arts Foundation’s signature Pops by the Sea. 🎪



**Payroll**

# How Do Pre-Tax Benefits Work?



By Karyn H. Rhodes

Offering pre-tax benefits to your employees to help them save on their healthcare expenses can make your package more attractive to new and existing employees alike.

With pre-tax benefits, you withdraw the amount to cover the cost from an employee's paycheck before it's taxed. This reduces the amount of taxable wages that an employee has to pay taxes on. The amount of the savings will vary based on the contribution towards the benefit.

There are many different types of pre-tax benefits, but for the purposes of this article, we'll focus on health plans. These include:

- **FSAs:** This pre-tax account, which is owned and set up by employers, is for employees to cover qualified healthcare expenses such as prescription drugs, office visit copays, and dental and vision expenses. Both you and your employees may

contribute to their FSA. In addition to tax-free contributions, employees are reimbursed tax-free for their claims.

- **HSAs:** HSAs are tax-free savings accounts that can be used to pay for both current and future medical expenses like coinsurance, deductibles, and other qualified expenses. These accounts, which employees own, must be paired with a qualified high-deductible health plan. Like an FSA, both you and your employees can make contributions to the accounts and employee contributions and claim payments are tax-free.
- **HRAs:** An HRA is unique from FSAs and HSAs because it's fully funded by you, the employer. You own the accounts so that also means you can direct how the funds are used and how much is allocated to each employee. Usually, although it's not required, an HRA is paired with a high-deductible plan, allowing employees to get reimbursed on their deductible expenses. Your contributions are 100% tax-deductible and the reimbursements are 100% tax-free to employees.
- **Section 125 Premium Only Plans:** A Section 125 premium only plan (POP) is a tax savings plan that allows employees to pay for their medical insurance premiums on a pre-tax basis. These aren't insurance plans, so you'll need to offer a group health plan separately. A POP simply allows your workers to pay for premiums for their group health benefits using pre-tax dollars.

## How do I stay compliant with pre-tax benefits?

Like other health insurance plans, there are several steps you'll

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be required to take to ensure compliance with applicable rules and regulations, including:

- 1. Create Plan Documents:** You'll need to create multiple plan documents, including a master plan document and an adoption agreement that explain specific aspects of the plan such as the benefits offered, who is eligible to participate, the manner of contributions, change in status events, and other legal details.
- 2. Distribute Summary Plan Description:** Under ERISA, you'll also need to furnish a summary plan description (SPD) to all employees participating in the plan that includes essentially the same information as the plan document but in plain language employees can understand.
- 3. Perform Nondiscrimination Testing:** Pre-tax health plans are generally subject to the nondiscrimination requirements of Internal Revenue Code Section 125. That means, your plan must satisfy the following three tests:
  - **Eligibility Test:** This test is used to ensure that the plan doesn't discriminate in favor of highly compensated individuals in terms of their eligibility to participate.
  - **Benefits and Contributions Test:** This test is conducted to make sure that your plan isn't discriminatory in regard to benefits and contributions.
  - **Key Employee Concentration Test:** This test is performed to determine compliance with the requirements that nontaxable benefits provided to key employees do not exceed 25% of the nontaxable benefits provided for all employees.

If a plan fails any of these three tests, the highly compensated participant or key employee participating in the plan will lose the favorable tax treatment and must include the greatest value of the taxable benefit they could have elected to receive in their gross income.

**4. File Form 5500:** Plan sponsors must complete Form 5500 every year electronically through EFAST2. It's due the last day of the seventh month after the plan year ends so if you have a calendar year plan, the deadline would be July 31. It's important to note that plans with fewer than 100 participants are exempt from this requirement.

### What is the risk of a compliance audit?

Each year, a number of employee benefit plans are audited by the Department of Labor's Employee Benefits Security Administration for compliance.

No matter the reason, during the audit, you can expect the DOL to focus on several things, including your plan documents, amendments, policies, and SPD as well as Form 5500 so be sure to have the current versions ready in advance.

