

Ocean Tailors / Crosby & Sons Monuments / Wild Care

NOV 2017

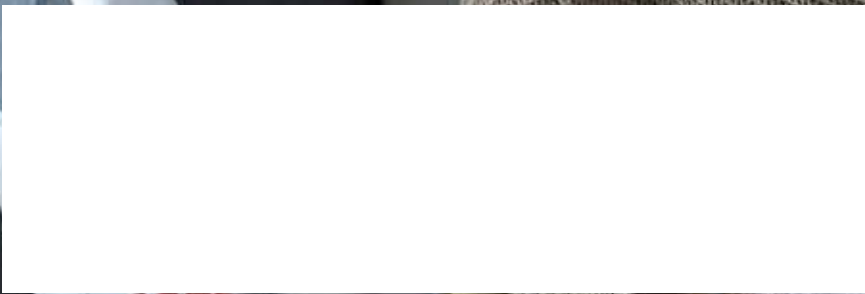
# CAPE & PLYMOUTH **Business**<sup>TM</sup>

THE BUSINESS MAGAZINE OF THE SOUTH SHORE, PLYMOUTH AND CAPE COD



## Breaking the Code

Trish Kennedy (pictured here with Erin Maker, Chief of Staff, and Amy Johnson, Director of Finance) and her husband Tom have launched Zudy, an innovative IT platform



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## BIZNOTE

### Cape Cod Five donates \$5,000 to Hurricane Harvey Relief Fund

Cape Cod Five has announced the donation of \$5,000 to the Hurricane Harvey Relief Fund, set up by the Texas Bankers Association and the Independent Bankers Association of Texas. The fund was established to provide relief for people displaced due to storm damage. Cape Cod Five is also matching employee contributions to an aggregate additional total of \$5,000 for hurricane relief and aid. Bankers from throughout the nation have been mobilized to assist with fundraising for the relief effort in conjunction with the Texas Bankers Association and the Independent Bankers Association of Texas, which are covering any fees associated with giving so that 100 percent of donations will go directly to the relief fund.

**PUBLISHER/CEO**

Robert J. Viamari ■ bob@capeplymouthbusiness.com

**EDITOR**

Joy Jordan ■ joy@capeplymouthbusiness.com

**DIRECTOR OF CONTENT MARKETING SALES**

Laurel Hartman ■ laurel@capeplymouthbusiness.com

**DESIGN/PRODUCTION**

Carolyn Neuman ■ cbprod@capeplymouthbusiness.com

**CONTRIBUTING WRITERS**

Douglas Karlson

Ann Luongo

**SPECIAL WRITERS**

Jonathan Ford, P.E., and Nate Kelly, AICP

Sara Giguere

Mitzi Hollenbeck

Jim and Rick Penn

**PHOTOGRAPHY EDITOR**

Julia Cumes

**CAPE BUSINESS PUBLISHING GROUP**

923 Route 6A - Unit D

Yarmouth Port, MA 02675

(508) 385-3811

(508) 744-7627 fax

www.capeplymouthbusiness.com

news@capeplymouthbusiness.com

advertising@capeplymouthbusiness.com

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**TOOURREADERS**

**Partnering for success**

November brings one of my favorite events of the year - Enterprising Women. This conference offers up inspiration and education through networking and a fantastic slate of speakers. This year's event features Lynn Robinson, author, speaker intuition specialist, and entrepreneur; Katie Stebbins, VP of Economic Development at UMass; and Bobbie Carlton, owner of Carlton PR & Marketing and founder of Mass Innovation Nights and Innovation Women.

This year we are also excited to present a panel discussion on The Power of Partnering for a Cause: How three unique businesses have come together to help women recover from breast cancer. Learn how a unique collaboration among medical professionals and a tattoo artist is making a real difference in women's lives.

Speaking of inspiration, Trish Kennedy and her husband Tom have launched a new business, following the sale of their internationally successful company, BackOffice Associates. Learn how she is helping to create another high-tech business right here on Cape Cod.

In this season of thanks, we are grateful, as always, for all of the support from our partners and readers!



*Joy Jordan*

**JOY JORDAN**, EDITOR  
joy@capeplymouthbusiness.com

**Upcoming Events**

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11.16.2017

»» For more information on our upcoming events as well as our editorial calendar, go to [capeplymouthbusiness.com](http://capeplymouthbusiness.com).

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## Give thanks at Thanksgiving

Thanksgiving is a much-celebrated holiday in the United States. Originally observed by the Pilgrims as a day of thanks to the Creator for a bountiful harvest following a year of sickness and scarce provisions, it was a day of feast and recreation with the Wampanoags, whom they'd come to know and trust.

The modern version of Thanksgiving may not look much like the feasts of the Pilgrims, but it still offers an opportunity to reflect on the blessings of family, friends, and food – and, of course, a little football. It has also become a time to do some of that online shopping for Christmas.

However you celebrate the day, it's considered a time of "going home," and gathering together in gratitude.

SOURCE: PLIMOTH.ORG, PRACTICALECOMMERCE.COM

**1621** The year the first harvest feast was held by the Pilgrims, and attended by the Wampanoags.

**1777** The year the Continental Congress proclaimed the first national Thanksgiving. Rather than a day of feasting and recreation, it was considered a somber event. Over the years, the population lost interest in it, and the practice of observing the day eventually dissolved.

**1827** Sarah Josepha Hale, the influential editor of the popular women's magazine Godey's Lady's Book, began a campaign to reinstate the holiday.

**100** Each year, 40 million Americans drive 100 miles or more to have Thanksgiving dinner with family or friends.

**10 million** The approximate number of Americans who board an airplane each day during the long Thanksgiving weekend.

**\$12.8 billion** The amount spent in online shopping between Thanksgiving Day and Cyber Monday in 2016.

**\$1.2 billion** The amount spent in online shopping on Black Friday 2016, through mobile devices. This was a 33 percent increase over the previous year.

**1939** Franklin Delano Roosevelt lengthened the Christmas shopping season by declaring Thanksgiving for the next-to-the-last Thursday in November. Two years later, in 1941, Congress responded by permanently establishing the holiday as the fourth Thursday in the month.



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## Three simple steps to prevent gossip from infiltrating your office

By Linda Adams



Work gossip – some of us participate in it, and most of us see it as a relatively harmless reality of working in an office. But the truth is, gossip has the power to dismantle even the best teams and keep good

teams from becoming truly great. Here's why work gossip is bad news:

It allows mistrust to grow. When you start talking about coworkers instead of talking to them, you begin to see and assume the worst about their behavior. One of the hallmarks of a great team is assuming positive intent. This is the idea that we should assume that our teammates have a good reason for what they're doing or what they've asked of us. When gossip spreads, your team will begin to do the complete opposite of this. Teammates will begin to assume that other individuals and groups have secret or ulterior motives for decisions, and they'll fuel these suspicions with more gossip. Gossip makes it easy for a vicious cycle of mistrust and suspicion to take root and grow quickly within your team.

Your team will split into warring factions. It's typical for teams have smaller sub-groups within them – these are usually teammates who work together closely on projects. The types of sub-groups are fine if there's a clear business purpose behind them. But sub-groups will begin to see each other as enemies when gossip is tolerated. On great teams, individuals see the team's success as their own success. On a team with gossip and warring factions, groups and individuals view success as a zero-sum game. People will start to see the success of another faction as detrimental to their own. Cohesion and a true team mentality aren't possible on a team that gossips.

You won't have the tough (and necessary) conversations. Talking about coworkers behind their backs is a habit that allows us to avoid conflict. But open conflict and disagreement are at the heart of the world's best teams. In fact, in our research on hundreds of teams, the highest-performing teams (when compared to low-performing teams) are:

- 106 times more likely to give each other tough feedback

- 50 times more likely to openly discuss conflict when it arises


If you gossip or tolerate gossip from your teammates, your team will never have the tough conversations that make it possible to push through major challenges and grow.

What are some easy ways to prevent gossip from infiltrating your team? Here are three quick tips:

1. Work on assuming positive intent. If you're ever unclear on a colleague's motives, it's your responsibility to ask questions and seek clarification. If it's a simple misunderstanding, you'll be able to move past it quickly. If a teammate's motives don't benefit the team, you can discuss this directly and give them chance to redirect their efforts.

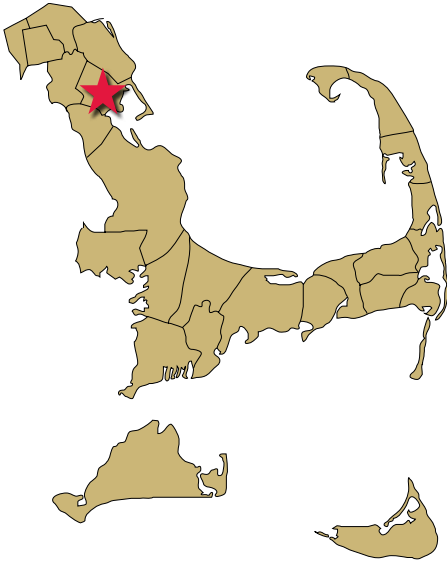
2. Encourage people to bring their issues out in the open. If someone is constantly complaining about a teammate, push them to bring their issues out into the open. Tell them that nothing will be better unless they address it directly – and let them know that conflict and disagreement are the only ways tough issues can get resolved.

3. Be a good role model. Don't talk about your coworkers. If you want to be on a healthy, productive team, you need to unlearn bad habits. Learn to talk to your teammates instead of about them. Even if you've tolerated (or participated in) gossip before, let others know you have changed your ways and aren't going to tolerate it moving forward. Make it clear that you're putting the team first.

Gossip is truly one of the most damaging behaviors on any team – it prevents us from trusting our teammates, being our best selves, and achieving explosive success with our team. If you're the team leader, your job is to set the standard. And if you set the standard that gossip isn't tolerated, you'll quickly see this mentality spread throughout your team. 

**Linda Adams** is a partner at The Trispective Group and the co-author with Audrey Epstein, Abby Curnow-Chavez and Rebecca Teasdale of *The Loyalist Team: How Trust, Candor, and Authenticity Create Great Organizations*. For more information, or to take a free team snapshot assessment, visit [trispectivegroup.com](http://trispectivegroup.com).





**Around the Region**

**Town of Duxbury**

SOURCE: US CENSUS BUREAU, AMERICAN FACTFINDER

**Form of Government:**  
Open Town Meeting.  
**Incorporated in:** 1637

**Demographics:**

Total Population:	<b>15,297</b>
Female	<b>7,913</b>
Male	<b>7,384</b>
White	<b>14,902</b>
Black	<b>112</b>
American Indian and Alaska Native	<b>5</b>
Asian	<b>119</b>
Persons reporting two or more races	<b>130</b>
Hispanic or Latino	<b>88</b>

Housing units:	<b>6,055</b>
Family households:	<b>78.5%</b>
Average household size:	<b>2.8</b>
Average family size:	<b>3.2</b>
Mean travel time to work:	<b>34.4 minutes</b>
Median household income:	<b>\$120,267</b>
Per capita income:	<b>\$52,810</b>

**Median Earnings:**

Male FT year-round workers:	<b>\$99,663</b>
Female FT year-round workers:	<b>\$70,566</b>

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

High school graduate:	<b>1,302</b>
Bachelor's degree:	<b>4,069</b>
Some college, no degree:	<b>1,410</b>
Associate degree:	<b>704</b>
Graduate or professional degree:	<b>2,657</b>

**SMALL BUSINESS TIP OF THE MONTH**



**SBA offers support for veteran entrepreneurs**

Are you a service member (including National Guard and Reserve), veteran, and military spouse of any era with an interest in possibly starting your own business? Are you currently a veteran business owner but want to find out about some resources to grow?

In honor of 2017 National Veterans Small Business Week (October 30 - November 3), the SBA is hosting a series of events to raise awareness about veteran business ownership.

National Veterans Small Business Week 2017 Events in Massachusetts: Two upcoming Boots to Business: Reboot sessions open to veterans of any era and their spouses.

Cape Cod – Friday, November 3, 8 a.m.-4 p.m., SCORE Cape Cod, 270 Communications Way, Suite 5A, Hyannis, MA 02601. For more information, call (401) 427-6536 or email blaufauci@cweonline.org

Central Mass – Tuesday, November 7, 9 a.m.-4 p.m., Worcester Public Library, 3 Salem Street, Worcester, MA 01608. For more information, call (413) 785-0484 or email oreste.varela@sba.gov

Thursday, November 2, 3 p.m., Twitter Chat | Business Tips for Veteran Entrepreneurs. In honor of National Veterans Small Business Month, join the SBA for a Twitter chat on business resources for veteran entrepreneurs hosted by the U.S. Small Business Administration (@SBAgov). The SBA will be sharing tips to help veterans start, grow and succeed in business. Follow along with the hashtag #MyVetBiz. Learn more and register for events at sbavets.force.com.

**ENGINEERING NEWS**



**Engineers without Borders**

Gemma Kite, an environmental engineer with Horsley Witten, recently traveled to Valle Las Perlas, Panama and led a group of students from University of Massachusetts Dartmouth's Engineers without Borders student chapter. Gemma is the chapter's mentor and advises the students on the project's technical aspects. The project goal is to enhance the existing spring-fed gravity water system built in the 1990s. The current spring's yield is too small to provide enough water for everyone in the community, so the group has been exploring nearby spring sources. During the trip, the students witnessed that lack of maintenance and community politics is preventing the system from operating to its fullest capacity. This is Kite's third year mentoring the student chapter. Prior to working at HW, Kite was the Water and Sanitation Program Manager for a French-NGO supported project in Bombali District, Sierra Leone. For more information about Engineers without Borders, visit ewb-usa.org.

SOURCE: HORSLEY WITTEN (HORSLEYWITTEN.COM)

**NONPROFIT NEWS**

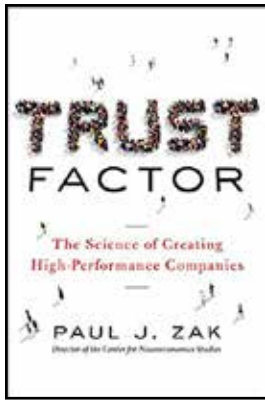
**Children's Cove partners with Monomoy Regional High School for Teen TASK Force**

Children's Cove, The Cape & Islands Child Advocacy Center, has partnered with Monomoy Regional High School to recruit sophomore students to be a part of the second Children's Cove Teen TASK (Taking a Stand for Kids) Force. The mission of the Teen TASK Force is to engage in dialogue with teens about child sexual abuse issues, educate them about the services Children's Cove provides, and to empower them to raise awareness to their peers on child abuse issues. Teen TASK Force members will meet throughout the school year, learn about issues facing the Cape & Islands community, and complete a group project to raise awareness in their school and community.

Throughout the month of October, Children's Cove staff and the Monomoy High School Guidance Department will be presenting information about the TASK Force to sophomores to build interest and recruit volunteers. From December through the end of the school year, the teens will meet monthly with Children's Cove staff and representatives of law enforcement, social services, and other related fields. They will gain a detailed awareness of child abuse, learn about the services Children's Cove provides and hear how various agencies in the community are responding to the problem. TASK Force members will also create a public awareness project to be released in April – designated as Child Abuse Prevention Month.

This year, Children's Cove, a department of Barnstable County, is celebrating 20 years of providing coordinated and comprehensive multidisciplinary services to child victims of sexual abuse, physical abuse, witness to domestic violence and child sexual exploitation and trafficking. To learn more, visit ChildrensCove.org.

## BOOK REVIEW



### **Trust Factor: The Science of Creating High-Performance Companies**

By Paul J. Zak

Forbes calls trust “the most important currency in business,” and they’re not wrong. When someone shows you trust, a feel-good jolt of oxytocin surges through your brain, which triggers you to reciprocate. This simple mechanism creates a perpetual trust-building cycle - the key to changing stubborn workplace patterns.

Why is workplace culture so difficult to improve? Neuroscientist Paul Zak shows in his new book, *Trust Factor: The Science of Creating High-Performance Companies*, that innate brain functions hold the answers. It all boils down to trust.

