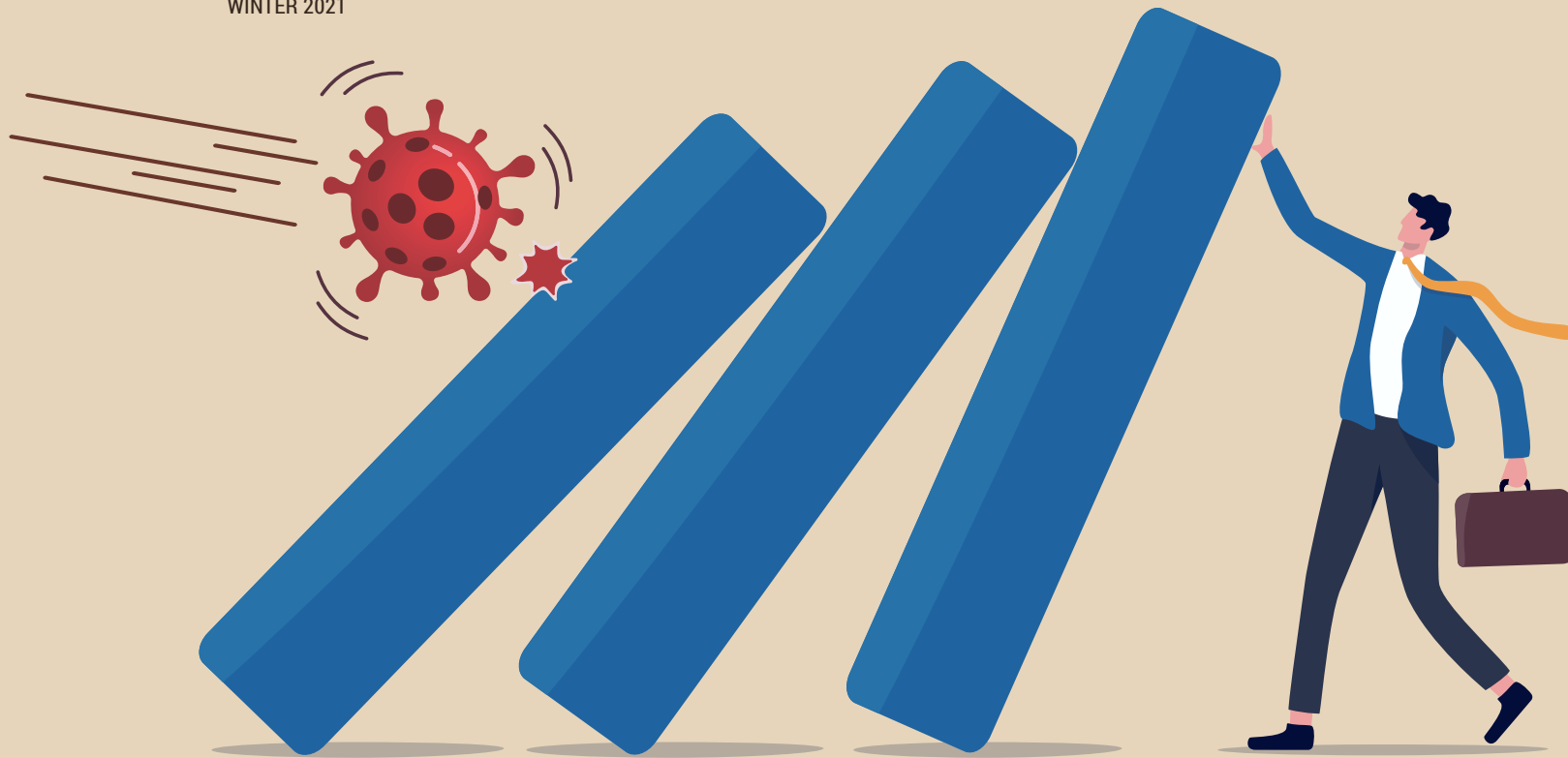


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# BUSINESS

WINTER 2021



## Pandemic Pushback

*Drive toward economic recovery gains momentum*

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PRIMARY CARE

# 2021 goals: Reinvention, recovery and resurgence

No one — person, business or organization — has been immune to the wrath of COVID-19.

Lives have been lost. Initiatives have faltered. And enterprise has stalled and even halted.

But through the bleakness surrounding the pandemic have been many examples of fortitude and resilience.

In the business community, we have encountered numerous instances of companies retooling in response to the coronavirus and stepping forward to serve the common good.

We have witnessed owners and workers across all industries employing inventive measures to stay afloat.

We have watched neighboring enterprises reaching out to help one another in a collective quest to survive and prosper.

We have seen many more consumers coming to appreciate the value of local commerce and rallying to support

small business in hopes of ensuring their viable future and the vibrancy of their communities.

Now 2021 arrives with hope for reinvention, recovery and resurgence.

Economists suggest that, for many, the road ahead will not be a smooth one.

But while most businesses surveyed in JPMorgan Chase's annual Business Leaders Outlook survey released in early January cite continued economic uncertainty as their top challenge, a majority — 77% and 63% of midsize and small businesses, respectively — remain optimistic about their own performance in the year ahead, even as they continue to face the impacts of COVID-19.

In a period filled with unparalleled challenges, small and midsize U.S. business leaders are showing strength and determination by remaining nimble, accelerating digital adoption and using lessons learned to

plan for continued economic uncertainty, according to the survey report. "Businesses have weathered many storms over the past year, displaying impressive levels of creativity and adaptability as they shifted to new operating

## Small business: By the numbers

Small businesses are the lifeblood of local economies and serve various important functions, including employing hundreds of millions of people across the globe.

The Small Business Administration says small businesses — which are defined as firms that have fewer than 500 employees — comprise 99.9% of all businesses in the United States.

A rundown of small business statistics can show just how vital these companies are to the economy.

- ▶ The U.S. Chamber of Commerce reports that between 2009 and 2016, roughly 400,000 new small businesses were opened each year.
- ▶ According to the Small Business

Administration, since the COVID-19 outbreak was declared a pandemic by the World Health Organization in March 2020, employment by small businesses dropped by more than 17%.

- ▶ The U.S. Bureau of Labor Statistics notes that about two-thirds of businesses survive two years, half of all businesses will survive five years and one-third will survive 10 years.
- ▶ The U.S. Chamber of Commerce advises 20% of small businesses will go under within a year of opening. Almost half of businesses that did not survive into a second year indicated that a lack of funds resulted in their closures.
- ▶ According to FDIC data obtained by the Small Business Administration,

in 2017, small banks devoted larger shares of their assets to small business loans, while large banks issued a higher total volume of small business loans.