Depending on the nature of the violation, the penalties for non-compliance with your pre-tax benefits can range from civil monetary penalties to prison time. 🚧

**Karyn H. Rhodes** is vice president HR Solutions at Complete Payroll Solutions. More info at [completepayrollsolutions.com](http://completepayrollsolutions.com)



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**The Law At Work**

# Tips For Handling Religious Objections To Vaccine Mandates



By Catherine M. DiVita

Implementing vaccination mandates has exposed many employers to a flurry of requests for religious exemptions. Employers should be aware that they may be required under the law to exempt these employees if vaccination conflicts with their sincerely held religious beliefs. Title VII of the Civil Rights Act is a federal law

that applies to employers with 15 or more employees. It requires employers to accommodate employees with sincerely held religious beliefs that conflict with the employer's practices, unless doing so would pose an undue hardship on the employer. Similar protections may apply to smaller employers under state or local law. In Massachusetts, M.G.L. c. 151B applies to employers with 6 or more employees and contains a similar requirement.

We provide the following tips for handling requests for exemptions from vaccination mandates due to religious beliefs. Many of these suggestions are based on guidance recently released from the U.S. Equal Employment Opportunity Commission (EEOC), which enforces Title VII, in response to vaccination mandates at the federal level. However, the EEOC's guidance is useful for all employers looking to implement vaccination mandates without running afoul of the law.

## Develop Clear Procedures

Employees must initiate the request for religious accommodation. There should be a written form requesting the following information, at a minimum: (1) the specific policy or practice that the employee claims conflicts with a religious belief; (2) the nature of the religious belief; (3) what accommodation is requested; and (4) alternative accommodations that would be acceptable. The EEOC has released its own form to the public on its website, which employers can use as a guide.

Note that, while employers may require written requests, verbal requests cannot be ignored, and should later be put into writing. Designees should be trained in how to recognize and respond to these types of requests. No "magic words" like Title VII or "accommodation" are required. Employees just need to express that vaccination goes against their religious beliefs. Employers should wait for employees to come to them with the request.

## Be Wary Of Questioning

The definition of "religion" under Title VII and 151B is broad. These laws protect non-traditional religious beliefs that may be unfamiliar to employers. Employers should generally assume that a request is based on a sincerely held religious belief. However, the EEOC has made clear that objections to vaccination that are based on "social, political, or economic views" or



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“personal preferences” are not protected. Employees may be asked to explain their beliefs. Employers should recognize that beliefs may change over time and may not necessarily follow the traditional tenets of a popular religion. A belief may be sincere even if the employee acted inconsistently with it in the past. The employee’s credibility is key in making these determinations.

If an employer has an “objective basis” for questioning the sincerity of a religious belief, according to the EEOC, the employer may make a “limited factual inquiry” and “seek appropriate supporting information.” Employees must cooperate with the request or risk losing a claim that the accommodation was improperly denied.

### Consider Possible Accommodations

Employers have an obligation to consider ways in which employees can remain unvaccinated and still perform the essential functions of their jobs. Possible accommodations include remote work, testing, isolation from coworkers or visitors, job reassignment, transfers, outdoor work, or the use of masks or shields.

An employer does not need to provide an accommodation if it imposes an “undue hardship” on the business. Considerations may include monetary costs, the risk of the spread of COVID, workplace safety, diminished efficiency, and the burden on other employees. Employers may also factor in how many other employees may seek a similar accommodation.

If more than one accommodation will resolve the issue, the employer may choose which one to offer. Employers need not adhere to an employee’s requested accommodation or preference, but should consider it.

### Document Resolutions

Employers should document the process of granting or denying a request. If any accommodation is denied, the reason should be explained, and the employee should be engaged in a discussion of other possible accommodations. The options offered and the employee’s response should be recorded.