Good working relationships with trust come with several benefits: work is more enjoyable when we have good relationships with those around us, people are more likely to go along with changes that their companies want to implement, and teams become more innovative and creative.

Drawing on his original research, the author draws out science-backed insights for building high-trust organizations. *Trust Factor* opens a window on how brain chemicals affect behavior, how trust gets lost, and ways to consciously stimulate it by celebrating effort, sharing information, promoting ownership, and more.

Paul Zak is the founding director of the Center for Neuroeconomics Studies and Professor of Economics, Psychology and Management at Claremont Graduate University. He also serves as a senior advisor to Finsbury, a global leader in strategic communications that advises many of the world’s most successful companies.

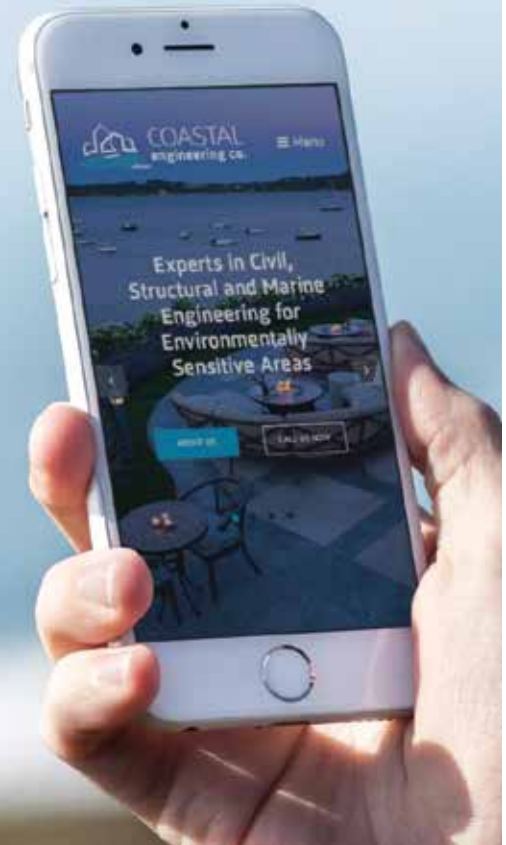
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John Bologna, President/CEO



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[COASTALENGINEERINGCOMPANY.COM](http://COASTALENGINEERINGCOMPANY.COM)

## BIZNOTE

### **Cape Cod Military Support Foundation Operation Backpack results**

The Cape Cod Military Support Foundation and the recently established Massachusetts Military Support Foundation, nonprofits that support Active Duty Military, National Guard, and Coast Guard families in Massachusetts, announced that the annual campaign to fill backpacks with school supplies for children of those who serve in Massachusetts exceeded its 2017 goal of 4,000 backpacks and were able to fill 4,754 backpacks this year. The campaign was supported by sponsors, partners, volunteers, and the public, including Ocean State Job Lot, the Cooperative Bank of Cape Cod and its fund at the Cape Cod Foundation, Eastern Bank, Samsonite, IMEX Cargo, Cape Cod Children’s Museum, Cardi’s Furniture, Project New Hope, Operation Homefront, Joint Base Cape Cod leadership, Hero Marketplace, and Otis Civilian Advisory Council.

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## BUSINESSCALENDAR

### 11/1 Ribbon Cutting & Open House at Senior Helpers Boston & South Shore - Norwell

- Celebrating the new home of Senior Helpers Boston & South Shore. A light lunch will be served.
- 11:30 a.m. to 1:30 p.m., Senior Helpers Boston & South Shore, 75 Washington St., Suite 203, Norwell.  
[southshorechamber.org](http://southshorechamber.org)

### 11/2 SSYP After Hours

- Join SSYP at The South Shore Sports Center for an after hours event and (optional) Bubble Soccer! Teams of six for 10-minute games. Members admitted free; \$20 for guests.
- 5:30 to 7:30 p.m., South Shore Sports Center, 55 Recreation Dr., Hingham.  
[southshorechamber.org](http://southshorechamber.org)

### 11/7 VET-WORK Free Job Connection Mixer

- This special opportunity offers a welcoming atmosphere designed exclusively for veterans and military spouses. Admission is free. All veterans and military spouses, families are welcome.
- 4 to 7 p.m., Plymouth Memorial Hall, 82 Court St., Plymouth  
[plymouthchamber.com](http://plymouthchamber.com)

### 11/8 SCORE Mid Cape Chambers of Commerce Short Course: Branding - Making a Lasting Impression

- This workshop will explore the key elements of building your business brand through identifying and reaching your target audience by both traditional and digital channels.
- 8:30 a.m., Bridgewater State University, South Yarmouth, 1175 MA-28, South Yarmouth.  
[web.hyannis.com](http://web.hyannis.com)

### 11/11 American Red Cross First Aid/ CPR/AED Certification 1-Day Course

- Offered by Barnstable Recreation, this one-day adult First Aid/CPR/AED course helps students recognize and care for a variety of first aid emergencies. To register, contact Melanie at 508-790-6345, ext. 129, or by emailing [melanie.mimmo@town.barnstable.ma.us](mailto:mimmo@town.barnstable.ma.us). Free is \$75 for residents; \$150 for non-residents.
- 9 a.m. to 3 p.m., Hyannis Youth and Community Center, 141 Bassett Lane, Hyannis.  
[capecodchamber.org](http://capecodchamber.org)

### 11/13 Housing Solutions for Southeastern Massachusetts 47th Annual Meeting

- Featured: "Housing - A Vaccine for Healthier Children and Families" with speaker Megan Sandel, MD MPH, Associate Director of the GROW

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clinic at Boston Medical Center. Community Service Award will go to Peter Forman, President, South Shore Chamber of Commerce. RSVP to [jnickerson@housingsolutionssema.org](mailto:jnickerson@housingsolutionssema.org).

- 6 to 9 p.m., Shaw's Center, 1 Feinberg Way, Brockton.

[southshorechamber.org](http://southshorechamber.org)

**11/14 Liberty Bay Credit Union:  
"Your Credit Score Guide"**

- Learn how to understand, improve and/or maximize your credit score. As a follow up to this seminar, you can meet one on one with individuals to help to identify steps to take in order to achieve your credit score goal. Admission is free.
- 5:30 to 7 p.m., Liberty Bay Credit Union, 300 Granite St., Braintree.

[southshorechamber.org](http://southshorechamber.org)

**11/14 Cape Cod Women's  
Organization meeting**

- This nonprofit organization brings together women to build relationships professionally and personally, through networking, education, and personal development. The featured speaker is Martha Tassinari and member spotlight is Shayna Mahoney. Networking at 5:30 p.m., buffet dinner at 6 p.m. and the speaker program. The cost is \$28 for members, \$35 for guests.
- 5:30 to 8 p.m. at the DoubleTree by Hilton, 287 Iyanough Road (Route 28), Hyannis.

[ccwacapecod.org](http://ccwacapecod.org)

**11/16 Roadmap to Success Series:  
Let's Talk Productivity**

- Connect and learn from peers about how to use desktop and mobile apps to make your business more productive and effective. \$25 members & affiliates; \$35 general admission.
- 8:30 to 10:30 a.m., South Shore Chamber, 1050 Hingham St., Rockland.

[southshorechamber.org](http://southshorechamber.org)

**11/16 Entering Women**



Entering Women is the premier women's business event in the region, bringing together varied experts to

provide advice and inspiration in a hands-on setting. Lunch Keynote Lynn A. Robinson: How to Listen to Your Inner CEO. Cape Codder Resort & Spa, 11 a.m. - 5 p.m. (Registration at 11 a.m., lunch at 11:30 a.m.), \$75. Learn more and register at [capeplymouthbusiness.com](http://capeplymouthbusiness.com).

To submit calendar items, post at [capeplymouthbusiness.com](http://capeplymouthbusiness.com) or send to [joy@capeplymouthbusiness.com](mailto:joy@capeplymouthbusiness.com)

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## Harwich Chamber of Commerce appoints Williams as Executive Director



Cyndi Williams

Harwich Chamber of Commerce Board of Directors has appointed Cyndi Williams as Executive Director, as Michael Ulrich, President of the Harwich Chamber of Commerce announced in late September. She has been the Interim Executive Director for the past six months.

The mission of the Harwich Chamber of Commerce is to support and promote its members, to provide leadership for the economic vitality of the community, to serve as a resource center for visitors, residents, businesses, organizations, and members, and to foster and support a climate in which the quality of life and heritage of the Town of Harwich are preserved.

## Brian Jacobson named Director of Field Examinations and Client Accounting Services at Gray, Gray & Gray



Brian P. Jacobson

Brian P. Jacobson has been named Director of Field Examinations and Client Accounting Services at Gray, Gray & Gray LLP, an accounting and business advisory firm headquartered in Canton. Jacobson will provide audit and accounting services for financial institutions, as well as the firm's clients across a wide range of industries. Prior to joining Gray, Gray & Gray, Jacobson was the founder and principle of ClearView Financial Services LLC, and served in senior financial positions for a wide range of companies, including D. Schumacher Landscaping Inc., AmeriVault Inc., Digital Broadband Communications Inc., and Standard Electric Supply Company.

## John Marques joins South Coast Improvement Company

South Coast Improvement Company, a design/build general contractor serving New England and the Mid-Atlantic states, recently hired John Marques as a project manager. Marques comes to the Marion-based contractor after having been with Commercial Dry Wall & Construction in New Bedford. Marques

will work out SCI's Marion office and manage construction projects as part of the company's healthcare, retail and assisted living division.

## Conway earns prestigious RELO Quality certification



Jack Conway & Company Inc. has been awarded the prestigious RELO Quality Certification by Leading Real Estate Companies of the World. Under the guidance of Relocation Director Ilona Robbins, Conway earned the certification only after its relocation department met stringent standards and completed a rigorous and lengthy application process, overseen by a committee of leading industry professionals. After earning the certification, a company must complete a re-certification process every five years to ensure it continues to meet the program's rigorous standards and remains current in terms of technology, relocation trends and other relevant areas.

## Children's Cove marks 20 years providing hope and healing

This year, Children's Cove, a department of Barnstable County, is marking 20 years of providing coordinated and comprehensive multidisciplinary services to child victims of sexual and physical abuse, child witnesses to domestic violence, and child victims of sexual exploitation and trafficking. Since 1997, thousands of Cape and Islands children have walked through the doors of Children's Cove during a vulnerable time in their lives. These child victims find the support of a team of highly skilled and compassionate professionals who help guide them and family members through the often difficult steps toward recovery.

## Home Builders & Remodelers Association of Cape Cod announce search for new executive director

Christine Duren, executive director of the Home Builders & Remodelers Association of Cape Cod, has announced that she will step down from her position in December 2017. Under Duren's leadership, the association has

grown membership by over 90 percent and continued to advance its mission to support homeownership on Cape Cod and its trade members through legislative, educational, business and civic endeavors. HBRACC is now seeking an Executive Director to continue growing this vital trade organization. The ideal candidate will be a professional with progressive leadership experience working for a nonprofit. In this position, the Executive Director will be responsible for advocating for the home building industry and home ownership on Cape Cod through the support of more than 300 member companies and the communities served.

## Beth Israel Deaconess Hospital-Plymouth names new Vice President of Ambulatory Services & Process Improvement

Beth Israel Deaconess Hospital-Plymouth has named Mary Chapin as Vice President of Ambulatory Services and Process Improvement. Chapin will have oversight of all BID-Plymouth employed physician practices as well as hospital-wide process improvement initiatives. Chapin brings more than 30 years of experience in nursing and administrative operations with physician practices. Previously, she was the Chief Administrative Officer for the Faculty Practice Foundation at Boston Medical Center.

## Stewart Painting expands service to the South Shore

Sheldon Stewart, President of Stewart Painting, has announced the expansion of its services into the South Shore. They have always serviced Plymouth and the South Shore, and now they have established a presence in Hingham to better serve their growing marketplace. The same professional services available to Cape Cod businesses and residents will be available to Stewart's clients on the South Shore. Services include interior painting, exterior painting, carpentry, cabinet refinishing and power washing – plus expertise in the painting and repair of homeowner associations and historical properties.

## Cape Arts & Entertainment names new President and CEO

A seasoned nonprofit executive and passionate, professionally trained musician has been tapped to be President and CEO of Cape Arts & Entertainment, the parent organization of the Cape Symphony & Conservatory. Jonathan Kaledin, who is originally from the Boston area and summered for years on Cape Cod, officially starts on October 16, 2017. After training both as a professional cellist/musicologist and as a

lawyer, Kaledin's career has included extensive executive management work in the nonprofit arena. He has also worked as an executive in both the government and private sectors.

### Grouper Design is now Grouper Marketing & Creative

Grouper Design of Yarmouthport, providing fully integrated marketing design and branding services to businesses and nonprofit organizations, has been re-branded as Grouper Marketing & Creative. Company President Rick Sawyer states, "For 24 years we have offered services that go well beyond graphic design. While we continue to provide award-winning design to our clients, a name change was necessary to better reflect the full array of services we offer." Those can include complete branding and re-branding, or a la carte services including copy writing and message development, logo design, web design, production of collateral, social media marketing, planning, and implementing, a full suite of video production services, media planning, and radio and television ad production. Grouper Marketing & Creative's new web site is live at GrouperMC.com.

### Rockland Trust appoints Rachael Aiken and Bonnie Loedel to the Cape Cod investment management team

Rockland Trust's Investment Management Group has announced the addition of Rachael Aiken, CFPTM, and Bonnie Loedel, Esq., to the bank's Cape Cod investment management team. Aiken was appointed as Vice President and Portfolio Manager and Loedel was appointed as Vice President and Relationship Manager. Both are seasoned investment management professionals who previously were members of Cape Cod Five Cents Savings Bank's Trust and Asset Management Team.

### Devil's Purse Brewing Co. expands to Maine market

Devil's Purse Brewing Company has signed an agreement with Portland-based Vacationland Distributors to handle sales and distribution for Maine. The first pallet of Devil's Purse Handline Kölsch shipped up to Maine last month. Smaller quantities of Devil's Purse's more limited beers brewed at their facility on Cape Cod such as their IPAs, pale ales, oyster stout, saisons, and brettanomyces beers will also be made available. Besides the limited styles produced on Cape Cod, Vacationland will also have access to beers produced by Devil's Purse at its partner brewery, Isle Brewers Guild,



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#### BIZNOTE

#### Yarmouth Chamber hosts Annual Dinner

The Yarmouth Chamber of Commerce hosted its 55th Annual Meeting and Awards Dinner on October 18 at The Riverway Restaurant in South Yarmouth. The Presenting Sponsor for the event was the Cape Cod Inflatable Park and the event was hosted by Jason Siscoe and Melissa Harrington of The Riverway Restaurant. On the agenda was acknowledging outgoing board members: Rick Cannon of Canco Fire Sprinkler Services and Mairead Graf of the Animal Rescue League; voting in new board members: Amy Neill of the Cultural Center of Cape Cod and Jennifer Reid of Bridgewater State University; and presenting the Business of the Year Award to Platinum Auto Services and the Citizen of the Year Award to Jack McCormack.

located in Pawtucket, R.I., such as Handline Kölsch and Surfman's Check ESB.

## Davenport Companies induct nine into 15-Year Club



The Davenport Companies of South Yarmouth recently celebrated the induction of nine staff members into the company's 15-Year Club. The club honors those who have reached 15 years of service at an annual celebration attended by hundreds in the company, complete with a video presentation, cocktail party, and live entertainment. Recognized in 2017 were: Jennifer Garbitt and Morgan Slowek of Thirwood Place; Lucia Defaria of Red Jacket Beach Resort; Beth Patkoske of The Davenport Companies; Chris Beauregard of Cape Cod Fence Company; Kevin Flynn of Blue Rock Resort; and Kelly Stevens, Warren Sung, and Peter Malkin of Red Jacket Mountain View Resort. The 2017 celebration was held at the Cape Cinema and Cape Cod Museum of Art in Dennis. In addition to the company party, new inductees join former 15-Year Club members at an annual themed weekend at the company's Red Jacket Mountain View Resort in North Conway, NH. Complementing the festivities, there is a fundraising auction among the club members with all proceeds benefiting the local community.