- ▶ Various small business experts state that people between the ages of 25 and 44 have the greatest tendency to form new businesses.
- ▶ Even though the restaurant business is billed as the most difficult industry to break into, the Chamber of Commerce says only 17% of restaurants actually close within a year of opening. In reality, the construction, warehouse and transportation industries are much more challenging, with a 75% failure rate in the first year.

models, distribution channels and technologies," says head economist Jim Glassman of JPMorgan Chase.

"The challenges aren't over, but their tenacity has helped sustain economic momentum and offers optimism for recovery in 2021."

In this issue of North of Boston Business, we examine what the region's business community envisions for the year ahead as they look to emerge from a life-altering pandemic

stronger and more committed to serving the local landscape.

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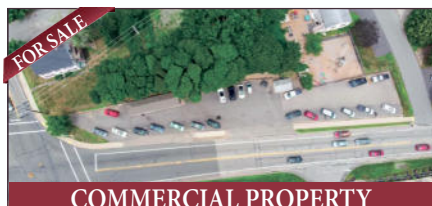
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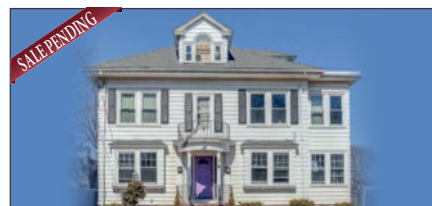
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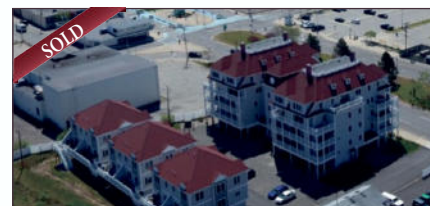
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# Cautious optimism

## Business leaders set hopes for improvement on second half of 2021

By Christian M. Wade

CWADE@CNHI.COM

The coronavirus pandemic has hammered businesses across a swath of industries, with government shutdowns, ever-tightening restrictions and other pressures on the bottom line.

While many are looking to the new year with optimism — and see the first rounds of COVID-19 vaccinations as the beginning of the end — the outlook for the first quarter of 2021 doesn't show much improvement.

Chris Geehern, vice president of marketing at Associated Industries of Massachusetts, says recent surveys of business owners across a range of industries suggest that many are still in the “pessimistic range,” though their attitudes have improved.

Overall, the outlook for the new year depends on the industry, he says.

“If you're in manufacturing, technology or biosciences, you probably have a pretty bright outlook,” he says. “But if you're in tourism or travel, or that sort of business, not so much.”

Geehern says the business forecast depends on how quickly COVID-19 vaccines are distributed and whether government pandemic relief begins flowing again.

“We've talked to a number of companies who say that without additional stimulus, they'll close their

doors,” he says. “They've been able to bundle through it using PPP loans and other things, but absent any more help, they're down for the count.”

Joe Bevilacqua, president of the Merrimack Valley Chamber of Commerce, says many small businesses are unsettled by the uncertainty.

“They are very concerned about future potential shutdowns,” he says. “And there's a climate of fear among consumers who are afraid to venture out, which is impacting sales.”

Like many economic observers, Bevilacqua expects the first quarter to be difficult, but he says there's optimism for a rebound in the remainder of the year.

He says the pressures on small businesses are more acute in the Merrimack Valley, which borders tax-free New Hampshire, a state that has resisted tougher limits on businesses despite a surge of infections and hospitalizations.

“People could just jump across the border to go do their tax-free shopping,” he says. “So, consequently, New Hampshire businesses are benefiting.”

While the first COVID-19 vaccines are rolling out, most people won't get vaccinated until late spring or summer, public health officials have warned.

That means government restrictions intended to prevent the spread of the virus are likely to remain in place for



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several more months.

Nationally, Deloitte projects a downturn in economic activity in the first quarter, but says two major factors will determine the path of the economy — the status of the coronavirus outbreak and the government's response.

The financial firm points out that the Biden administration intends to take aggressive steps to control the virus, including expanded testing and contact tracing.

“The hope is that these measures could help to quickly suppress the outbreak and allow the removal of

economic restrictions,” Deloitte's chief global economist, Ira Kalish, wrote in a recent blog post.

Eric Rosengren, president and CEO of the Federal Reserve Bank of Boston, recently told a gathering of business leaders that he expects a “gradual” economic recovery and says additional restrictions and closures from a second wave of the virus would throttle that down.

He also says the economy will likely face “headwinds” well into 2021.

“Even without added restrictions, the added risk of infection from a

second wave could sap some of the willingness of consumers and businesses to spend and invest,” Rosengren says.

Aside from the financial impact of the outbreak, business leaders are warning that a “perfect storm” of higher labor costs that kicked in this year could force some storefronts to go dark and slow the state's economic recovery.

On Jan. 1, the state's minimum wage rose to \$13.50 per hour. In addition, a new paid leave law went into effect, and small businesses are facing an average 8% increase in health insurance premiums.

Unemployment insurance rates for employers are also expected to skyrocket. Gov. Charlie Baker filed a proposal to freeze those rates for the next two years, but lawmakers failed to approve it before the end of the last legislative session.

Meanwhile, on Beacon Hill, lawmakers are considering a “millionaire's tax” on top earners that could also affect many companies, business leaders say.

The cumulative effect, Geehern says, is a “persistent upward pressure on business costs” that comes just as businesses are trying to survive a pandemic.

*Christian M. Wade covers the Massachusetts Statehouse for North of Boston Media Group's newspapers and websites.*

## Vital cogs: How small businesses can support each other

Because of the key role small businesses play, it is essential that they thrive and prosper.

Here are some steps that small business owners can take to support and assist one another.

► **Pass along opportunities.** As a business owner, if you come across a resource or an opportunity that may not be the ideal fit for your own

company, consider sharing the information with another small business owner or recommending another firm that might make for a more suitable partner.

► **Promote one another.** Make sure there is a prominent and visible collection of business cards or promotional materials available in your facility. For example, if you are a local real estate agent,

you can promote and recommend mortgage brokers, home inspectors, interior designers and moving companies. If you own a store, enable other businesses to advertise their own stores and services.

► **Organize networking opportunities.** Networking and meeting with others in the industry is a great way to share ideas to see what may be working for others and what

is not. Networking meetings also provide great opportunities to work on potential collaborations.