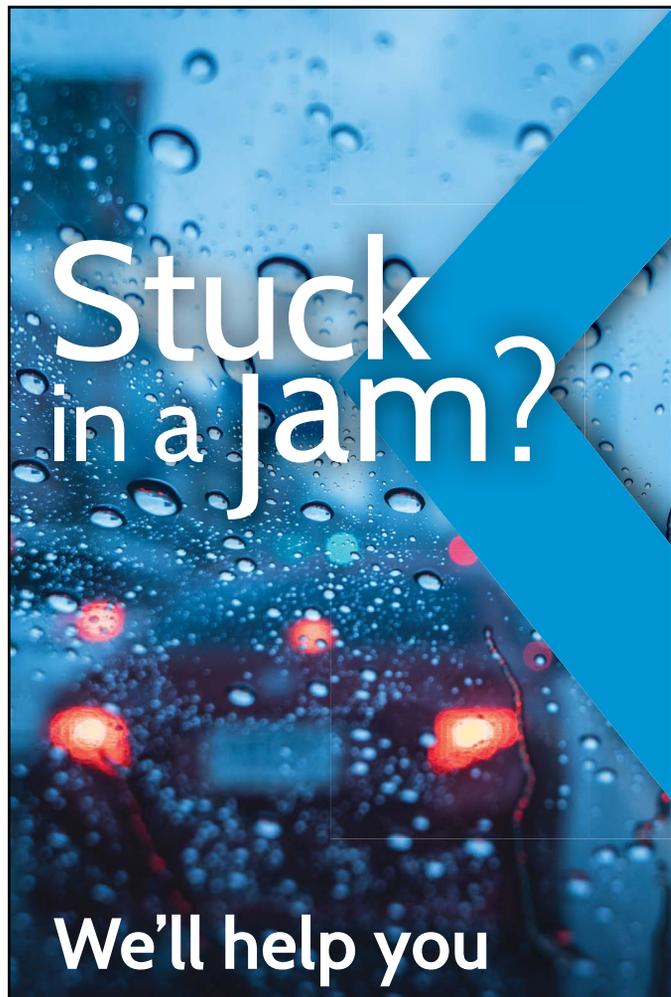
Employers should consider each request on the basis of its specific context. Granting or denying one request does not necessarily mean that another request will have the same result.

### Plan To Reevaluate

An accommodation is not necessarily set in stone. Employees may request different accommodations if their situations change. Likewise, employers have the right to discontinue an accommodation if it becomes an undue hardship or is no longer based on a sincerely held religious belief. Employers should discuss changed circumstances with employees before revoking an accommodation and explore alternatives. 🧩

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# Incorporate CSR Initiatives Into Your Business



By Jill Talladay

It's a cliché by now to say the Cape & Islands is a special place; everyone who lives, works or plays here seems to be fiercely possessive of "their Cape," whether it's a special beach or hiking spot, the cafe where they're treated like insiders, the up and coming artist they've discovered, their favorite tiny museum or cultural center.

It's also a truism that our home is in danger of being loved to death. While our population more than doubles in the summer, the region's traditional off-season population has also spiked over the past year as seasonal homes are occupied year-round.

Visitors and residents alike have been hiking, biking, walking and exploring the outdoors, accelerating wear and tear on our fragile environment. An increase in population means more water usage and flushing toilets. We're seeing an increase in nitrogen in our groundwater and cyanobacteria in our ponds.

Creating a sustainable destination where environmental, social and cultural impacts are balanced with economic benefit will help ensure our future. It's important that businesses think long-term and build sustainability into their business model. We must set an example of the behavior we wish to see replicated and that visitors often expect.

Corporate Social Responsibility (CSR) initiatives are important for any business — research shows that well-planned and aligned CSR not only enhances your customers' experience, but also employee satisfaction and retention. Vrbo's recently released

Traveler Value index report noted that 59 percent of travelers are willing to spend more money for a sustainable trip and 64 percent of millennials are more likely to consider sustainably managed properties.

Sustainability is even more important in a vulnerable destination like Cape Cod, which attracts residents and guests with its natural beauty and unique culture. On Cape Cod, sustainability is not just a complement to economic benefit, it's a driver of economic benefit.

That's why I started CARE, and in the past 10 years we've supported more than 50 educational and solution-based projects throughout the region, raising awareness about plastic pollution and supporting local historical and cultural treasures. We've challenged youth to become "Cape Crusaders," promoted "Skip the Straw," installed water filling stations and cigarette butt collectors and introduced "Take Care Cape Cod," a lighthearted messaging campaign to help eliminate single use plastic and reduce litter.

We've activated 4,200 volunteer hours, invested over \$80,000, and engaged more than 70 nonprofits in the Take Care Cape Cod Summits, and the Take Care Collaborative. With so many nonprofits on Cape Cod, this collaboration is vital to finding common ground on litter, reducing plastics and recycling what we can't reduce.

My wish for Cape Cod is that it become "the change we wish to see in the world" and that we lead by example resulting in a world renowned sustainable destination. Over the next 10 years I invite all to join CARE and to be your own leader. Get involved in your backyard, across the region and beyond. Learn more about how to reduce your footprint and get your business involved as a steward at "How to CARE" <https://careforthecapeandislands.org/> 

**Jill Talladay** is the founder executive director of CARE for the Cape & Islands based in Yarmouth Port. She can be reached at 508-760-8187.



“Corporate Social Responsibility initiatives are important for any business — research shows that well-planned and aligned CSRs not only enhance your customers’ experience, but also employee satisfaction and retention.”



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