## Cape Cod Children's Museum merges with Cape Cod Child Development

The Cape Cod Children's Museum has announced its merger with Cape Cod Child Development Program, the leading provider of early childhood education in the region. "The Museum has been growing steadily over the years, and we had reached a stage where in order to meet the administrative requirements of a larger organization, we either had to add staff and overhead expenses, or find a partner who could provide those services for us while we grow," said Jason Mead, President of the Children's Museum board.

In September, the board of Cape Cod Child Development Program voted to accept the merger agreement that arose out of the due diligence period. The Museum will continue operations at its current location on Great Neck Road in Mashpee. Cape Cod Child Development will maintain separate financial accounting for Children's Museum programs and expenses, so that existing museum donors can be assured their donations continue to directly support the museum, while at the same time, the museum will enjoy an operational efficiency and savings by utilizing CCCDP finance and administrative staff and systems.

## Cape Cod CPA receives Massachusetts Employer Award for supporting mothers in the workforce

Gary DellaPosta, CPA recently was awarded a 2017 Breastfeeding-Friendly Employer Award from the Massachusetts Breastfeeding Coalition. This award is given to employers who are supportive to breastfeeding mothers and their children. This is the second time our office has received this award. All award recipients were showcased at the Massachusetts Breastfeeding Coalition annual conference on September 25 at the Massachusetts Medical Society. The criteria that they look for with employers are:

- A private space for employees to pump/express breast milk or nurse their babies.
- Flexibility for employees to bring young babies to work with them.
- Regular break times or a more flexible work schedule to facilitate pumping/nursing.
- Access to an electric breast pump.
- A refrigerator for storage of expressed breast milk, and sink area for cleaning equipment.
- Services of a lactation consultant.
- Information on workplace breastfeeding support services to all employees.

## Lapels Dry Cleaning launches corporate/hospitality division



Kevin DuBois

Lapels Dry Cleaning, an environmentally friendly dry cleaning company headquartered in Hanover, recently announced the formation of a corporate/hospitality division. The new division was formed to better serve hotels, restaurants and corporate accounts that require and/or offer dry cleaning services for guests and staff. Lapels Dry Cleaning's new division equips

each Lapels Dry Cleaning plant to serve restaurants, hotels and other guest-oriented businesses with its full range of dry cleaning offerings. This will include same-day and 24-hour dry cleaning, tailoring, etc.

## Jaxtiner Landscaping announces new General Manager



Angela Cenzalli

Jaxtiner Landscaping LLC welcomes back Angela Cenzalli, MCLP, CSP, as its new General Manager. Cenzalli was previously employed with the company for 4 1/2 years. While away for a few years, Cenzalli was instrumental in growing a very small branch of a landscape company into a multimillion dollar entity. She is nationally certified in the snow industry and is a member of several educational committees within the Snow & Ice Management Association.

## Turningpoint Communications announces Treasury Management Awareness Training



Laurel Egan Kenny

Laurel Egan Kenny, MSCM, MBA, founder, president, and CEO of Turningpoint Communications, a treasury management industry-focused marketing communications and business development firm that promotes clients' best practices and thought leadership and engages clients' customers and centers of influence in dynamic and unexpected ways, recently announced a new educational offering for treasury management professionals: Treasury Management Awareness Training. This new training program complements Turningpoint Communications' established Treasury Management Sales Training program, which is an interactive, relationship-focused business development training seminar that arms treasury management sales professionals with the tools and techniques they need to sell more.

## Former Gosnold CEO recognized by Massachusetts Health Council

The Massachusetts Health Council has named Raymond V. Tamasi, former Gosnold President and CEO, as a recipient of its outstanding leadership award. Tamasi was one of


four individuals cited for “outstanding contributions to promoting and protecting health and wellness in the Commonwealth and representing the best and the brightest in healthcare.” Tamasi was recognized for his work in addiction treatment and prevention over a career than has spanned 45 years and includes participation on Governor Charlie Baker’s Opioid Task Force and the Massachusetts Commission on Behavioral Health Promotion and Prevention. Since stepping down as the Gosnold CEO, Tamasi has created the Gosnold Innovation Center, a division devoted to the development and testing of innovative approaches to treatment and prevention. In this role, he also speaks nationally on issues of policy, treatment improvements, and advocacy.

### Community Health Center of Cape Cod Dental and Pharmacy hires and openings



Theresa Guanci

Madeline Bergin

Community Health Center of Cape Cod has promoted Theresa Guanci, DMD, to Dental Director and has hired Madeline Bergin, BSPHarm, RPh, CIP, as Pharmacy Manager to help launch its dental office and retail pharmacy in its renovated Bourne location. The dental office is set to open in November, and the retail pharmacy will open before the end of the year. Both dental and pharmacy services will be open to the public. Dr. Guanci was promoted to the position of Dental Director after she served as the Interim Dental Director and Staff Dentist. In addition to providing leadership in the Mashpee location, Dr. Guanci will launch the Bourne location dental services. The expanded Bourne location has two dental chairs, and services are available to all individuals, even if they are not a patient of CHC of Cape Cod. CHC of Cape Cod will also open a retail pharmacy in the next few months at its Bourne location, and Bergin will serve at the Pharmacy Manager. 

To submit news, send to [joy@capeplymouthbusiness.com](mailto:joy@capeplymouthbusiness.com)

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### BIZNOTE

#### Epperly, Spaulding, Thayer and Ward named New England Rising Star & Super Lawyers

La Tanzi, Spaulding & Landreth congratulates Lawrence O. Spaulding Jr., Brooks S. Thayer, and Christopher J. Ward for their inclusion as Super Lawyers and Ingrid A. Epperly as a Rising Star in the 2017 publication of New England Super Lawyers in the area of Estate Planning and Probate Administration. Super Lawyers is a rating service of outstanding lawyers from more than 70 practice areas who have attained a high-degree of peer recognition and professional achievement. The selection process is multi-phased and includes independent research, peer nominations and peer evaluations with a final selection of not more than 5 percent of New England attorneys for Super Lawyer selection and not more than 2.5 percent for Rising Star selection.

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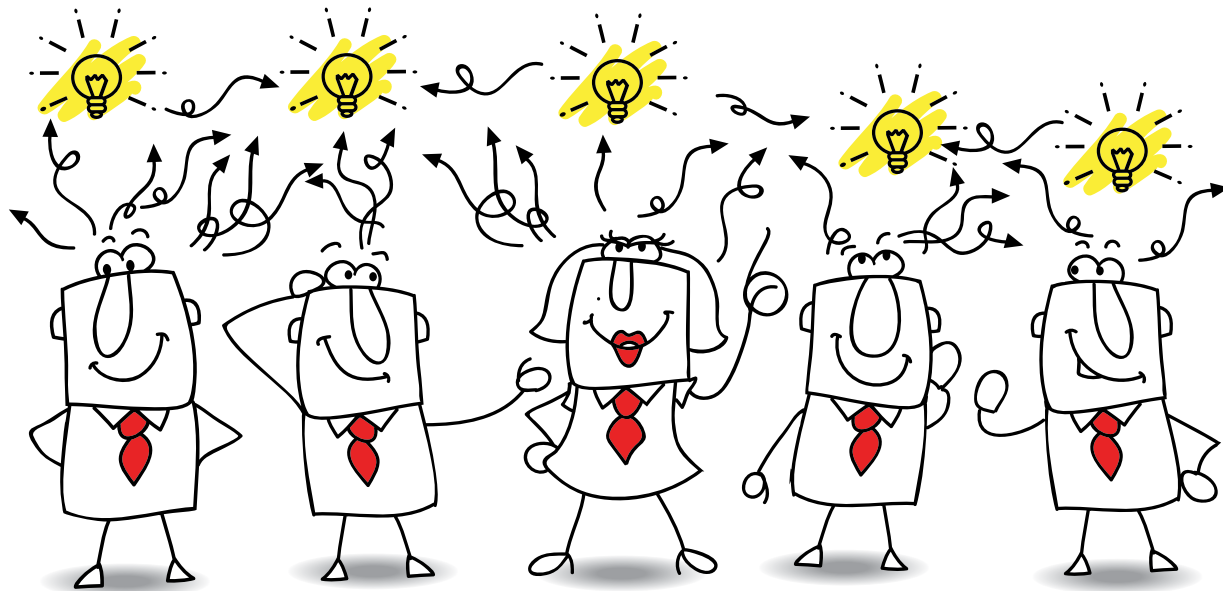


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## How to get your team's creative juices flowing



By Ja-Naé Duane

We dream big, set goals, and then work, work, work to achieve them. But we soon learn a simple truth: we can't do it all by ourselves. We need help and accepting

help often requires a dose of humility. I push myself to stay humble by building teams to make my work as efficient as possible.

When we build teams, we become responsible for inspiring our individual teams while keeping them on task and on track. Creativity can offer a huge source of inspiration. But what if team members are stressed and emotionally drained? They can have a hard time delivering their best work, if they deliver anything at all.

The team that is working with us on *The Startup Equation* understands those stresses and the need to decompress. Here are three ways I keep my teams inspired, engaged, and creative.

### 1. Create Conversations

Running a team is project management, pure and simple. I find my team members consistently deliver high-quality work on deadline when they can tap into their creative thinking before we launch a project. I set goals, assign tasks, and implement my plans. But before the action items start rolling, I meet with my team to talk and, more importantly, to listen. We use Slack as our virtual office and create design-

nated channels to help keep different projects on track. These channels also make it easier for team members to share ideas that make the project and the work better.

As entrepreneurs, sometimes (O.K., maybe a lot of the time) we think we have it all figured out. We think we just need to bring in the right people to do x, y, and z. That's not a true team. True team members get to have their ideas voiced and taken seriously. I like to meet with my team over coffee (or wine) to share my vision, hear their ideas, and figure out a better way to get the job done. And guess what? These conversations create a spark between team members with ideas flying back and forth. Some ideas don't fit the current project, but others are brilliant.

### 2. Institute a Think Tank

At the beginning of any project, I look for ways to trigger my team's creativity. Discipline keeps the creativity flowing during the weeks and months to come. I build checks-and-balances into our action items. During our weekly Think Tank, team members present any project issues or problems. The team then works together to find solutions.

Sometimes, we can learn a lot as a team by writing. I recommend aiming for 750 words and write whatever comes to mind. It's also known as stream of consciousness writing. The results are then shared with the team and can lead to sparks of inspiration for the Think Tank. I also recommend the *Workflowy* app or *MindMeister* for personal brainstorming to help you track and manage ideas as they emerge.

### 3. Play Often

A positive work environment is crucial to


long-term productivity. I use strategic play to break up the monotony of everyday tasks. The most creative members of our society – children – already know the benefits of play. If we'd let them, children would play all day long.

I like to give my team members whiteboards and markers. They can turn abstract ideas into visual ones and capture what they see as the future of our shared project. A lot of people start drawing logos. Some make flow charts. As long as they keep at it, after about 10 minutes their minds are opened and the creativity flows.

I also like to include non-work related games. I'm particularly fond of disc golf. There's nothing like an afternoon in the sun, traipsing through the wood in service of friendly competition to get the creativity juices running. When you bring a bunch of coworkers together they tend to talk about one thing – work.

It's not surprising that they start riffing on ideas without even realizing it. And while CrossFit or skydiving doesn't appeal to me personally, whenever I find out that two or more team members share an interest, I encourage them to "play" together. The ideas inspired by jumping out of a plane can be downright jaw-dropping.

You've got a vision and you've built a team to manifest it. Now you need to keep it on the creative track. With a simple strategy of creative conversations, Think Tank sessions, and some time for play, you can do just that.

*A version of this article originally appeared at [StartupEquation.com](http://StartupEquation.com)* 

**Ja-Naé Duane** is Founder of The Revolution Factory and co-author of *The Startup Equation*. She can be reached at [janaeduane@gmail.com](mailto:janaeduane@gmail.com)

**Plymouth Area Chamber of Commerce News**  
**From the desk of Executive Director Kevin O'Reilly**

It is with mixed emotions that I am announcing that I have resigned as the Executive Director of the Plymouth Area Chamber of Commerce. I have thoroughly enjoyed my tenure over the past three years, particularly the great strides the staff, the Board of Directors, and I have made to strengthen and expand the chamber. However, I have been presented with an opportunity to take a leadership role in a venture I have been working on for the past four years and it is time to start a new chapter for both me and the chamber.

I move on with the comfort of knowing that the Plymouth Area Chamber of Commerce will be in the very capable hands of Amy Naples, who is being elevated from Chief Operating Officer to Executive Director, and the rest of the chamber's hard-working staff: Meaghan Doherty, Amy Clark, and Bob Nolet. Together, this team of professionals has expanded membership, developed new programs, and made the chamber a stronger voice in the community for local business.

I want to thank the staff, our Board of Directors, and our members for their friendship and their dedication to the Plymouth Area Chamber of Commerce. Although I am stepping down as Executive Director, I will continue to be an active member of the PACC for many years to come.

**South Shore Chamber of Commerce News**  
**From the desk of President and CEO Peter Forman**

Amazon has triggered national excitement in its much-publicized search for a second headquarters. Massachusetts is well represented, with several proposed sites including Union Point. Union Point is the state's largest development project, covering parts of three towns: Weymouth, Rockland, and Abington.

Yes, this can happen. The South Shore has been preparing for a dramatic change in its mix of businesses for almost 20 years. The return of commuter rail to the region, repurposing of old military or industrial sites, a strong workforce, and some proactive pro-growth political leadership in our local governments all contribute to creating the right opportunities.

Almost everyone would like to get a piece

of the tax and job creation benefits of an Amazon headquarters. The upper projections for employment would be as many as 50,000 new jobs and hundreds of millions in direct taxes – probably billions in indirect benefits from property values to personal income taxes.

But how willing are we to settle for a piece of an Amazon? One-tenth of the proposed Amazon project would be 5,000 employees, a giant company by any standard. One-hundredth would be 500 jobs, a game-changer for many communities. One-thousandth of an Amazon would be a company of 50 employees – a far more typical sized business in the suburban markets.

Massachusetts wants Amazon and we would be a good fit. But we should not forget that our economy is driven by the tens of thousands of small businesses already here and trying to grow. Combined, they equal many Amazons. Individually, many face larger challenges than an Amazon will face in gaining local permits, state assistance, financing, talent recruitment, and public support.

Check your chamber's programming and services to see how Chambers of Commerce



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are stepping forward every day to help out existing small businesses feel as welcome and supported as Amazon.

## Cape Cod Chamber of Commerce News

### From the desk of CEO Wendy Northcross

After a very busy 15 months of activity, Phase I of our Blue Economy Project is wrapping up this month. An initiative of the Cape Cod Chamber of Commerce, with support from the Commonwealth's Seaport Economic Council, this project is an effort to reframe the region's identity around its water-related resources, to create a more balanced economy and vibrant future for our region.

In November we will release our Implementation Plan, a blueprint for enhancing the existing marine-related industries and institutions in our region, and seeking new opportunities that leverage our unique aquatic expertise and coastal assets, while at the same time respecting that a healthy environment is the platform for economic growth. The plan is a result of a yearlong effort that included studies of socioeconomic data for the region (Cape Cod, Nantucket, Martha's Vineyard


and Southern Plymouth County); a series of guided listening sessions from Plymouth to Provincetown, and the Islands; numerous consultations with experts and community leaders; hard work from our Blue Advisory Group; and many hours of parsing information by the Blue Economy Project Team.

Actions are focused on three primary themes: A Vibrant Maritime and Technology Economy; Healthy Water, Healthy Communities; and A Prepared and Educated Workforce for the Future. Based on these themes, the plan outlines a series of actions targeting growth of innovative technologies, access to financing, environmental education, workforce development, peer networking, regulatory advocacy, water access, and building awareness of regional "Culture of Blue."