► **Consider sharing resources.** Certain businesses may benefit from sharing facilities, equipment or even supplies and other resources as cost-saving measures. This also may open up opportunities to collaborate.

► **Use one another's**

**services.** One of the simplest ways to help out other small businesses is to be their customer. This is the ultimate show of support and can help validate your recommendations.

► **Explore co-branding or co-marketing.** Some businesses support each other by working together. Finding ways to work together can be effective, especially in similar

industries. For example, pet store owners can work exclusively with a nearby dog trainer, and both can market their services together.

► **Start a social media group.** A small business with social media savvy can be the administrator/moderator of a local group that encourages other businesses in the area to frequently post and advertise their businesses.

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# Home sales soar during pandemic

## Low interest rates and space needs lure buyers North of Boston

By Jill Harmacinski

JHARMACINSKI@NORTHOFBOSTON.COM

If anyone found a silver lining in the COVID-19 pandemic, it was those working in real estate.

Low interest rates, combined with people working from home and looking for larger living spaces and even second homes, helped set record sales North of Boston during 2020.

Homes flew off the market, often grabbed by folks who did virtual tours, buying the properties without ever physically stepping inside them.

“I kid you not,” Michelle Fermin, team leader of The Fermin Group, Century 21 North East in North Andover, says of last year’s high-paced sales.

“And the thing is, it’s not slowing down. ... You need to be aggressive as a buyer,” she says. Fermin says her group’s sales were up 39% year over year in 2020.

The limited inventory of homes available for purchase in 2020 made the market highly competitive, driving up sale prices, area real estate agents say.

“As soon as they are listed, they are sold,”

Jill O’Shaughnessy, broker and owner of Jill & Co. Realty Group in Salem, New Hampshire, said as 2020 was drawing to a close.

O’Shaughnessy says buyers forced to stay home during the pandemic, often in cramped quarters, found they had time to start home searches online.

“The low rates is really what is making everyone buy,” she says. “People are getting sick of their environments.”

In Massachusetts, home sales rose nearly 25% in November 2020 over the previous year, with the median sale price of a single-family home jumping to \$460,000. Sales in November 2020 also exceeded sales in June 2020, reversing the traditional pattern of an increase in the spring and a drop in the fourth quarter of the year, says Tim Warren, CEO of The Warren Group.

After a pause when the COVID-19 crisis hit last March, the real estate market roared back during the summer. That sales pace continued through the fall as buyers, sellers and the industry adjusted to conditions of the pandemic.

“Buyers are taking advantage of rock-bottom interest rates and the ability to work from home to set their sights on communities further and



further from their offices,” Warren said at the end of 2020.

In New Hampshire’s Rockingham County, the median sale price jumped to \$443,000 in November 2020, up from \$385,000 a year earlier, O’Shaughnessy says.

Fermin says the majority of homes in Lawrence, North Andover and Methuen were selling above the owners’ asking prices in 2020.

From Jan. 1 to Nov. 1 last year, a total of 732

homes sold in North Andover and Lawrence, she says. Of those, four out of every five sold above the asking price, she says.

Methuen showed a similar trend for the same time period, she says, as 601 homes were sold and three out of every four went for above the asking price, Fermin says.

While some buyers did take masked and socially distanced tours of homes before making an offer, others opted for virtual tours and bought properties “sight unseen,” Fermin says.

In addition to masks, Realtors who led tours were armed with gloves and booties. Showings were limited to four people, Fermin says, and properties were thoroughly cleaned before and after each tour.

O’Shaughnessy herself was among the buyers, purchasing and gutting a new office space at 254 North Broadway in Salem, New Hampshire, for her real estate business.

Her advice to those looking for new spaces: Work with a buyer’s agent who has a good reputation.

“Someone who will work hard for you to get your offer accepted,” she says.

Michael P. Norton of the State House News Service contributed to this story.

## REAL ESTATE WATCH: What’s ahead in 2021

By Jeff Ostrowski

BANKRATE.COM/  
TRIBUNE NEWS SERVICE

In 2021, mortgage rates will rise from record lows, home-price gains will slow, and Americans will continue their migration to less dense regions and lower-cost housing markets.

That’s according to housing experts who spoke late last year during a virtual conference of the National Association of Real Estate Editors.

### Trend 1: Mortgage rates will edge up in 2021

Mortgage rates fell to new lows in December. However, as the economy improves and the coronavirus pandemic fades, rates will trend up, housing economists say.

The National Association of Realtors expects mortgage

rates to average 3.1% in 2021, up from 3% in 2020.

The Mortgage Bankers Association says rates will average 3.3% in 2021. That means the refinancing boom of 2020 should slow dramatically by the second half of 2021, says Michael Fratantoni, chief economist at the Mortgage Bankers Association.

However, the refinancing window won’t close entirely. Some 20 million Americans have loans at rates higher than 4%, says Frank Nothaft, chief economist at real estate data firm CoreLogic. He expects many of them to refinance in 2021, even if rates tick upward.

### Trend 2: Home prices will keep rising, but not as quickly

While home values soared last year, housing economists

expect price gains to slow in 2021. CoreLogic reports a 7.3% gain in prices nationally in the 12 months ending in October 2020. That pace should cool to 4.1% in 2021, Nothaft says.

The National Association of Realtors expects home price gains of 3% in 2021. The sharp rise in home prices last year has created renewed fears of a tightening squeeze on affordability.

### Trend 3: Americans are flocking to the ‘burbs

The COVID-19 pandemic has sparked debate about the fate of cities. For now, Americans’ move from urban centers to suburbs and smaller cities is “unambiguous,” says Robert Dietz, chief economist at the National Association of Home Builders.

“It’s an acceleration of

trends that were already in place,” Dietz says.

### Trend 4: Some homeowners will struggle, but the pain will be muted

A decade of job gains disappeared in the first month of the coronavirus recession, Yun notes. But the U.S. labor market has now recovered many of the job losses. Yun says struggling homeowners will be able to sell their way out of trouble.

“Hypothetically, even if there was to be some price decline of say 5%, the housing market can easily absorb that,” Yun says. “It will not cause foreclosure problems.”

Rick Sharga, executive vice president at RealtyTrac, likewise predicts that foreclosures will rise in 2021, but the fallout will be manageable. While some homeowners will go into

default, most will sell before foreclosure.

“Homeowners are sitting on a record level of equity right now,” Sharga says.

A chronic shortage of homes for sale and under construction is propping up prices.

“We will see the foreclosure numbers increase. But it is important to remember where we’re starting from,” Fratantoni says. “We’re at a 40-year low in foreclosure rates right now. They’re going to go somewhat higher. But because of the equity positions many homeowners have, you’re just not going to see them get to foreclosure.”

### Trend 5: The VA loan market is on fire

The volume of mortgages backed by the U.S. Department of Veterans Affairs has

exploded, says Chris Birk, director of education at Veterans United Home Loans.

VA loan volume nearly doubled from 2019 to 2020. It was the first time the VA has issued more than 1 million loans in a year.

“This was a truly historic year,” Birk says of 2020. “This was the biggest year in the history of VA lending.”

Younger veterans are driving demand, Birk says. VA loans require no down payment and have loose requirements around credit scores, allowing veterans to accelerate their home-buying schedules.

“They don’t need to spend years saving a down payment. They don’t need to build pristine credit,” Birk says. “They’re able to jump into the housing market well ahead of their civilian counterparts.”



BRYAN EATON/Staff photo

**Newburyport Bank unveils the refurbished lobby of its main office in downtown Newburyport in 2019 following a sizable renovation project. The community bank intends to continue operating its branches to fulfill customers' needs that can't be met as easily online.**



**Cars back up onto Parker Street in Gloucester in March 2020 as customers wait their turn in line at the Institution for Savings' drive-up bank teller window. While online banking has burgeoned during the pandemic, bank executives say consumers still desire personal interaction with their banks.**

PAUL BILODEAU/  
Staff photo

# Convenience — with the personal touch

## Online banking expands, but not at expense of brick-and-mortar branches

By Dave Rogers

DROGERS@  
NORTHOFBOSTON.COM

Well before COVID-19 forced banks across the region to at least temporarily close their branches in an effort to slow the spread of the virus, customers have been steadily moving online to satisfy their banking needs.

Spurred by the pandemic, that trend has sped up over the last year, according to two Newburyport bank executives — to the point where some larger national banks are closing locations and directing customers even more toward electronic banking.

Lloyd L. Hamm Jr., president and chief executive officer of Newburyport Bank, says banks have been encouraging customers to pursue “self-activated banking” for years.

“I wish it hadn’t been as

accelerated as it was this year. Almost overnight, we had to push customers away,” Hamm says, referring to the temporary closures of bank lobbies due to the pandemic.

Mary Anne Clancy, senior vice president of marketing and communications for the Institution for Savings, agrees, saying the pandemic has accelerated the drive toward electronic banking as much as three to five years faster than her bank expected.

“With this, they were forced to do their banking electronically, and they’re doing it,” Clancy says of the bank’s customers.

Hamm says Newburyport Bank has embraced and adapted with the ever-changing nature of banking by finding new ways to reach customers. One recent campaign has seen bank employees armed with iPads meeting customers at

farmers markets.

“Technology will allow us to go to the customer more,” Hamm says.

Kathleen Murphy, president and chief executive officer of the Massachusetts Bankers Association, says the technology available today has given consumers banking access “when they want it and how they want it” — access that was not possible as recently as 2012.

Consumers have been driving these changes, she says, and banks were doing their best to stay ahead of the times as opposed to simply being reactive to advancements.

“I call it the great equalizer; it allows banks of all sizes to compete on the same level,” Murphy says.

Both Hamm and Clancy says having more options to conduct basic banking business has been a win-win for both bankers and customers alike. But they also say the need for in-person banking will continue unabated for the foreseeable future.

“We love the fact that for basic services, they are embracing online services,” Clancy says.

But, she says, there will still be a need to come into the bank for such services as loan applications and other complex transactions.

Hamm says he envisions banks, especially larger national entities, will be closing even more local branches as 2021 plays out, but he assures that Newburyport Bank will not be going that route.

“The brick-and-mortar bank

is still crucial to our customers. But even though we have brick and mortar, the customer wants the electronic options and convenience,” Hamm says. “I think that creates opportunities for us as a community bank.”

Clancy also says she does not anticipate the Institution for Savings reducing its physical footprint.

“We serve a local market and people like to see their bankers, and we don’t feel that will change,” Clancy says.

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# Reinventing the workplace

## How to stage a successful pandemic ‘pivot’

Amy Scannell

ONEDIGITALINSIGHT



If there is a word that defined the ability for businesses to thrive in 2020, it’s “pivot.” Companies and employees, and even industries, have reinvented themselves — not only allowing, but encouraging, new, unusual and groundbreaking business measures.

Here are some of the successful practices that were introduced, adopted and expanded during 2020.

### Increased leverage of the remote workforce

Companies that never considered work-from-home practices quickly

realized that working remotely was vital to maintain operations. Information technology infrastructure was quickly updated or added, and employees who had never logged in remotely quickly became proficient at it.

Certainly, there were bumps in the road, but over several months, many of the initial concerns became moot. It appears that remote work practices are here to stay — allowing continuity of business, retention of employees and expanded workforce considerations from around the globe.

### Companywide communication

In almost all employee engagement surveys, there are typically some gripes and suggestions surrounding better communication. Those in the human resources field have been encouraging more frequent and

diverse company communication forever. By mid-March last year, it became apparent that the best way to maintain engagement remotely was via videoconferencing and other interactive tools for company messaging.

Initially, senior leadership pulled folks together virtually to share urgent messages about day-to-day operations. As individuals became more engaged and comfortable with the format, the practice has evolved to include discussions of more strategic initiatives via these platforms.

Additionally, CEOs have offered “coffee hours,” managers are now holding department meetings, employees are “huddling” and, of course, there are remote happy hours — all using virtual platforms. There is a general feeling that although there is no substitution for in-person interaction, this is a close second.

### Stronger management relationships

Effective one-on-one interaction between employees and managers is the unsung hero for maintaining highly engaged teams and nipping potential problems in the bud. Virtual meetings have become irreplaceable here, too. By “laying eyes” on employees, it’s much easier to collaborate, to gain buy-in, and to hear and respond to concerns, all while gauging employees’ well-being.

Financial, health and interpersonal struggles compounded with general uncertainty have become an unavoidable part of life. The ability of managers to quickly assess and intervene, when appropriate, has made a big difference in overall engagement. Further, working remotely has provided a deeper glimpse into colleagues’

personal lives, allowing for more authentic and deeper bonding.

So, what strategies should companies consider moving forward?

### Keep communication active

We’ve put all these new technologies to work, and even though you might not need to urgently share information or crucial business updates, keep talking to your people. The best indicator of employee engagement is an understanding that staffers are needed and appreciated at work. Don’t stop that messaging now.