The Implementation Plan itself is broken down into several main sections: Characterization of the Cape Cod Regional Blue Economy describes our definitions of what is Blue, what data was used for creating the report, economic trends in the region, and conclusions from the data; Cape Cod Region Blue Economy addresses our history of Blue,

our goals moving forward, our approach, and our outreach and collaboration efforts; Blue Economy Initiatives Worldwide compares our project to similar efforts around the world; and Implementation Plan defines the vision, themes, actions, collaborations, and leadership required to create a sustainable, ongoing economic development effort in a Blue Economy.

The plan is built upon this vision: Recognizing that the Cape Cod region's environment is its economy, the Blue Economy will be the fulcrum that balances our economic and environmental health, creates a new regional identity focused on pride in our water and coastal resources, and supports a more balanced and sustainable year-around economy for its residents.

The Cape Cod Chamber is taking steps to make the Blue Economy Project a sustainable, ongoing initiative. We look forward to working with our very many partners and collaborators in the region, towards a sustainable and resilient future based on our region's greatest asset – water! Standby for the launch of Phase II. 



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NAME	ENTITY TYPE	TOWN	DATE	NAME	ENTITY TYPE	TOWN	DATE
Falmouth Cesspool LLC	Domestic Limited Liability Company (LLC)	Bourne	09/01/2017	Cell Fone Fixer LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/25/2017
Langston Oral & Maxillofacial Surgery LLC	Domestic Limited Liability Company (LLC)	Bourne	09/11/2017	St Vincent Depaul Society, Christ The King Conference	Nonprofit Corporation	Mashpee	09/26/2017
Red Path Child And Family Agency Inc.	Nonprofit Corporation	Bourne	09/11/2017	Hair By Paula Ltd.	Domestic Profit Corporation	Mashpee	09/28/2017
Interview Technologies Incorporated	Foreign Corporation	Bourne	09/21/2017	Nicholas Betti Inc.	Domestic Profit Corporation	Mashpee	09/28/2017
The Go Two Company LLC	Domestic Limited Liability Company (LLC)	Bourne	09/29/2017	South Shore Divorce & Family Law Center, P.C.	Professional Corporation	Norwell	09/06/2017
KBH LLC	Domestic Limited Liability Company (LLC)	Brewster	09/08/2017	Braavos LLC	Domestic Limited Liability Company (LLC)	Norwell	09/11/2017
Cape Cod Radon Services LLC	Domestic Limited Liability Company (LLC)	Brewster	09/12/2017	Michol Negron, D.O., P.C.	Professional Corporation	Norwell	09/14/2017
Delawanda Investments LLC	Domestic Limited Liability Company (LLC)	Brewster	09/14/2017	Norwell Girls Travel Basketball Inc.	Nonprofit Corporation	Norwell	09/19/2017
72 Concord Street LLC	Domestic Limited Liability Company (LLC)	Brewster	09/19/2017	Accord Park LLC	Domestic Limited Liability Company (LLC)	Norwell	09/22/2017
P.B. Ink LLC	Domestic Limited Liability Company (LLC)	Brewster	09/21/2017	Comprehensive Dealer Services LLC	Domestic Limited Liability Company (LLC)	Norwell	09/27/2017
Antarins Group LLC	Domestic Limited Liability Company (LLC)	Brewster	09/21/2017	Sprout Consulting LLC	Domestic Limited Liability Company (LLC)	Norwell	09/27/2017
Mario's Classic Italian LLC	Domestic Limited Liability Company (LLC)	Brewster	09/22/2017	Conway Development LLC	Domestic Limited Liability Company (LLC)	Norwell	09/28/2017
Cape Cod HVAC LLC	Domestic Limited Liability Company (LLC)	Brewster	09/25/2017	Pelagic Fisheries LLC	Domestic Limited Liability Company (LLC)	Orleans	09/21/2017
Henson's Way LLC	Domestic Limited Liability Company (LLC)	Brewster	09/25/2017	Hidden Gem Cape Cod LLC	Domestic Limited Liability Company (LLC)	Orleans	09/25/2017
Society St. Vincent De Paul Holy Redeemer Conference	Nonprofit Corporation	Chatham	09/06/2017	Cast Iron Cafe LLC	Domestic Limited Liability Company (LLC)	Pembroke	09/05/2017
Gaman ReE Group LLC	Domestic Limited Liability Company (LLC)	Chatham	09/07/2017	SF Contracting LLC	Domestic Limited Liability Company (LLC)	Pembroke	09/07/2017
Beachvibe Inc.	Domestic Profit Corporation	Chatham	09/11/2017	Opex Fitness South Shore LLC	Domestic Limited Liability Company (LLC)	Pembroke	09/11/2017
Bufflehead Partners LLC	Domestic Limited Liability Company (LLC)	Chatham	09/20/2017	Roman Roads LLC	Domestic Limited Liability Company (LLC)	Pembroke	09/11/2017
Cape & Islands Electronics Inc.	Domestic Profit Corporation	Chatham	09/27/2017	WLE LLC	Domestic Limited Liability Company (LLC)	Pembroke	09/12/2017
May Properties LLC	Domestic Limited Liability Company (LLC)	Dennis	09/25/2017	JLS Engineering LLC	Domestic Limited Liability Company (LLC)	Pembroke	09/18/2017
Person Place And Thing LLC	Domestic Limited Liability Company (LLC)	Duxbury	09/05/2017	A & M Group LLC	Domestic Limited Liability Company (LLC)	Pembroke	09/28/2017
Objective Advisory Services LLC	Domestic Limited Liability Company (LLC)	Duxbury	09/06/2017	The Institute Of Student Loan Advisors Corporation	Nonprofit Corporation	Plymouth	09/04/2017
Eagle Investment Partners LLC	Domestic Limited Liability Company (LLC)	Duxbury	09/10/2017	Cedarville Motors Inc.	Domestic Profit Corporation	Plymouth	09/05/2017
Back River Search Group LLC	Domestic Limited Liability Company (LLC)	Duxbury	09/11/2017	Grind Dining Inc.	Domestic Profit Corporation	Plymouth	09/05/2017
Pro Survey Solutions Inc.	Domestic Profit Corporation	Duxbury	09/22/2017	Taylor Dental Associates, P.C.	Professional Corporation	Plymouth	09/06/2017
Eagle Aerial Solutions Inc.	Domestic Profit Corporation	Duxbury	09/25/2017	Aucos Inc.	Domestic Profit Corporation	Plymouth	09/08/2017
King Caesar Properties LLC	Domestic Limited Liability Company (LLC)	Duxbury	09/26/2017	No Sweat Land Services Inc.	Domestic Profit Corporation	Plymouth	09/08/2017
Liz Bone Real Estate Inc.	Domestic Profit Corporation	Duxbury	09/28/2017	Hennigan's Plumbing & Heating LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/12/2017
Up Front LLC	Domestic Limited Liability Company (LLC)	Eastham	09/22/2017	Rawf Excavating LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/13/2017
187 Teaticket LLC	Domestic Limited Liability Company (LLC)	Falmouth	09/14/2017	Mayflower Products LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/18/2017
Teaticket Car Wash LLC	Domestic Limited Liability Company (LLC)	Falmouth	09/14/2017	Back East Design LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/19/2017
JF52 Properties LLC	Domestic Limited Liability Company (LLC)	Falmouth	09/15/2017	Macieira Floor, Inc	Domestic Profit Corporation	Plymouth	09/19/2017
Mass Fusion Fastpitch Softball, Inc.	Nonprofit Corporation	Falmouth	09/25/2017	Soja Properties LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/19/2017
Veteran Software Consulting LLC	Domestic Limited Liability Company (LLC)	Hanover	09/04/2017	Jim Hall Consulting LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/20/2017
Crazy Hoss LLC	Domestic Limited Liability Company (LLC)	Hanover	09/06/2017	Green Land Landscaping Inc.	Domestic Profit Corporation	Plymouth	09/22/2017
Renew Laser LLC	Domestic Limited Liability Company (LLC)	Hanover	09/12/2017	Macmillian Enterprises LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/22/2017
D W Richards Construction LLC	Domestic Limited Liability Company (LLC)	Hanover	09/19/2017	Mike Goulian Aviation LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/22/2017
PLJ LLC	Domestic Limited Liability Company (LLC)	Hanover	09/19/2017	TNT Woodworks LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/22/2017
BCDC LLC	Domestic Limited Liability Company (LLC)	Hanover	09/21/2017	Housecall Physicians LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/26/2017
Columbia 439 Road LLC	Domestic Limited Liability Company (LLC)	Hanover	09/22/2017	CG Aerosports LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/28/2017
Money Pit Farm LLC	Domestic Limited Liability Company (LLC)	Hanover	09/25/2017	Eagle Enterprises Inc.	Domestic Profit Corporation	Plymouth	09/28/2017
Cloudmonks LLC	Domestic Limited Liability Company (LLC)	Hanover	09/26/2017	Pup Walker LLC	Domestic Limited Liability Company (LLC)	Plymouth	09/28/2017
Knit Kit LLC	Domestic Limited Liability Company (LLC)	Harwich	09/01/2017	Op Fusion LLC	Domestic Limited Liability Company (LLC)	Provincetown	09/06/2017
Emerald Grove Inc.	Nonprofit Corporation	Harwich	09/06/2017	169 Bracewell Street LLC	Domestic Limited Liability Company (LLC)	Provincetown	09/19/2017
Chatham Harwich Newcomers Club Corporation	Nonprofit Corporation	Harwich	09/18/2017	Provincetown Canteen Unit Inc.	Nonprofit Corporation	Provincetown	09/26/2017
Anovi LLC	Domestic Limited Liability Company (LLC)	Kingston	09/01/2017	47 Commercial Limited Partnership	Domestic Limited Partnership (LP)	Provincetown	09/29/2017
Brian M Schimmel LLC	Domestic Limited Liability Company (LLC)	Kingston	09/05/2017	Chorey Holding Inc.	Domestic Profit Corporation	Rockland	09/05/2017
JFS Realty Solutions LLC	Foreign Limited Liability Company (LLC)	Kingston	09/05/2017	Nicole Squared LLC	Domestic Limited Liability Company (LLC)	Rockland	09/05/2017
Scott Melching Architect LLC	Domestic Limited Liability Company (LLC)	Kingston	09/06/2017	JP Landscaping And Construction Inc	Domestic Profit Corporation	Rockland	09/06/2017
Fundy Power Services LLC	Domestic Limited Liability Company (LLC)	Kingston	09/14/2017	777 Plymouth Street LLC	Domestic Limited Liability Company (LLC)	Rockland	09/11/2017
Housing Solutions Church Green LLC	Domestic Limited Liability Company (LLC)	Kingston	09/22/2017	E.S. Gallagher USA Ltd.	Foreign Corporation	Rockland	09/14/2017
South Shore Girls Basketball League Inc.	Nonprofit Corporation	Marshfield	09/10/2017	JMR Landscaping Corp	Domestic Profit Corporation	Rockland	09/15/2017
Work Local LLC	Domestic Limited Liability Company (LLC)	Marshfield	09/11/2017	Reycar Pro Services Inc	Domestic Profit Corporation	Rockland	09/15/2017
TC Landscaping Inc.	Domestic Profit Corporation	Marshfield	09/13/2017	Rick Pat Corp	Domestic Profit Corporation	Rockland	09/18/2017
Marshvegas Realty LLC.	Domestic Limited Liability Company (LLC)	Marshfield	09/21/2017	Maligny Holding Inc	Domestic Profit Corporation	Rockland	09/19/2017
Lpereira Subs LLC	Domestic Limited Liability Company (LLC)	Marshfield	09/25/2017	Team Garner Enterprises Corporation	Domestic Profit Corporation	Rockland	09/21/2017
D&S Volpe Real Estate LLC	Domestic Limited Liability Company (LLC)	Marshfield	09/26/2017	Cruzille Holding Inc.	Domestic Profit Corporation	Rockland	09/25/2017
Foodsquire LLC	Domestic Limited Liability Company (LLC)	Marshfield	09/27/2017	Bellew Realty LLC	Domestic Limited Liability Company (LLC)	Rockland	09/27/2017
Webier Consulting LLC	Domestic Limited Liability Company (LLC)	Marshfield	09/27/2017	J&J Araujo Painting Corp	Domestic Profit Corporation	Rockland	09/27/2017
Klane And Associates Inc.	Domestic Profit Corporation	Mashpee	09/01/2017	Petralia Restaurant Inc.	Domestic Profit Corporation	Sandwich	09/07/2017
N S Shack LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/01/2017	SME Realty Management LLC	Domestic Limited Liability Company (LLC)	Sandwich	09/18/2017
Cape Cod Baking Company LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/06/2017	Eis Pamet LLC	Domestic Limited Liability Company (LLC)	Truro	09/28/2017
Fit Company For Women LLC Mashpee	Domestic Limited Liability Company (LLC)	Mashpee	09/10/2017	SPM Kendrick LLC	Domestic Limited Liability Company (LLC)	Wareham	09/14/2017
Cape Cod Label Associates Inc.	Domestic Profit Corporation	Mashpee	09/08/2017	A Slice Of Heaven LLC	Domestic Limited Liability Company (LLC)	Wareham	09/15/2017
Icarus Imagery LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/09/2017	Design Mark LLC	Domestic Limited Liability Company (LLC)	Wareham	09/18/2017
Sobela Building & Remodeling LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/12/2017	Design Mark Industries LLC	Domestic Limited Liability Company (LLC)	Wareham	09/19/2017
Winning Investments LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/12/2017	Billingsgate Records Inc.	Domestic Profit Corporation	Wellfleet	09/21/2017
In Good Order LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/13/2017				
John Paul Realty Adventures LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/14/2017				
Four Winds Up Investments LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/15/2017				
Maffei Landscape Holdings LLC	Domestic Limited Liability Company (LLC)	Mashpee	09/15/2017				
Dundon Electric Inc.	Domestic Profit Corporation	Mashpee	09/17/2017				

## Baker-Polito Administration awards \$1.2 million for collaborative workspaces in Eastern Massachusetts

On October 26, the Baker-Polito Administration awarded \$1,257,592 million to 20 organizations in eastern Massachusetts to strengthen community-based innovation and entrepreneurship in the Commonwealth's cities and towns. The second round of these Collaborative Workspace Program awards, managed by MassDevelopment, will build physical infrastructure to support new entrepreneurial ventures while spurring innovation and job creation at the local level.

"The Collaborative Workspace Program bolsters Massachusetts' innovation and creative economies by providing entrepreneurs with physical space, mentorship, training opportunities, and investment capital," said Housing and Economic Development Secretary Jay Ash. "We are thrilled to announce this second round of funding through the program, which will help advance community-based innovation throughout the Commonwealth."

The Baker-Polito administration announced this second funding round in May 2017. It includes \$1 million from the Baker-Polito Administration's fiscal year 2018 Capital Plan, \$500,000 from MassDevelopment's Transformative Development Initiative fund, and \$645,000 from the Barr Foundation, the first installment of a three-year, \$1,965,000 grant to the program to expand support for arts-related collaborative workspaces in the Commonwealth.

In August 2016, Governor Baker signed comprehensive economic development legislation, An Act Relative to Job Creation and Workforce Development. This legislation created the Community Innovation Infrastructure Fund and capitalized the TDI fund, growing statewide innovation assets and empowering community innovation stakeholders to drive regional job growth. The Executive Office of Housing and Economic Development's community-based innovation strategy builds the Commonwealth's innovation ecosystem and demonstrates the reach of Massachusetts' innovation economy: 118 communities contain at least one innovation space, program, or organization, with dense innovation hubs in every region.

2017 Collaborative Workspace Program Grant Winners: The Colab: The Collaborative Making Space @ Arlington, Arlington – \$25,000; Bartlett Station Food Retail Incubator, Boston – \$25,000; Fairmount Innovation Lab, Boston – \$85,000; The FPAC Space, Boston – \$151,000; Makerspace Urban Artists-in-Residence, Brockton – \$26,314; The Village Works, Brookline – \$10,000; Business Innovation Center, Fall River – \$85,000; Fitchburg Arts Community, Fitchburg – \$25,000; Framingham Makerspace Inc., Framingham – \$101,017; The Maker Innovation Lab Lawrence (The MILL), Lawrence – \$18,500; Movement Union Studio, Lawrence – \$44,825; The Revolution Factory, Maynard – \$102,000; Martha's Vineyard Co-Creative Space at Featherstone Center for the Arts, Oak Bluffs – \$15,000; The Artisan's Asylum, Somerville – \$57,242; Greentown Labs Wet Lab, Global Center for Cleantech Innovation, Somerville – \$100,000; Nibble Kitchen, Somerville – \$61,610; Inc.ubate Coworking LLC, Winthrop – \$100,000; MassDiGI New Ventures Center at Becker College, Worcester – \$35,000; Technocopia, Worcester – \$85,808; Worcester Idea Lab, Worcester – \$104,275. 

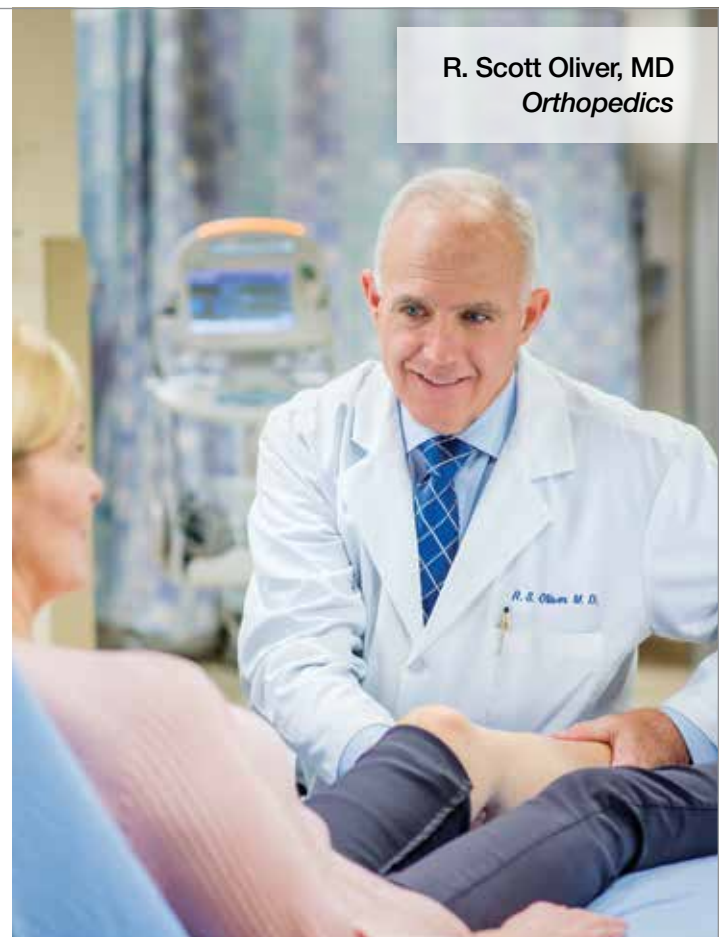
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P: 800-778-7601  
[mayinstitute.org](http://mayinstitute.org)  
[giving@mayinstitute.org](mailto:giving@mayinstitute.org)

### May Center for Adult Services (Day and Residential Programs)

550 Main Street  
Mashpee, MA 02649  
P: 508-539-2700  
Contact: Tom Stanton  
[tstanton@mayinstitute.org](mailto:tstanton@mayinstitute.org)

### Stats

Total number of employees: 2,036 (full- and part-time) in 150 locations in 11 states.  
Year established: 1955

### Mission

Excellence in service, training and research. May Institute proudly serves individuals with autism, developmental disabilities, intellectual disabilities, neurological disorders, behavior disorders and mental illness to promote independence, choice, dignity and respect.

### Service Area

Nationwide. Massachusetts locations include: Brockton, Fall River, Mashpee, Randolph and Raynham.

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1577 Falmouth Road, Centerville, MA 02632  
 P: 508-775-0940  
 capeadoptions@mspca.org  
 mspca.org/cape

**Stats**

Total number of employees: 11  
 Annual revenues: \$538,500  
 Year established: 1868

**Mission**

The mission of the MSPCA-Angell is to protect animals, relieve their suffering, advance their health and welfare, prevent cruelty, and work for a just and compassionate society.

**Service Area**

Cape Cod and Southeastern Massachusetts

**Funding**

64% Special Events

19% General Contributions

16% Adoptions

1% Merchandise

**Leadership**



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**SBA capital support steady in excess of \$775 million**

Massachusetts is home to approximately 639,334 small businesses, according to data compiled by SBA's Office of Advocacy. The annual Small Business Profiles for Massachusetts reported that small businesses created 34,568 net jobs in 2014. Among the seven Business Dynamic Statistics size-classes, firms employing 20 to 49 employees experienced the largest gains, adding 7,717 net jobs.

The national loan volume under the SBA's flagship 7(a) loan program rose in fiscal year 2017 from the previous year (\$24.12 billion) to \$25.4 billion.

In fiscal year 2017, the SBA Massachusetts District Office (out of 68 district offices) led the nation in the following categories: No. 1 on loans less than \$50k; No. 2 on loans less than \$150k and underserved; No. 4 on total loan approvals; No. 4 in number of 7A loans approved; and No. 6 in number of 504 loans approved.



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**Mass Labor Secretary Acosta urges a focus on building skills**

Massachusetts Secretary of Labor and Workforce Development Rosalin Acosta told members of MassEcon that the Commonwealth has become a more attractive place to do business, with 100,000 more joining the workforce over the last year.

That is partly why unemployment has risen slightly in the state, even though it is still lower than in the United States as a whole, she said. On the job for only three months, Acosta, who immigrated from Cuba to the United States as a young child and worked for three decades in the banking business, said the Baker administration is focusing on attracting more businesses to Massachusetts.

She said it is also working to determine which skills are in short supply and facilitating worker training, spreading the economic success felt in Eastern Massachusetts around the rest of the state, and promoting diversity in companies' ranks.

Acosta said there are 200,000 job openings in Massachusetts now and only 154,000 people actively seeking work. Acosta said employers need to help prepare workers, some lacking "soft skills - smart kids, but they don't know how to pick up a phone or shake a hand."



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**CCYP announces 2017-18 Mentor Exchange Program**

Cape Cod Young Professionals, the organization for young and emerging professionals on Cape Cod, will offer its 4th Annual Mentor Exchange Program beginning in January 2018. Both Mentor and Mentee participants are needed for this popular professional development program. For the first time this year, participants in the Mentor Exchange Program may apply to participate in classes through either the Mid-Cape cohort or a new, Falmouth-based cohort. The Falmouth-based cohort is made possible in part by a grant from the Town of Falmouth, and is administered by the Falmouth Human Services Department.

The fee to participate in Mentor Exchange is \$350 per Mentee. A limited number of scholarships are available to help offset the cost of registration for participants, thanks to support from program sponsor Rockland Trust. Falmouth-based cohort participants are eligible to have their program fee waived, but must provide proof of town residency. There is no registration fee for Mentors. Applications, scholarship information, program requirements, and a full class schedule are available via the CCYP website at [capecodyoungprofessionals.org/career-resources/mentor-exchange-program](http://capecodyoungprofessionals.org/career-resources/mentor-exchange-program).

## 15 growing Massachusetts firms named winners of MassEcon Impact Awards

MassEcon, the state's private sector partner in promoting business growth in Massachusetts, has announced its 14th Annual Team Massachusetts Economic Impact Award winners, recognizing 15 companies for their outstanding contributions to the Massachusetts economy. The companies were selected on the basis of job growth, facility expansion, investment, and community involvement since January 1, 2016. The winners will be honored at a luncheon on November 21, 2017 at the Renaissance Boston Waterfront Hotel, with Citizens Bank as presenting sponsor. The winning companies were selected after site visits and a reception with their competitors and judges at Nutter McClennen & Fish LLP.

Southeast Division winners: Cold Chain Technologies in Franklin; Metropolitan Cabinets and Countertops in Norwood; and New England Ice Cream Corporation in Norton. For a list of winners statewide, visit [massecon.com](http://massecon.com).

## Old Colony Elder Services announces new volunteer center in Plymouth

Old Colony Elder Services, the nonprofit agency serving older adults and individuals with disabilities throughout greater Plymouth County and surrounding communities, recently announced the grand opening of its new OCES Volunteer Center. Serving as a central resource for volunteers as well as for local agencies offering volunteer opportunities, the OCES Volunteer Center resides within the nonprofit's Plymouth office at 204 South Meadow Road. This office is also home to key departments including Home Care, Senior Care Options, Nutrition, and Information and Referral.

The OCES Volunteer Center is a designated space for volunteers to work together on specific projects, such as Letter Writing to Troops for National Days of Service and Remembrance. It is also a place for prospective volunteers to talk one-on-one with Volunteer Program staff who can assist them in their search for volunteering opportunities that fit their skills and interests. The Center has full service capabilities for researching volunteer opportunities including computers, phones, brochures and other literature from organizations seeking volunteers.

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# FAMILY BUSINESS

## Made in the shade (and the sun!)

### Ocean Tailors uses specialty fabrics to create comfort and protection from the elements

By Ann Luongo

Boating is big business – from vacationers to residents and fishermen, boating can be a hobby or it can be a lifeline. It's a great source of recreation and it supports the livelihood of many. One thing that each and every boat owner knows for sure is that boats must be constantly maintained – a list that includes everything from sails to upholstery.

Sandy Blajda, along with her husband, Dan, who are originally from New Hampshire, arrived on the shores of Cape Cod from the white sands of Bermuda in 2003, and officially launched their business, Ocean Tailors, in the fall of 2004. “We began a partnership with a man who worked with Dan in a sail loft in Bermuda,” Sandy says. “Dan, his partner, and I worked together for a year before his partner decided to leave to follow his passion of boat-building. Dan and I changed the name of the business, rebranded and conducted business in Orleans for 11 years in the Nauset Marine building.”

Sandy's background lies in graphic design, publication printing and property management – all areas in which she gained crucial business and customer service experience while working in printing and freelance design. Additionally, she also co-owned a rental property for 20 years, which involved remodeling projects.

The Blajdas followed their customers' requests and began making, supplying, installing, and servicing awnings for outdoor living spaces. “Exposure to remodeling and building repairs was extremely valuable for the awning portion of our business,” she says. The couple outgrew their original space in Orleans and moved to 65 Whites Path in South Yarmouth in the fall of 2015. “We now have double the space, a showroom, parking, and handicapped access,” she adds. “It's a great new space with an easy-to-get-to location.”

While boating may be big business, it's not



the only business. Dan, who followed in his father's footsteps and began sewing at the age of 14, is a master craftsman and tailor. In fact, he was once appointed to create clothing for the 6-foot, 10-inch frame of Boston Celtics legend Kevin McHale, providing him with various garments, including a full-length, double-breasted, peaked lapel cashmere overcoat.

Back in the '70s, he was setting sleeves in leisure suits, creating patterns at the famous “Pandora” sweater factory, and even had a hands-on role in creating a line of patterns for Brevardi's popular “car bra” in the 1980s. He went on to Ethan Allen in Bedford, NH, where he spent 10 years as their in-house upholsterer, developing a flair for restoring antique furnishings and creating original designs.

“Boat canvas repair and awning cleaning and repair are very popular because our clients can increase the longevity of their existing product anywhere from 3 to 10 years, in some cases, by having their canvas products serviced.” Sandy says. “This includes re-stitching, cleaning, and

retreating with water repellent, replacing clear vinyl windows in their boat enclosures, replacing zippers, and patching small areas.”

Ocean Tailors typically has a small team of craftspeople and designers, each who brings his or her own specific talents to the table. Dan, a musician at heart, is head fabricator/stitcher. Other staff members include a head awning installer with over 25 years of carpentry and construction experience; a bookkeeper who has a studio art/art history background as well as many years of experience in the interior design field; and a second awning installer and boat canvas stitcher/fabricator who has upholstery and woodworking experience.

“Currently one of our sales staff is studying to become a naval architect and our newest full time sales member is a building contractor, certified in building sciences to follow best practices in efficient design,” says Sandy.

Sandy is controller, as well as head of sales, estimating, HR, and operations.

While the majority of their clients are local,



Ocean Tailors does provide custom canvas and boat interior products as far north as Boston and as far west as Newport. They do service jobs for vessels of many sizes, both large and small.

“We’ve been on some very beautiful boats,” Sandy says. “I have met the most interesting people through the business. Often, a unique boat, regardless of its size, will equal a unique owner.”

Many of Ocean Tailors’ clients rely upon the team’s expertise when choosing fabrics, foam and design. Clients are offered on-site and in-showroom consultations where they can view fabrics and sit on different types of cushion foam. “They really appreciate the personal touch and product education,” says Sandy. “Custom

goods are an investment, so we want to be sure our clients make the right choices and ultimately love the end result.”

Although their busiest season is March through August, they continue to have steady work year-round, Sandy says. The quietest months are December through early February. “We get the heaviest volume of estimate requests

from February through May for boating products, and March through July for awning products. I find that the clients I call ‘planners’ are individuals that have had custom work done in the past, whether it be for their boat, business or home. They understand the nature of custom made-to-order goods and often plan six months to two years in advance.

There is a process that can’t and shouldn’t be rushed.” It can be difficult to set expectations, she adds, as we now live in a “click to order” world with free shipping.

While they currently have no plans to expand, Ocean Tailors currently serves all towns on Cape Cod from its South Yarmouth location. **CPB**



## Etched in time: Henry T. Crosby & Son Monuments

By Bill O'Neill

From the name, one may assume that Henry T. Crosby & Son Monuments is a family business, and while in many ways it is, it's no longer run by the Crosby family.

The Harwich business began in 1872 and Tom Blute took it over in 1989. His mother, Mary Lou, helps in the office. His older son, Zachary, is an apprentice, and his daughter, Jessica, a recent college graduate, helped update the company website. Nicholas, an eighth-grader, isn't involved with the business – yet.

But it's a family business in another way, since Blute says the most important thing he does is to help families make a decision about memorial markers when they are at their most vulnerable.

"I know walking in the door is difficult," he says. "This begins to bring closure. Once a monument is installed and you see the name and the date, there's a finality. I think and hope it brings the family peace and comfort to have something in place."

Crosby Monuments is located in a building that was constructed in 1835 as a shoe and saddle shop. In 1872 Henry T. Crosby took over the building when he left his brother's monument company in Orleans to open a monument business in Harwich with his son Bertram. Henry died in 1929 and his son ran the business until 1949.

At that time, the town of Quincy was winding down its reign as one of the nation's major suppliers of granite. Weldon "Bud" Erikson moved from Quincy to take over Crosby Monuments.

In 1988, Blute was working in Quincy, but in a more modern industry, as a retirement fund portfolio accountant at State Street Bank.

"Life in a cube was not for me," he says. "My father was in the funeral business so he had a connection with Bud. I decided to come down and apprentice with him.

"Through Bud I learned about the materials and sales, and through Pete Carr, his brother-



in-law, I learned about layout and drafting. I'd work on a sketch for hours and Fred, the stonecutter, would tear it up, saying it wasn't good enough. I learned the hard way."

Janet Our has worked with him for eight years on sales and administration, and he praises her sensitivity and professionalism.

Blute, 52, says family traits have been an important part of his success.

"My compassion and my ability to listen to people and work with them certainly came via my father. He exemplified that in his daily life as a funeral director.

"My attention to detail and my desire to feel good about completing something and doing for others came from my mom."

He also learned some important lessons during his time in finance.

"I learned how to handle rejections, I learned how to close a sale, I learned how to listen and I learned accounting methods and computer skills.

"The biggest lesson was learning what I didn't want to sell and that was securities. It wasn't anything tangible for me. I'm much happier doing this, selling something that people embrace and that they can see and feel good about."

Creating memorial stones for individuals has always been an important part of the business of Crosby Monuments, but the work also includes stone engravings for schools and government buildings.

Projects can be as large as the 21-foot veteran's honor roll monument at Veterans Memorial Park in Truro or as small as the

engraved bricks used in fundraising walkways for local organizations.