I often hear senior leaders say that they don’t feel like there is “much new” to report. However, with businesses coming back stronger than ever, it’s crucial to share updates, wins and creative successes. Have other stakeholders share information and, when in doubt, come together



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# Staying connected from a distance

to simply celebrate the fact that you are all still there. At the same time, keep in mind that videoconferencing can be overly stimulating if used too often or for too long; be mindful of taking breaks and not over-scheduling.

## Lead by example

Even if your employees don't physically see managers or senior leadership every day, know that employees are always watching. They are looking for clues, information and direction. Company leaders who instruct staff to wear masks, for example, but don't follow their own rule can be assured that their employees won't take the measure seriously either. Leaders must walk the talk.

## Be flexible

Employees may be asking for things they have never sought before — flexible hours, staggered schedules, a better desk chair for their home office and even a general understanding that everyone is doing the best that they can. In busy times, we tend to forget to say “thank you, nice job” and “wow, I see how hard you are working.” Be authentic, but be grateful and voice appreciation.

## Be patient

No company can absorb poor

performance or lack of effort. However, we can redefine what success looks like and we can continue to pivot to meet our well-intentioned employees where they are. Continue to be mindful that the uncertainty of the current environment means different things to employees depending on their personal circumstances (health concerns for themselves or loved ones, child care, etc.). Employees will cope differently and have varying tolerance levels.

Nothing lasts forever, and although the COVID-19 pandemic feels like it might, how we pivot to the needs of our businesses, customers and teams will be a very strong indicator of future success.

*Amy Scannell is vice president of human resources consulting services for OneDigital|Insight, a full-service human resources and benefits solutions company based in Beverly. She has been involved in human resources in a variety of different roles and disciplines for her entire career. Her passion is in HR process improvement and implementation and in employee and organizational growth. Prior to joining OneDigital|Insight in 2008, she worked in HR in real estate management, consulting, higher education and software development.*

One of the biggest challenges with going remote, especially doing so as suddenly as businesses were forced to because of COVID-19, is maintaining communication among staff members.

Email and chat applications like Slack facilitate communication for remote staff, but business owners and managers can use a handful of additional strategies to ensure the lines of communication with staff remain open.

## Set up daily calls

Daily conference calls with staff can be beneficial for a company and improve morale. Small businesses are best able to do companywide calls, while midsize to large businesses can schedule department-specific calls. These

calls can ensure project deadlines are met, but also can serve as a stand-in for typical chitchat that can make office environments warm and inviting.

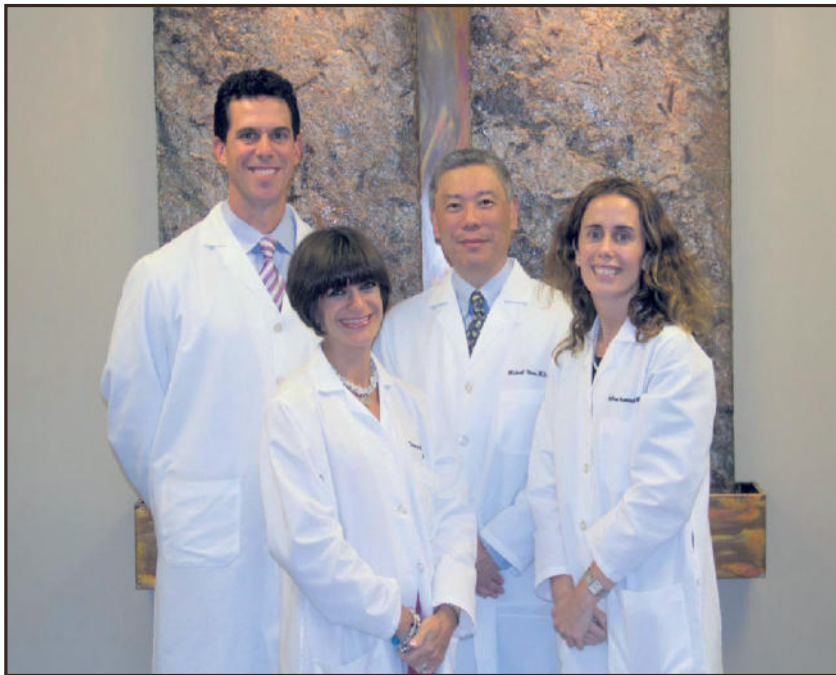
## Encourage employees to share their schedules

Some employees may find remote working more challenging than others. For example, employees with young children whose schools or day cares have been closed may need more flexibility in regard to when they work. Managers must recognize that challenge and reassure working parents that they recognize the difficult position they're in. Fellow employees without such challenges must also recognize this and afford co-workers a little extra time to get their work done, if necessary.

While everyone should do their best to maintain a relatively normal schedule so deadlines can still be met, employees should be encouraged to communicate when they can work and when they need to step away. Doing so keeps idle time to a minimum and allows managers to set realistic goals for remote staff.

## Set up a virtual lunch

Lunch can be a vital component of a strong business culture. Employees may bond over daily lunches together and may even hash out ideas for the company over sandwiches or slices of pizza together. Virtual lunches over an app like Zoom can be a great way to stay connected and continue to foster a strong company culture.



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# Getting CREATIVE

## Organizations find ways to keep the arts alive while planning comebacks

By Terry Date

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From Cape Ann to Salem and Newburyport to Lawrence, art, history and performance venues eye better days even as they stay vigilant and acknowledge the grim realities of the lingering COVID-19 health crisis.

The state's cultural nonprofits have lost \$484 million in revenue during the crisis, according to the Mass Cultural Council, which promotes culture statewide by funding local programs.

Council surveys of 898 of these nonprofits found that 62% of them had to lay off or furlough workers or cut wages or hours, affecting 30,616 Massachusetts employees.

Still, many venues have kept the arts alive, presenting virtual programs; hosting events in the great outdoors; and adapting to mask, distancing and attendance requirements.

This year, the halls and stages and galleries will build on innovative programming as they hope for a return to live, unrestricted concerts, shows and exhibits once it's deemed safe to do so.

The Cape Ann Museum in Gloucester, with its new 4-acre green and Janet & William Ellery James Center, has a full slate of new exhibits and programs. Many are prepared to transition from virtual to socially distanced presentations, director Oliver Barker says.

A summer highlight will be the CAM Culture Cruise,

which drew a flotilla of 70 vessels on a journey through American art history when it was first held this past August in Gloucester Harbor.