Blute created 9/11 memorials in four Cape towns and a monument bench for U.S. House of Representatives Speaker Tip O'Neill at Mount Pleasant Cemetery in Harwich. He installs granite, bronze, and marble veterans' markers that are ordered through the Veterans Administration.

In recent years, he's picked up steady work around the Cape fixing older cemetery tablets and markers that have been damaged by weather and time.

Community Preservation Act funding pays for the preservation of historic places. "The towns have good cemetery administrators who are determined to keep the cemeteries looking good," he says. "Before, they waited until something broke and then sent us out to fix it. Now they're trying to preserve the markers."

Henry T. Crosby & Son Monuments is located on Main Street in Harwich, across the street from Morris, O'Connor & Blute Funeral Home (which is managed by Tom's brother John) and within sight of Island Pond Cemetery.


In the days when the Crosbys ran the business, a key part of the location was the blacksmith shop next door, where they could drop off their chisels for sharpening. Today, the tools have durable carbide tips.

"We still do hand carving, but it's a pneumatic tool," Blute says. "You take the chisel, put it in the sleeve, and as soon as you apply pressure, you get that pounding vibration, so it's much easier. You're not doing each one with a hammer."

Many of today's monuments are etched, rather than carved, using an electric Dremel tool. That allows for much finer detail.

When Blute meets with a family in need of a memorial, the conversation begins with the types of stone and the available shapes and colors. But what most families seek is something to make the memorial personal.

"We'll sit down and talk about what they can use to symbolize the person who's passed. What can sum up a full life in a snapshot or a few words? It might be a saying they loved to say or a Bible verse, or an accomplishment they were most proud of. Sometimes it's a symbol — an angel, a boat, or a martini glass.

"My favorite quote when people leave here is, 'You made this a lot easier than I thought it was going to be.' That's job satisfaction right there." 



A word cloud on a dark blue background listing various medical conditions in white text. The words are of varying sizes and orientations, including: Back Pain, Infections, Fever, Sore Throats, Fractures, Strains, Colds, Rashes, Coughs, Sinus Infections, Sunburns, Joint Pain, Urinary Tract Infections, Minor Burns, Sprains, Respiratory Issues, Lacerations, Stitches, Falls, and Earaches.



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Falmouth Harwich Hyannis Sandwich

### BIZNOTE

#### Cape Cod Foundation awards \$20,000 to the Cape Community Housing Partnership

The Worthington Campbell Jr. Fund of the Cape Cod Foundation has awarded \$20,000 to the Cape Community Housing Partnership to help fund an initiative designed to build community support for affordable housing. The Community Development Partnership and the Housing Assistance Corporation have each committed to raise \$120,000 to launch this initiative. The year-long project, which began last week, revolves around educating members of the Cape community about affordable housing development and management in order to receive the support necessary to effect change. The project has three components: Fall 2017: Educating Community Leaders; Winter 2018: Creating Resident Advocates; and Spring 2018: Building Community Awareness.

## Cape Cod Five Groundbreaking Ceremony

Community leaders, including state and local officials, joined Cape Cod Five's Trustees, Corporators, Senior Officers and building partners on Oct. 31 to officially break ground on its new bank campus in Hyannis. The groundbreaking ceremony, which took place at the site on Route 132, marked the start of construction on the new campus, which is planned to be completed by mid-2019.

"The commencement of this \$45 million construction project marks the beginning of an exciting new chapter for the Bank," said Dorothy A. Savarese, President and CEO of

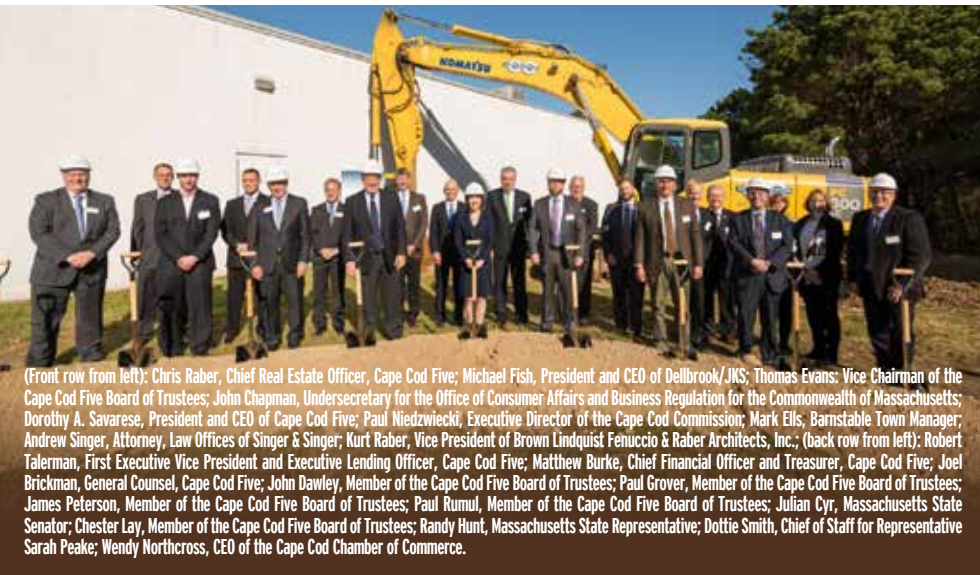
Cape Cod Five. "This campus will help the Bank support all five parts of its community commitment through the provision of a new Banking Center, office space that will consolidate approximately 300 employees who are currently working in multiple administrative offices, a new environmentally sensitive 78,000 square foot building that is designed to be energy efficient, the first parking structure on Cape Cod, designed to minimize land development, and space for financial education and community activities. Our goal is that it will be an economic generator, a community resource and a facility that will make the region proud."

The project includes redeveloping the 8.64 acre Bank-owned property on Route 132 and Attucks Lane in Hyannis, which currently encompasses the former Ethan Allen furniture

store and one of the Bank's administrative offices, both of which will be demolished for the new building.

Speakers during the ceremony included: Dorothy A. Savarese, President and CEO of Cape Cod Five; John Chapman, Undersecretary for the Office of Consumer Affairs and Business Regulation for the Commonwealth of Massachusetts; Paul Niedzwiecki, Executive Director of the Cape Cod Commission; and Mark Ells, Barnstable Town Manager.

The new building on the site was designed by Yarmouth Port-based firm Brown Lindquist Fenuccio & Raber Architects, Inc. Other project team partners include the construction company Dellbrook/JKS; the site engineer VHB; and the Law Office of Singer & Singer, LLC.



(Front row from left): Chris Raber, Chief Real Estate Officer, Cape Cod Five; Michael Fish, President and CEO of Dellbrook/JKS; Thomas Evans, Vice Chairman of the Cape Cod Five Board of Trustees; John Chapman, Undersecretary for the Office of Consumer Affairs and Business Regulation for the Commonwealth of Massachusetts; Dorothy A. Savarese, President and CEO of Cape Cod Five; Paul Niedzwiecki, Executive Director of the Cape Cod Commission; Mark Ells, Barnstable Town Manager; Andrew Singer, Attorney, Law Offices of Singer & Singer; Kurt Raber, Vice President of Brown Lindquist Fenuccio & Raber Architects, Inc.; (back row from left): Robert Talerman, First Executive Vice President and Executive Lending Officer, Cape Cod Five; Matthew Burke, Chief Financial Officer and Treasurer, Cape Cod Five; Joel Brickman, General Counsel, Cape Cod Five; John Dawley, Member of the Cape Cod Five Board of Trustees; Paul Grover, Member of the Cape Cod Five Board of Trustees; James Peterson, Member of the Cape Cod Five Board of Trustees; Paul Rumul, Member of the Cape Cod Five Board of Trustees; Julian Cyr, Massachusetts State Senator; Chester Lay, Member of the Cape Cod Five Board of Trustees; Randy Hunt, Massachusetts State Representative; Dottie Smith, Chief of Staff for Representative Sarah Peake; Wendy Northcross, CEO of the Cape Cod Chamber of Commerce.



Dorothy A. Savarese, President and CEO of Cape Cod Five



Paul Niedzwiecki, Executive Director of the Cape Cod Commission

## New England Economic Summit

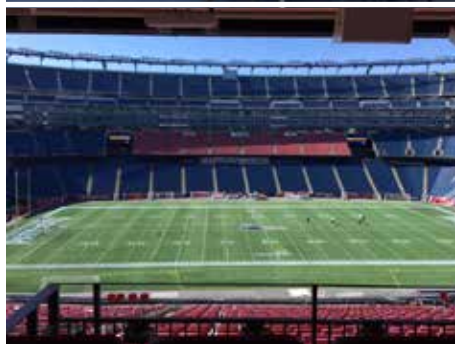
On October 19, 2017, Citrin Cooperman held the New England Economic Summit at Gillette Stadium. Nationally recognized keynote Anirban Basu discussed issues from global, national, and regional economies with special attention on the performance of financial, labor, and real estate markets overall, and right here in New England. The regional panelists – Ian Lane, managing director, HarbourVest; Jan Miller, vice chair, Eastern Bank; and Andrew Hoar, president/co-managing partner, CBRE/New England – provided insights into the financial, private equity, and real estate markets in New England. For more predictions and analysis from the event, go to [citrincooperman.com/infocus/new-england-economic-summit](http://citrincooperman.com/infocus/new-england-economic-summit).



Mark Ells, Barnstable Town Manager



John Chapman, Undersecretary for the Office of Consumer Affairs and Business Regulation for the Commonwealth of Massachusetts



# ENTERPRISING WOMEN

11.16.2017

**TIME:**

Registration: 11 a.m.

Lunch & Keynote: 11:30 a.m. - 12:45 p.m.

Program: 1 - 4:30 p.m.

Networking/Cocktail Party: 4:30 p.m.

**LOCATION:**

Cape Codder Resort & Spa, Hyannis, MA

**COST:**

\$75

**REGISTER:**

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Enterprising Women is the premier women's business event in the region, bringing together varied experts to provide advice and inspiration in a hands-on setting.



**Master of Ceremonies:**

**Kathryn Eident,**  
Co-Host Morning Edition,  
Reporter - WCAI  
She first began  
producing stories for  
WCAI in 2008 as a Boston

University graduate student reporting from the Statehouse. Since then, Kathryn's work has appeared in the *Boston Globe*, *Cape Cod Times*, *Studio 360*, *Scientific American*, and *Cape and Plymouth Business*.



**Lunch Speaker:  
How to Listen  
to Your Inner  
CEO**

Successful business people aren't likely to tell you that they trust their

gut! After all, it's the secret weapon that gives them a competitive advantage. In "How to Listen to Your Inner CEO," you'll learn to develop and trust that powerful resource called "intuition."

**Lynn A. Robinson,** Author, speaker intuition specialist and entrepreneur [lynnrobinson.com](http://lynnrobinson.com)

**Program Speakers:**



**On Stage  
and Outloud**

Visibility is the key to so much business success. Speaking engagements can drive customers, partnerships, even funding. Too many

conferences and events field "less than diverse" panels, keynotes and speakers. (We call them the #AllMale #AllPale events.) Why is this? What can we do, individually and collectively, to change this?

**Bobbie Carlton,** Owner of Carlton PR & Marketing and founder of Mass Innovation Nights and Innovation Women [innovationwomen.com](http://innovationwomen.com)



**Enterprising  
by Nature**

Women are leading the discovery of solutions in some of our most challenging areas—education, workforce training, community

development, and business growth. However, some of our most innovative women are not recognized as such. Katie will expose how women in all walks of life are leading how we define innovation in Massachusetts.

**Katie Stebbins,** VP of Economic Development at UMass which hosts programs that encourage social innovation and entrepreneurship [uml.edu/Innovation-Entrepreneurship/About.aspx](http://uml.edu/Innovation-Entrepreneurship/About.aspx)

**Panel Discussion: The Power of Partnering for a Cause**

How three unique businesses have come together to help women recover from breast cancer.



**Panel Moderator:**

**Lisa Sousa**  
Founder, My Destiny  
Foundation



**Mark Corliss**  
Owner/Artist,  
Spilt Milk Tattoo  
[spiltmilkattoo.com](http://spiltmilkattoo.com)



**Dr. Katherine Dalton**  
Medical Director of  
the High Risk Breast  
Program for Cape  
Cod Healthcare  
[physicians.capecodhealth.org](http://physicians.capecodhealth.org)



**Dr. Mike Loffredo**  
Board Certified  
Plastic Surgeon,  
Cape & Islands  
Plastic Surgery  
[capeplasticsurgery.com](http://capeplasticsurgery.com)



# Breaking the Code

Cape entrepreneurs develop groundbreaking IT platform

By Doug Karlson

After selling their highly successful business, BackOffice Associates, in 2012, Harwich-based entrepreneurs Trish and Tom Kennedy thought they might retire.

The couple, who split their time between Brewster, Miami Beach and New York, did take a little time off. Then Tom, a software architect, had an idea.

A very good idea.

“It sounded unbelievable,” recalls Trish Kennedy. “But also very exciting.”

Tom conceived of a groundbreaking new IT platform called Vinyl that allows clients to create customized computer software applications both fast and economically.

They formed a new company, Zudy, and

recently opened an office and state of the art training facility in the same building on Route 28 in Harwich Port that had been home to BackOffice Associates, a data governance and migration services provider.

The Kennedys are now busy signing new clients and hiring new staff to work in the Zudy Harwich and Miami offices, as well as remotely. So far, says Trish Kennedy, the response has been tremendous.

According to Kennedy, Vinyl allows clients to create powerful business applications that perform any business function, from human resources to sales, without having to use programming languages or code.

What’s more, the process takes days, rather

than months, and costs just a fraction of what traditional computer programming costs.

Traditional programming requires too much expertise, she explains. As a result, businesses are hamstrung with inefficient manual process of hand coding applications. Most companies have disasters when they attempt to custom build an application. The results of custom software projects are often disappointing and require expensive fixes and changes.

“Traditional applications are comprised of millions of lines of code. The process to build and maintain those applications is both lengthy and costly,” says Kennedy. “And it can sometimes be difficult to communicate with programmers, who are mired in code.”

“Tom always wanted to bridge the gap between business and IT,” explains Kennedy.

He approached the problem from a different angle. According to Kennedy, her husband’s question was, “What if there was a really cool way to communicate with a computer or smart device without writing code?”

Vinyl is a platform that does just that. It translates client’s requests so the operating system or device can perform the functions required without writing code. The platform allows customers to quickly automate any business process in a fraction of the time and cost.

Kennedy explains: “The business provides high level requirements and a Vinyl developer can quickly, in days render the application. Then a streamlined iteration can occur to continuously improve the application, as the business needs change. All Vinyl applications run everywhere, mobile and web, on any device.”

So far, she says, “it’s working like a charm.”

In 2015, while Vinyl was still in development, Zudy began testing the new platform in private. One of its first clients was iHeart Media, a large media and entertainment company.

iHeart Media needed a way to keep track of and sell advertising slots. They were bogged down using time-consuming spreadsheets.

“They tried to do it themselves using standard programming languages,” says Kennedy. “They spent millions.”

It didn’t work.

“We told them we could build anything in a week,” she recalls. The first iteration was completed in four days. The client was stunned.

Other successes followed.

A global pharmaceutical firm was struggling with integrating multiple databases to manage vacation time for 4,000 employees. The solution had to involve multiple systems, like payroll, HR records, and scheduling.

“In the past, everything had to be tied to a database, but [Tom] figured out how to



move up a level so software is not tied to a specific database, but rather can sit on multiple databases,” explains Kennedy. Zudy’s patented software allows companies to integrate multiple legacy systems and applications for more efficient operations.

Traditionally, an IT department can generally put out only one or two apps per year, she says. “We take them to 50 to 100 with a third to a half the number of people at 1/50 the cost. These companies are saving millions of dollars.”

In addition, she maintains, “if there’s no code, there are no bugs.”

In 2016, Vinyl went into full public release. Business has continued to be strong. Clients include Brooks Brothers, which uses the Vinyl platform to automate their made-to-measure business. Other clients include Stericycle, a multibillion dollar medical waste company, and the New England Patriots. Local Cape-based clients include Mid-Cape Home Centers, Cape Medical Supply, and Nauset Disposal.

“People are realizing they can’t transform their business digitally without being able to create applications,” says Kennedy.

Zudy is marketing Vinyl primarily through word of mouth and social media.

“People say, ‘Wow, how did that happen?’ We get phone calls from people asking, ‘Can you help us?’” The success with Brooks Brothers led to other large retailers.

The new platform also facilitates innovation. Representatives from Zudy sit down with Chief Marketing Officers and ask them, “What kind of new business would you like to come up with?”

“We show them how ‘no’ is no longer the IT answer. That’s the cool part,” says Kennedy.

Once a client purchases Vinyl, they are trained by Zudy consultants to build their own applications.

While they work with many billion-dollar corporations, Vinyl is relatively affordable, so Zudy has client

companies of all shapes and sizes. Clients buy the platform for a monthly fee, which Kennedy says is less than \$100,000 per year.

They can then use Vinyl to create an unlimited number of applications, with an unlimited number of users. The alternative, says Kennedy, is to pay developers millions of dollars to program a single app.

As interest in Vinyl grows, Zudy has been busy building a team. Kennedy says she and her husband wear a lot of hats. One job description they don’t need is programmers, because Vinyl doesn’t require them. Rather, consultants train clients to use the system.

They currently have 85 full-time staff. Of those, 25 work on in the Harwich Port location, which serves as a training center for clients. (The building was once a lobster processing plant.) Sixty employees work remotely, both the United States and England.

Many of the consultants are responsible for training clients on how to use Vinyl. As a result, a large number of them work remotely.

With technology like Skype and other video conferencing systems, Kennedy says, “there’s such an acceptance to working remotely. We have so many people everywhere.”

She says the Cape has been a good source for talented employees. “Cape Cod’s been really great for us. We’ve found great people. It’s really a great place to build a business.”

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Hyannis Branch  
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St. Francis Xavier**

Marstons Mills Branch  
**St. Vincent DePaul Society at  
Christ The King**

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North Falmouth Branches  
**Falmouth Service Center**

Operations Center  
**Grace Veterans Center Food Pantry**

## Some Local Food Pantry Facts

- Many local pantries offer fresh produce and healthy meal alternatives to their clients.
- A monetary donation goes much farther because many pantries have partnerships with food suppliers such as grocery stores and organizations like the Greater Boston Food Bank.
- Our local food pantries have seen steady increases in clients and expect to serve more families throughout this holiday season.
- Food pantries often have to throw out more than a third of the food donated, usually due to expired and previously opened items.



# ENTERPRISING WOMEN

## Speaker Preview

Enterprising Women will be held Thursday, November 16, at the Cape Codder Resort & Spa in Hyannis. This annual conference is the premier women's business event in the region, bringing together varied experts to provide advice and inspiration in a hands-on setting.

Here is a sneak peek at the topics the speakers will cover, as well as some insight into their backgrounds and perspectives.

## The 2017 speakers include:

**Lynn A. Robinson, Lunch Keynote.** Robinson is an author, speaker, intuition specialist, and entrepreneur

**How to Listen to Your Inner CEO** – Successful businesspeople aren't likely to tell you that they trust their gut! After all, it's the secret weapon that gives them a competitive advantage. In "How to Listen to Your Inner CEO," you'll learn to develop and trust that powerful resource called "intuition."

**Katie Stebbins is Vice President of Economic Development at the University of Massachusetts**

**Enterprising by Nature: How Women in Massachusetts are Leading on Cross Sector Innovation** – Women are leading the discovery of solutions in some of our most challenging areas- education, work-

force training, community development, and business growth. However, some of our most innovative women are not recognized as such. Katie will expose how women in all walks of life are leading how we define innovation in Massachusetts.

**Bobbie Carlton is Owner of Carlton PR & Marketing and founder of Mass Innovation Nights and Innovation Women.**

**On Stage and Out Loud** – Visibility is the key to so much business success. Speaking engagements can drive customers, partnerships, even funding. Too many conferences and events field "less than diverse" panels, keynotes, and speakers. (We call them the #AllMale #AllPale events.) Why is this? What can we do, individually and collectively, to change this?

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## Speaker Q and A

### Lynn Robinson

#### ***How has your life experience made you the leader you are today?***

I started my intuitive consulting business almost 30 years ago! Over those years, it's allowed me to counsel thousands of people as an intuitive advisor, write seven books on intuition and to travel internationally as a motivational speaker.

#### ***What is the most important lesson you've learned in your career to date?***

To trust my intuition! It's an inner guidance that we're all born with. We receive its wisdom through the proverbial "still, quiet, inner voice;" through feelings, dreams, and knowings. Our business world has been dominated by left-brain thinkers who have placed a high value on facts, data, and analytics. It's not that those traits and skills are no longer needed. It's that they're no longer sufficient. The capabilities we'll increasingly need to call on are our right-brain resources – creativity, empathy, joyfulness, quick-thinking, meaning, and personal fulfillment. That's where women excel!

#### ***What are your top three pieces of advice for women?***

- 1) Follow what brings you happiness and joy. That's your own North Star, your "Inner Compass," pointing you towards your true calling and purpose.
- 2) What are your goals and intentions? Keep your focus on those things and take small steps each day to move in the direction of those dreams.
- 3) Watch your self-talk. The world needs women who believe in themselves. Do the things you're scared to do. That's when confidence kicks in!

### Katie Stebbins

#### ***How has your life experience made you the leader you are today?***

I have been the "new kid" more times than I can count, since I was very young.

This repeated experience caused me to learn how to jump into a new situation quickly and identify the path to becoming a valued new member of the classroom, team, and workplace very fast.

#### ***What is the most important lesson you've learned in your career to date?***

The art of networking is the most important skill I acquired. By creating a robust network, I have an incredible community of colleagues to seek advice and input from. The best projects in my career came from listening to the ideas of my colleagues and learning from their expertise.

#### ***What are your top three pieces of advice for women?***

1. Grab the mic! Don't wait for anyone to invite you to the stage. You are in charge of getting yourself up there.
2. Never stop networking, even when you take a career time-out for kids and family.
3. There's always more to learn. Through knowledge, comes passion.

### Bobbie Carlton

#### ***How has your life experience made you the leader you are today?***

Everyone is the sum total of their life experiences - from early childhood to school to work and family. My leadership style has been molded quite a bit by the bosses I have had - both the great ones and the not as good. Now that I'm the boss, I think about my "legacy" to others. What example am I setting? In terms of my "external" leadership, I was always very aware of the times I felt alone or in need of help and couldn't find any, and so I try to make myself available as much as I can to others who need some assistance. But I also know that I am limited by time and resources so I look specifically for ways to build communities that can help each other. Mass Innovation Nights exists as a crowd-promoting platform - where the community helps promote local entrepreneur and startups. Innovation Women is a

self-service speaker platform devoted to getting more women on stage at conferences and events. It connects speakers and event managers.

#### ***What is the most important lesson you've learned in your career to date?***

That together we are far more powerful than any one of us is alone.

#### ***What are your top three pieces of advice for women?***

- 1) Visibility = opportunity. Every time you get onstage (speaking engagements at conferences and events), you can tell your story and connect with prospects, partners, new career opportunities, even funding and board seats.
- 2) We can't do it alone. Find your people. Assemble your team. Ask for help.
- 3) If you want a career and kids, marry a musician. My husband stayed at home with our kids, which allowed me to focus on work. I don't know how two working parents or single parents can do it all!

## Panel Discussion

In addition, Enterprising Women will feature a special panel discussion:

#### ***The Power of Partnering for a Cause:***

How three unique businesses have come together to help women recover from breast cancer. Learn how a unique collaboration among medical professionals and a tattoo artist can help women recover from breast cancer. We guarantee you will be moved and inspired.

**Lisa Sousa, Moderator;** Founder, My Destiny Foundation

**Dr. Katherine Dalton,** Medical Director of the High Risk Breast Program for Cape Cod Healthcare

**Dr. Mike Loffredo,** Board Certified Plastic Surgeon, Cape & Islands Plastic Surgery

**Mark Corliss,** Owner/Artist, Spilt Milk Tattoo

## TEAM OF EXPERTS

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

### ACCOUNTING

**Ken Kirkland**  
Citrin Cooperman  
(781) 356-2000  
[kkirkland@citrincooperman.com](mailto:kkirkland@citrincooperman.com)

### ANIMAL WELFARE

**Mary Sarah Fairweather**  
MSPCA Cape Cod  
(508) 775-0940  
[mspca.org/cape](http://mspca.org/cape)

### BANKING

**Dorothy Savarese**  
Cape Cod Five Cents Savings Bank  
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[capecodfive.com](http://capecodfive.com)

**Lisa Oliver**  
Cooperative Bank of Cape Cod  
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**David Robinson**  
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### EMPLOYMENT

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(508) 237-8228  
[mygenerationenergy.com](http://mygenerationenergy.com)

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Beth Israel Deaconess Hospital-  
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**Patrick Kane**  
Cape Cod Healthcare  
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**Retail**

**Shine this holiday season**



By Rick and Jim Penn

Last holiday season, e-commerce sales increased by double digits. The online retailer most known in this space of course is Amazon. But their success is not only attributed to their 2-day shipping or price points, but rather the other added values that they offer. They built a brand around ease and convenience that resulted in customers turning to them during the holiday season.

As a small business, looking to Amazon for inspiration this holiday season may feel like comparing David and Goliath, but in fact there is a lot we can learn. Their example shows their success is not because they live online, but because their brand stands in line with what customers want. As stated by Witcher in Internet Retailer, “If customers are buying from an online retailer instead of you, you have brand problems, not store problems.” Effectively communicating your brand is the best way for your added values to resonate with your customers.

**Be an expert**

So when shopping in your store, what

added value does your brand deliver? An in-store experience is filled with opportunities for added value. Start with associate expertise. The ability to communicate in person with a knowledgeable associate boosts customer confidence, and is an experience that cannot truly be replicated digitally. When customers come into the store, they already know a little about what they’re shopping for. They’ve done some research beforehand. So when they visit your store, exceed their expectations! Give them the experience and knowledge they couldn’t get anywhere else.

**As a small business, we know that community involvement can be an important added value to customers. People like to do business with stores that are good role models in the community. For example, offering events that include charitable donations means that for the customer, doing business locally also goes back to help their community. The holidays are the season of giving. Companies that give back are especially important to customers, and it’s a great way to stay true to your brands values. This is your opportunity to support your community, and in turn your customers will support you.**

**Delight their senses**

Your store is the physical framework of your brand. Showcase it with pride. You have the

opportunity to offer the sights and sounds of the holidays. Festive decorations and music delight customers’ senses. Merchandise that’s well displayed gives customers a better sense of the product and they instantly feel inspired. The ability to touch and feel their gifts beautifully presented gives them confidence in their purchase. And even after the sale, you can continue to add value with additional services such as free gift wrapping, and easy returns and exchanges.

**Give back**

As a small business, we know that community involvement can be an important added value to customers. People like to do business with stores that are good role models in the community. For example, offering events that include charitable donations means that for the customer, doing business locally also goes back to help their community. The holidays are the season of giving. Companies that give back are especially important to customers, and it’s a great way to stay true to your brands values. This is your opportunity to support your community, and in turn your customers will support you.

Remember, the holidays aren’t just about shopping for things. It’s about embracing the holiday spirit and enjoying time together with family and friends. Successful stores will break through the clutter and create a meaningful experience for their customers. **CPB**

**Rick and Jim Penn** are the owners of Puritan Cape Cod, with retail locations in Hyannis, Falmouth, Mashpee and Chatham. They can be reached at (800) 924-0606 or puritancapecod.com.

**BIZNOTE**

**New memorial garden dedicated at McCarthy Care Center**

Hope Hospice has announced a new memorial garden that has opened at McCarthy Care Center in Sandwich thanks to the generosity of E.J. Jaxtimer Builders Inc. and the Jaxtimer family. The McCarthy Care Center is the area’s only specially licensed, hospice inpatient center. The new memorial garden winds around the back of the building creating a special and peaceful place for patients and families. Each patient room looks out to some portion of the garden. To honor the Jaxtimer’s family, the garden is inscribed with a saying chosen by the family, “Always remember the beauty of the garden, for there is peace.” In addition to thanking E.J. and Terry Jaxtimer, their sons, Jonathan, Jamie and Sam, and their staff, Hope Hospice also recognized the following who helped to make the garden possible: Bob Bortolotti of Bortolotti Builders, Dan Helman of Cape Coastal Nursery, Sam Lorusso of Cape Cod Aggregates, Pat Gregory of Cape Resources, Lou McKnight of Drywall Masonry Supply, The Eastman Family, Robert Epstein, Chris Joyce of Joyce Landscaping, and the Town of Sandwich.



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### BIZNOTE

#### Polhemus Savery Dasilva Architects Builders honored with three 2017 Prism Awards

Polhemus Savery DaSilva Architects Builders are the recipient of three 2017 PRISM Awards. PSD was recognized this year at the PRISM Awards on October 12 for Best Remodeling/Restoration Under 5,000 Square Feet with a Gold for Historic Hamblin House; Best Single Family Home 3,000-6,000 Square Feet with a Silver for 19 Dawn's Light; and Best Website: Builder or Associate with a Silver. Hosted by the Builders and Remodelers Association of Greater Boston, the PRISM Awards recognize the finest projects and outstanding achievements of architects, builders, developers, project owners, land planners, marketing/advertising firms, interior designers, remodelers, and other professionals in the home building industry.

### Insurance

## Protect your company's net worth - Purchase a commercial umbrella policy



By Sara Giguere

Most companies purchase some form of insurance, such as business automobile, workers compensation, commercial package policy, and other types to protect their business. Sometimes it is a requirement, either by law or the bank. However the commercial umbrella policy is often overlooked or not purchased because in many cases it is voluntary.

It makes good business sense to buy commercial umbrella coverage. It increases a business' limits of liability over and above their commercial automobile, general liability, employer's liability, and other underlying policies. As plaintiff lawsuit settlements continue to grow, it's not unusual to see them in the multiple of millions, and yet the maximum liability available under the standard Commercial Package Policy is \$1 million. It's been that way for over 50 years. Just recently, you've begun to see some insurance companies offer \$2 million limit on their commercial policies. Times have changed. A business owner's largest asset is often the net worth of the business. Their shareholders work a lifetime growing its value with the intention of selling the business to cash out and enhance their retirement lifestyle. A commercial umbrella will help provide additional liability protection against ever-increasing lawsuit settlements.

Below are a few more reasons to purchase a commercial umbrella policy:

**1. To protect your assets:** A business faces risks every day, and often the causes are due to employee negligence, and a business can be held vicariously liable. One employee mistake can have serious financial adverse effect. It could be an accident driving a vehicle for the company, or a faulty product issue. A business owner should consider purchasing as much liability protection as they can reasonably afford.

**2. Cost-effective:** It's relatively affordable and increases your coverage (double, triple, quadruple, and more). Pricing is dependent upon a number of variables, such as gross sales, number of vehicles, underlying premium, claim

history, business classification, etc. Compared to the overall daily costs to operate a business, it's a small fraction.