"In one of the most highly attended events in the history of the Cape Ann Museum, we celebrated the stories of Fitz Henry Lane, Winslow Homer, Cecilia Beaux, Edward Hopper, Jane Peterson, Milton Avery, Mark Rothko and more," Barker says.

### Learning to adapt

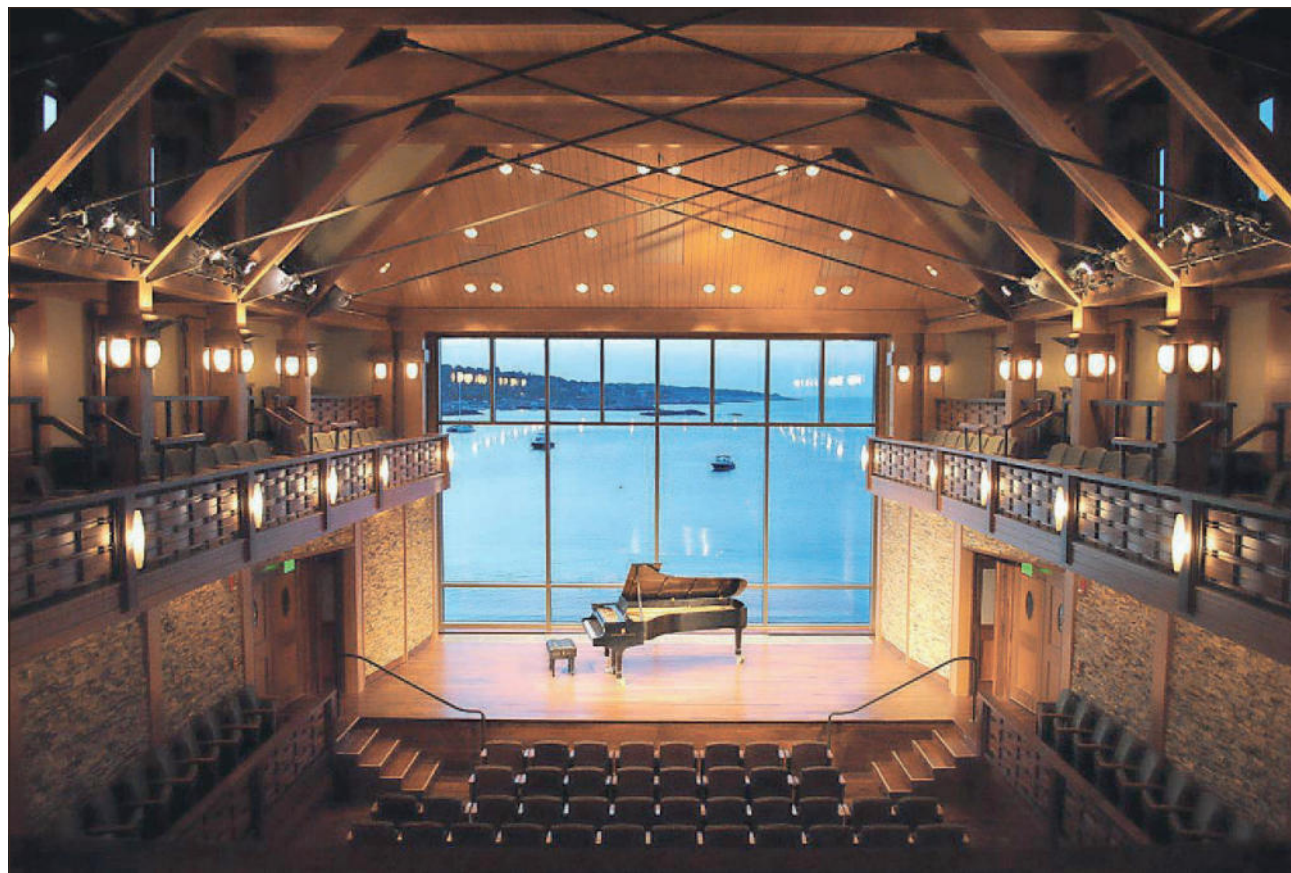
Salem's Peabody Essex Museum is currently allowing a limited number of visitors to its galleries, including exhibits organized around history, fashion, design and nature.

Siddhartha Shah, curator of the South Asian art exhibit and head of the museum's civic engagement, has consulted with school, health and recreation leaders and everyday citizens to present a lecture series to help people cope with and understand our troubled times.

Two of the presentations, at 7 p.m. on Jan. 29 by Heather Goldstone and Feb. 26 by Dilshanie Perera, will explore connections between COVID-19, climate change and inequality.

And an exhibit called "Breath," by British painter Sarah Hussain, incorporates meditation with art and includes a virtual component built around what nature tells us is the optimum breath, 5.5 seconds.

Shah, a former yoga teacher, is bringing mindfulness to art viewing, pairing the intellect



ALAN JOSLIN/Courtesy photo

The Shalin Liu Performance Center in Rockport hopes to bring concerts back to its waterfront stage starting in late summer.



Courtesy photo

The Newburyport Choral Society had to cancel its 2020 performances due to the pandemic but is planning to present a winter concert this year.

and relaxation for a more balanced and healthful experience.

"Art viewing and art making are important ways to manage stress whether in a pandemic or not," he says.

The nonprofit Essex National Heritage Commission, headquartered in Salem, hosts and promotes cultural events in a region that, in a

typical year, draws 2.7 million visitors from 30 countries.

Anya Wilczynski, director of operations, says that outdoor venues succeeded the best at generating revenue in 2020.

"Organizations like Historic Beverly and The Trustees' Appleton Farms did a great job pivoting to continue offering programming that people

desired to attend while still keeping those attendees safe and distanced," Wilczynski says.

She expects that Essex Heritage's programming will remain virtual through June, at which point it hopes to resume in-person public tours to Bakers Island Light Station, as well as walking tours in downtown Salem.

Essex Heritage's hallmark Trails & Sails series will celebrate its 20th anniversary this fall. Last year, they adapted the series to include virtual do-it-yourself activities and limited in-person events.

In Lawrence, the local History Center will host a Public Safety Symposium on May 1 by virtual means. It will look at the Immigrant City's responses to crises in the past and more currently during the Merrimack Valley gas explosions and the pandemic, in an era of extreme health disparities based on race and income.

The center is conducting archival research by appointment and plans to reopen its museum when schools return to in-person classes, says its director, Susan Grabski.

### Setting the stage

Perhaps no cultural organizations have been hit harder than those that present live music and theater, leaving venues such as the Firehouse Center for the Arts in Newburyport and North Shore Music Theatre in Beverly largely silent but hoping to

## A helping hand

North of Boston recipients of grant assistance from the Mass Cultural Council's Cultural Organization Economic Recovery Program include:

- ▶ **The Cabot in Beverly:** \$100,000
- ▶ **Firehouse Center for the Arts in Newburyport:** \$100,000
- ▶ **Gloucester Maritime Heritage Center:** \$100,000
- ▶ **Gloucester Stage Company:** \$100,000
- ▶ **Northeast Document**

**Conservation Center in Andover:** \$100,000

- ▶ **The House of the Seven Gables in Salem:** \$100,000
- ▶ **Newburyport Art Association:** \$88,000
- ▶ **History Alive in Salem:** \$65,000
- ▶ **Essex Historical Society & Shipbuilding Museum:** \$52,000
- ▶ **Methuen Festival of Trees:** \$49,000
- ▶ **Lawrence History Center's**

**Immigrant City Archives and Museum:** \$45,000

- ▶ **Feast of the Three Saints in Lawrence:** \$21,000
- ▶ **Friends of the Museum of Printing in Haverhill:** \$22,000
- ▶ **Proprietors of the Salem Atheneum:** \$20,000
- ▶ **Marblehead Little Theatre:** \$11,000
- ▶ **Symphony by the Sea in Beverly:** \$9,000
- ▶ **Terezin: Children of the Holocaust, Amesbury:** \$1,000



The Peabody Essex Museum in Salem reopened in July with new guidelines and restrictions. It continues to offer a variety of virtual programs.

RYAN MCBRIDE/  
Staff photo

entertain again in 2021.

Rockport Music's Shalin Liu Performance Center has been unable to present live entertainment for 10 months. It is planning for a return to in-person concerts in late summer, says Karen Herlitz, director of marketing.

Late-summer concerts expected include the Rockport Jazz Festival, featuring John Pizzarelli and Grace Kelly; the Rockport Celtic Festival, hosted by Brian O'Donovan; and the Rockport Chamber

Music Festival, to be held over four to five weeks.

The performance center has in the past hosted musical greats like trumpeter Wynton Marsalis and cellist Yo-Yo Ma. Ma recorded a concert for virtual presentation on the seaside performance center's stage in September.

North of Boston choral groups have been silenced when it comes to what many of their members enjoy most — singing together under the same roof.

The Newburyport Choral Society has a team studying safety precautions and is hoping for a return to rehearsals in fall followed by a winter concert, says its president, Mary Ann Lachat.

In the meantime, starting Feb. 2, the chorus will host weekly sessions on Zoom for anyone interested in learning choral and singing techniques with its "How Can I Keep From Singing?" music series, Lachat says.

Spokespeople for cultural

organizations say the arts generate meaning; intensify our sense of place; and promote vibrant experiences for creators, performers and audiences.

Also, arts and culture contribute more than \$800 billion annually to the U.S. economy, according to a report by the Department of Commerce and the National Endowment for the Arts.

A number of culture-minded organizations large and small have received help from governmental sources, including Paycheck Protection Program loans, which typically cover two to three months of employees' salaries.

State-administered grants from federal funding have also helped keep some venues and organizations afloat.

The Mass Cultural Council,

in partnership with the Executive Office of Housing & Economic Development, recently announced COVID-19 relief funding for nonprofits through the Cultural Organization Economic Recovery Program.

In Massachusetts, 183 cultural organizations received nearly \$10 million to support their recovery from losses sustained by the COVID-19 pandemic.



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# Poised for your arrival

By Joann Mackenzie

JOMACKENZIE@  
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Tourism is essential to the North of Boston economy — accounting for \$1.2 billion in revenue and 5,000 jobs in a typical year.

But 2020 was anything but typical.

The COVID-19 pandemic essentially brought the tourism industry North of Boston to its knees — with some putting the losses for the year at 40% to 45%.

“Without a doubt, it’s the hardest-hit” sector of the North Shore economy, says Ann Marie Casey, executive director of the North of Boston Convention and Visitors Bureau.

Many pin hopes for a rebound in tourism on how quickly and effectively vaccine distribution can be achieved.

Casey says that 2020 saw consumers redirecting expendable funds away from travel, dining and entertainment to the home improvement arena.

People have also used the months of pandemic restrictions that curbed American consumerism to bolster their savings — with some economists estimating that U.S. households amassed savings of more than \$3 trillion.

On Wall Street, Goldman Sachs predicts that this could “fuel a midyear consumer consumption boom, as restored opportunities allow consumers to substantially lower their saving rates and spend accumulated excess savings.”

Casey, who previously served as executive director of the Marblehead Chamber of Commerce and Beverly Main Streets, is not sure how tourism figures into this “dream scenario.”

“I think spring will be better,” she says, “but these next few months are going to be tough.”

Additionally, the farther you get from the coast, the bigger the tourism losses, she says.

Case in point: While

## Hit hard by COVID-19, the tourism industry is eager to welcome back visitors



PAUL BILODEAU/Staff photo

**Ken Riehl, CEO of the Cape Ann Chamber of Commerce, stands in the main foyer of the chamber's new office on Harbor Loop in Gloucester. Riehl says the chamber is looking to move forward with Cape Ann's summer events, including its wildly popular St. Peter's Fiesta.**

Gloucester’s boutique beach-front Beauport Hotel operated at 77% capacity throughout the summer, farther inland, a large hotel complex catering to business conventions and corporate events saw its room occupancy plunge to the single digits.

Meanwhile, Airbnbs and other similar rentals, particularly those along the coast, continue to see record occupancy, as they guarantee both isolation and pandemic code hygiene, industry followers say. As a result, those guests gave restaurants a much-needed bump as dining went al fresco throughout the warm-weather months and into the fall.

Although lodging, which accounts for the largest sector of the tourism industry, is down 53% in revenues on the North Shore, that figure compares favorably with Massachusetts itself, which has seen room revenues plummet 73%, and New York, where room revenues are down 77%.

The wedding industry North of Boston — which not only includes hotels and function venues, but caterers, florists, bridal salons, limousine services, hairdressers and a host of other services — has been particularly hard hit, with bookings being pushed as far out as 2023.

If current restrictions remain in effect, North Shore tourism will be slow to recover in 2021 and onward. While Casey says tourism is hard to quantify, as it encompasses a vast number of services, providers and jobs, a tourist is simply defined as anyone who travels to the North Shore from a distance of at least 50 miles — whether it be for a business convention, music festival, theater production, meal or day at the beach.