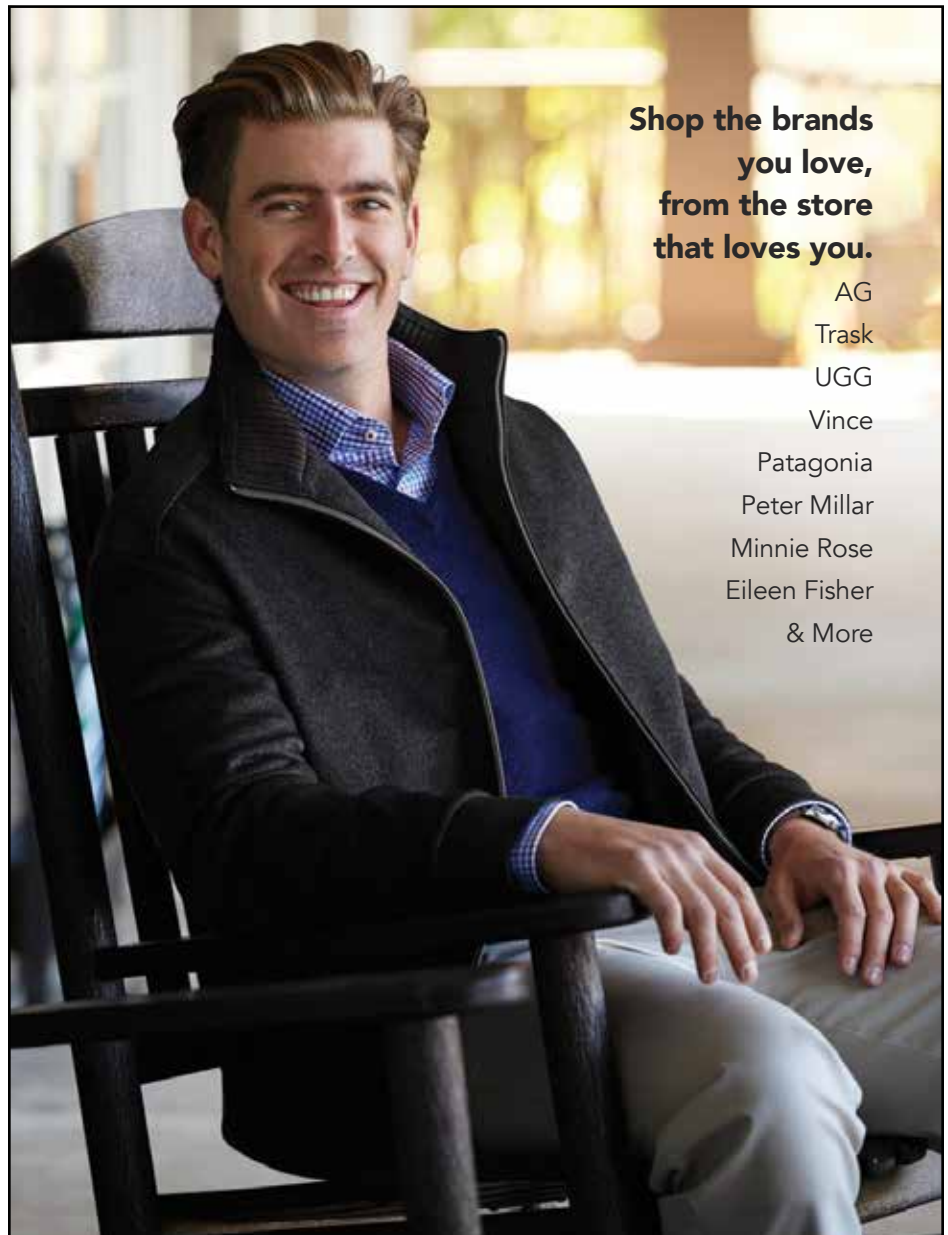
**It makes good business sense to buy commercial umbrella coverage. It increases a business' limits of liability over and above their commercial automobile, general liability, employer's liability, and other underlying policies. Plaintiff lawsuit settlements continue to grow, it's not unusual to see them in the multiple of millions, and yet the maximum liability available under the standard Commercial Package Policy is \$1 million. A business owner's largest asset is often the net worth of the business. A commercial umbrella will help provide additional liability protection against ever-increasing lawsuit settlements.**

**3. Clients often demand it:** If your business serves other organizations, they may require a minimum limit of liability. For example, they may require \$5 million of coverage in order for you to enter into a contract with their firm or provide service on their property. Your commercial package policy may only have \$1 million of coverage. To satisfy the client's \$5 million requirement, the business would need a \$4 million umbrella policy.

**4. Insurance-paid corporate legal representation:** Lawsuits can be very expensive to defend, and the awarded judgements even greater. Umbrella policies pay for those related covered litigation costs. The more liability protection you have in a serious claim, the greater peace of mind you will enjoy.

The cost of a commercial umbrella policy should be built into the company's product or service. Speak to your insurance agent on how best to increase the company's limit of liability with a commercial umbrella policy. **CPB**

**Sara Giguere**, Certified Insurance Counselor, is part-owner and CFO for Murray & MacDonald Insurance Services Inc. She can be reached at (508) 289-4140 or sara@riskadvice.com.



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Engineering & Development

Small business and “placemaking”



By Jonathan Ford, P.E., Community Designer & Nate Kelly, AICP, Principal Planner

You’ve probably been hearing bits and pieces about new and expanding development across the region billed with some combination of the terms mixed use, walkability, Smart Growth, or perhaps village center. Hyannis is approving lots of new housing and reinstating its Growth Incentive Zone agreement with the Cape Cod Commission. Mashpee Commons is currently building and looking to expand with new zoning presented this October. The Pinehills community in Plymouth continues to grow, receiving accolades from residents, visitors, and numerous publications. The mixed-use development Cordage Park, also in Plymouth, is moving forward after many years of planning and permitting. Buzzards Bay is seeing investment along Main Street in its Growth Incentive Zone, and communities like Sandwich and Orleans are considering mixed-use development as a revitalization strategy.

What’s going on here? Are these developments simply the vision of a handful of developers? Are these just individual market opportunities? Or is there something bigger at work here? Each of these developments followed a different path in the early stages. In some cases, private developers with a specific vision approached the town and negotiated special regulations that would allow them to build their project. In other cases, local planners took the first step, pushing for investments in infrastructure and regulatory reform that would support a new level of private investment. Regardless of who was driving the process, the focus of these efforts is a more holistic approach to economic development often referred to as placemaking.

What is placemaking?

As the name suggests, placemaking refers

**Helpful Links**

Project for Public Places - What is Placemaking?  
[pps.org/reference/what\\_is\\_placemaking](https://pps.org/reference/what_is_placemaking)

Placemakers - How to make Smart Growth more lovable and sustainable  
[placemakers.com/2015/10/12/how-to-make-smart-growth-more-lovable-and-sustainable](https://placemakers.com/2015/10/12/how-to-make-smart-growth-more-lovable-and-sustainable)

Economics of Place  
[economicsofplace.com](http://economicsofplace.com)

**Placemaking refers to planning and development initiatives that strive to create memorable, lovable places. In some cases, these are brand-new communities like the Pinehills, where thousands of homes are clustered into traditional neighborhoods amid forests, golf courses, and a new town center. In other cases, placemaking is part of strengthening a historic Main Street that already serves as a destination. This is the approach in Hyannis and Buzzards Bay, where innovative agreements with the Cape Cod Commission make it easier to do business in this area.**

to planning and development initiatives that strive to create memorable, lovable places. In some cases, these are brand-new communities like the Pinehills, where thousands of homes are clustered into traditional neighborhoods amid forests, golf courses, and a new town center. In other cases, placemaking is part of strengthening a historic Main Street that already serves as a destination. This is the approach in Hyannis and Buzzards Bay, where innovative agreements with the Cape Cod Commission make it easier to do business in this area.

Key elements of placemaking

When we think of locations in the Cape and Plymouth regions that feel like memorable places, what comes to mind are the Main Streets of Plymouth, Chatham, and Hyannis; Commercial Street in Provincetown; and other similar destinations. Even though these streets are different, there are common themes:

- **Walkability.** These places are designed to leave the car behind. Streets, sidewalks, and

crosswalks make it easy to walk and explore.

- **Scale.** Building height, proportions, and locations should relate to the neighborhood context and to the size of the human body to make a place feel comfortable and not overwhelming. This is what planners call human scale.
- **Mixed Use.** The most vibrant places have a mix of commercial and residential use. People live, work, eat, relax, and find entertainment all within walking distance.

Benefits of placemaking


For many years, placemaking was seen as an issue of community character, wanting to preserve great places as a matter of local pride. This has changed dramatically in recent years, as the benefits of placemaking have been well documented from a remarkably diverse set of perspectives.

- **Commerce.** Walkable, human-scaled places with a mix of uses can provide unique and authentic experiences, which are increas-

ingly valuable for local business as an alternative to online and national retail. This especially resonates in the Cape Cod and Plymouth area, where historic context and the sometimes-seasonal nature of business can provide an opportunity for placemaking to be a special and unique draw, and a hook for repeat visits.

- **Events.** Special events and programming not possible in ordinary locations – such as festivals, street fairs, farmers markets, and block parties – can be the placemaking special sauce, drawing people, boosting business, and building long-term momentum.
- **Active Living.** For residents and visitors, especially those with mobility challenges, walkable places provide an opportunity to move around safely on foot or on a bicycle. This contributes to both the physical and mental health of residents and visitors.
- **Greener Streets.** Beyond mobility, innovations in site design are becoming more common and weave natural elements into business districts. Properly planted trees, sustainable landscaping practices, and public green space are not just for curb appeal anymore. These elements are being used to filter stormwater runoff, provide shaded gathering areas, and reduce the ‘heat island’ effect of large parking lots.

**The role of small business owners**

Certainly, not every small business needs to locate in a downtown or Main Street business district. But many small businesses are already there, and many others would like to see their current location become more of a destination. Small business owners should first recognize the power of their voice in the community planning process. Local boards and officials pay close attention to the opinions of small business owners, and testimony in public meetings from the small business community carries significant weight. With that in mind, small business owners can effectively advocate for investments, regulations, and improvements to districts that will enhance the experience of residents, business owners, employees, and customers. Small businesses can provide significant leadership in these discussions at the local level, and stand to create major economic gains not only for themselves, but for the community as a whole. 

**Jonathan Ford**, P.E., is a Community Designer with Horsley Witten. **Nate Kelly**, AICP, is a Principal Planner with Horsley Witten. They can be reached at [jford@horsleywitten.com](mailto:jford@horsleywitten.com) or [nkelly@horsleywitten.com](mailto:nkelly@horsleywitten.com) or at (401) 272-1717.

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**Accounting**

**Self-employment income and the new child support regulations**

By Mitzi Hollenbeck



A lot of people dream about being their own boss. Often, the notion of freedom from schedules, supervisors, and other people's expectations can mask the many

challenges that come with running a business. Once a business is off the ground and everything settles into a rhythm, the owners can enjoy the fruits of their labor. That is, unless something unexpected happens – especially if that something is divorce and any related child support obligations. The self-employment income that once seemed so promising becomes the crux of many matrimonial disputes and an area ripe for litigation.

Every four years, federal regulations require that the Massachusetts child support guidelines be reviewed for relevance, accuracy, and to monitor the guidelines that have been in place since the last review. Based upon various child support cases and repeated confusion with the existing guidelines, the most recent review clarified some of the confusion surrounding income available for support while adjusting the incremental costs of raising a child in the current environment.

The new guidelines went into effect September 15, 2017, and apply to all child support orders and judgments moving forward. Two major updates under this review include:

1. Capping the maximum amount of college costs required to be paid by a party to an order; and
2. A support change factor related to the anticipated reduced costs of raising a child after he/she has reached the age of 18.

**Determining self-employment income**

The determination of self-employment income is a complicated area, resulting in a large amount of matrimonial litigation work.

The child support guidelines task force cites many cases on the determination of self-employment income, and notes deductions that may be allowed in the determination of tax-

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It is important to note that income reported on a properly filed tax return may not reflect actual income to be used in the measurement of a child support obligation. Specifically, depreciation expense, which is a non-cash expense, is cited as an element of the determination of business income, which may be available to pay child support. Furthermore, the modifications refer to the concepts of undistributed earnings of an S-corporation, and rental income from marital assets, in determining the amount of gross income to be available for support obligations.

able income that may *not* be determined to be *reasonable and necessary* to the production of income. Therefore, it is important to note that income reported on a properly filed tax return may not reflect actual income to be used in the measurement of a child support obligation. Specifically, depreciation expense, which is a non-cash expense, is cited as an element of the determination of business income, which may be available to pay child support. Furthermore, the modifications refer to the concepts of undistributed earnings of an S-corporation, and rental income from marital assets, in determining the amount of gross income to be available for support obligations.

All of these clarifications serve to make the determination of self-employment income even less clear for those untrained in these situations. Specific experience and familiarity with privately-held businesses will help to significantly support or to refute a claim.

Matrimonial and child support litigation is a complex and nuanced area of law, which can be fueled by emotions, resulting in clouded judgment. It is imperative to consult with objective professionals, knowledgeable in the areas of tax and accounting, in order to determine a client's exposure and to alleviate some of the potential unknowns with regard to the client's future finances. When faced with uncomfortable situations, you want the best support on your team in order to come to a fair and complete resolution, backed by financial facts. 

**Mitzi Hollenbeck**, CPA, CFE, is a partner with Citrin Cooperman. She can be reached at mhollenbeck@citrincooperman.com or (781) 356-2000.




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## Why Wildlife Matters

### Stephanie Ellis

Executive Director  
Wild Care Inc.

It's a harsh world we live in. Everywhere where turn, there is news of gloom and destruction. In Massachusetts, we are fortunate to live in a place dotted by beautiful landscapes and an abundance of wildlife. Wildlife adds intrinsic value and natural beauty to our environment, and provides us a wonderful respite from everyday stressors. All around us, wild creatures carry out their lives, seemingly unhindered by the day-to-day hustle and bustle and stressors we as humans must face in every day life. They may go unnoticed, taken for granted, or thought of as pests. In our busy lives, we often forget how much we depend on wildlife to maintain balance in the natural world, and how much our wild neighbors depend on us to protect and preserve them and their habitats. Instead, humans have a tendency to get in their way.

Wild Care is a wildlife rehabilitation hospital dedicated to treating injured, orphaned, and ill wildlife, with a goal of release back into the wild. Not only do we provide rehabilitative care for over 1,300 animals per year and prepare them for release, Wild Care also operates a critical Wildlife Helpline, 365 days per year, providing live counseling to the public. Through this hotline, we facilitate rescues for wildlife in despair, and help to resolve human/wildlife conflict. We educate the public about how to coexist harmoniously with their wild neighbors. This year alone, Wild Care has fielded over 8,000 phone calls from concerned citizens.

In 2016, Wild Care received 1,373 animals into care. Of these animals, 45 percent were brought to our door due to known human-induced impacts, both direct and indirect. These are animals that were struck by cars, attacked by free-roaming cats, caught in glue-traps, orphaned from tree felling, displaced due to habitat destruction, sickened by lead poisoning, even some injured by intentional cruelty. Sadly, this figure is a gross underestimate of what the unknown direct and indirect human-related impacts would be.

Some may wonder why Wild Care rehabilitates animals such as Eastern Gray Squirrels or Virginia Opossums, species so abundant that they seemingly don't matter. At Wild Care our philosophy is, every animal matters. Every animal plays an important role in our ecosystem. Every animal teaches us about the biology and behavior of that species, and provides us with




a firsthand understanding of what is affecting them in their natural environment. Only through this understanding can we educate the community and work together to prevent human-induced wildlife casualties.

That 45 percent represents animals brought to just one small wildlife hospital in the United States in the short period of one year. The national and global human impact on wildlife is substantial, and increasing exponentially. Isn't it our responsibility as humans to care for and preserve these animals, and to work to educate and reduce these negative human impacts? Isn't it our responsibility to make an effort to share our environment with the wild creatures that live outside our door? At Wild Care, we believe it is.

Though it may seem daunting, there are many things that we can all do in our backyards and communities to reduce negative human/

wildlife conflicts. Eliminating rodenticides, reserving tree felling for the winter months when animals are not nesting, assisting a turtle across the road, putting up nest boxes, planting wildlife habitat, and preserving land are just a few things that each and every one of us can do in our daily lives to help our wild neighbors.

The next time you see that squirrel in your backyard, I challenge you to think of it not as the furry enemy, but instead as a reminder of the beautiful place that we live in. A place where wild creatures are abundant, and play an important role in our natural ecosystems. A place where you are an ambassador and your actions can make a positive difference for wildlife. Only through our conscious efforts to reduce our large footprint, can we pave the way for their smaller ones, and ultimately pave the way towards a healthier planet. 

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A photograph of a woman and a man standing in front of a storefront. Both are wearing dark grey aprons over dark clothing. The woman on the left has short blonde hair and is smiling. The man on the right has short brown hair and is also smiling. The background shows a building with large windows and a blue awning.

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