Leslie Gould, executive director of the Greater Beverly Chamber of Commerce, which includes Beverly, Wenham and Hamilton, counts herself as neither an optimist or a pessimist when it comes to a 2021

recovery.

“It would be very irresponsible for me as a chamber head to make a prediction,” she says. “It’s going to take a while. ... There’s just so much that’s still unknown and changing. But I think it’s a matter of how quickly the vaccines can be distributed now that they have been approved.”

The second stimulus initiative also remains a factor. Whether it can help revive Beverly’s economy — which has seen its arts venues, including North Shore Music Theatre, The Cabot and Larcom Theatre, all closed to live audiences — remains to be seen.

“I’d put the (job losses) in the thousands,” Gould says of the unemployment figures for the downtown Beverly sector.

Cape Ann Chamber of Commerce Executive Director Ken Riehl, meanwhile, sees good days ahead, and says the region is beginning to make plans for its summer



RYAN MCBRIDE/Staff photo

**Market Square in Newburyport, typically the hub of the city's downtown, was relatively quiet on an early fall day last year. Local businesses are anxious to greet day-trippers again.**



JAIME CAMPOS/Staff photo

**An empty garden is seen this past summer at The House of the Seven Gables in Salem. State requirements forced the site to reduce its programming and occupancy significantly last year.**



MIKE SPRINGER/Staff photo

**The Beauport Hotel in Gloucester has managed to buck the downward trend experienced by most hotels and lodging sites during the pandemic. Beauport sustained a 77% occupancy rate last year, while others across the state report their business is down 73%.**

events, including Gloucester’s beloved St. Peter’s Fiesta.

And Beth Ferris, executive director of the Marblehead Chamber of Commerce, is turning her focus to spring with a hopeful eye.

Ferris says a quick survey of local retailers and restaurants showed a 30% to 40% loss in revenues this past summer.

But, she says, local business “are expecting a rebound to get through winter, and then a spring forward, as spring fever drives people back out of their houses.”

But, Ferris cautions, “There are so many variables. Everyone thought 2020 was going to be the best economy ever, and look what happened.”

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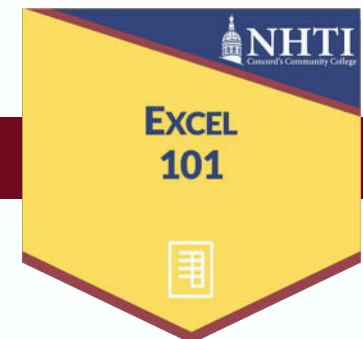
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# Time to create a statewide system of small business support

*Beth Francis*

ESSEX COUNTY  
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Strolling down Massachusetts' Main Streets now looks very different than it did a year ago.

Foot traffic is down. Online shopping and curbside pickup have largely replaced local, in-person experiences. And all across the state, small businesses that once breathed life and vitality into our communities — some of them for decades — are shuttering their storefronts for good.

Because of COVID-19, the state of many small businesses hangs by a thread. A recent statewide survey conducted by the MassINC Polling Group revealed the depth of the challenges small businesses are facing and hints at the trouble that lies ahead — particularly

for Massachusetts' smallest businesses.

Nearly 1,900 small businesses participated in the poll, which showed that just 1 in 3 were fully open. Forty-six percent said they had laid off or furloughed employees, including 77% of restaurants. And 64% of small businesses reported drops in gross revenue of at least 25% for the first half of 2020. Fifty-five percent of the smallest businesses — those reporting under \$100,000 in revenue for 2019 — saw declines greater than 50% for the first part of last year.

“One of the reasons we keep coming back to size ... is that it also is very closely related to inequities,” says Steve Koczela, president of MassINC Polling Group. “If you're talking about the impacts on the smallest businesses, those are disproportionately likely to hit women-owned businesses and businesses owned by people of color.”

The poll — spearheaded by Amplify Latinx and the

Lawrence Partnership — was sponsored by more than a dozen organizations, including Essex County Community Foundation, and distributed by a broad statewide coalition of business and community groups.

“These findings will help inform the way that government, service providers and philanthropy respond to the needs of our most vulnerable businesses,” Betty Francisco of Amplify Latinx says.

“It's really great data that will inform our view both of future programs, how we prioritize and run the programs we have now and how we think about different ways to support our companies,” Massachusetts Secretary of Housing and Economic Development Mike Kennealy says.

This same coalition is also collaborating on a plan to prevent small businesses from disappearing from our Main Streets, where restaurants, beauty and retail establishments — three of the sectors hardest

hit by COVID-19 — occupy many of the storefronts.

The coalition has been collaborating on:

- ▶ Developing and delivering a series of small business workshops and webinars.

- ▶ Facilitating access to capital, specifically grants and low-interest loans.

- ▶ Connecting small businesses with high-demand service providers.

- ▶ Ecosystem mapping to help facilitate referrals and continued coalition building.

The survey also revealed that the businesses most in need of financial support were the least likely to have been boosted by the first round of the federal Payroll Protection Program.

“The smaller the business, the less likely they were to apply,” says Stratton Lloyd, ECCF's executive vice president and chief operating officer. “Of those small businesses that did apply, fewer of them were approved when compared to their larger

counterparts. Our small business community needs help.”

That help is coming in the form of a second round of PPP made available starting mid-January — \$284 billion in potentially forgivable business loans — that specifically targets those small and micro businesses.

To help small businesses access these loans, the statewide coalition developed the Massachusetts Equitable PPP Access Initiative, which can be found at [lisc.org/boston/covid-19](http://lisc.org/boston/covid-19).

Systems work like this is already happening at the regional level. In Essex County, the small business coalition that formed after the 2018 Merrimack Valley gas explosions has expanded its work to support businesses during the pandemic. Technical assistance, aiding in the procurement of PPP loans and helping secure access to personal protective equipment have been paramount to the survival of small businesses in our region.

“Doing this at the state level — where we leverage local and regional resources for the broader business community — could have a major impact on the renewal of the post-COVID economy across the commonwealth,” Lloyd says.

Working together to embrace a diverse set of voices and to seek out data that uncovers hidden inequities ensures that a plan to rebuild is fair and equitable for all.

“Our collective work in recent months clearly indicates that there is energy, momentum and capacity to do this work,” says Derek Mitchell, executive director of the Lawrence Partnership. “And certainly, our small businesses need it now more than ever.”

*Beth Francis is president and CEO of Essex County Community Foundation, an organization whose mission is to strengthen the communities within the county. Visit [eccf.org](http://eccf.org) for more information.*

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