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CORONAVIRUS CRISIS

THE BATTLE WITHIN



DEDICATED WORKERS: Richard Gamache, CEO of Aldersbridge Communities, says he has avoided hiring staff from outside agencies. Instead he's relied on what he called a "committed" immigrant workforce. He's pictured outside Aldersbridge facilities in East Providence.

PBN PHOTO/RUPERT WHITELEY

Pandemic fight at nursing homes proves costly on many levels

BY ELIZABETH GRAHAM | Graham@PBN.com

WHEN Rhode Island nursing homes banned visitors in early March as their first defensive move against COVID-19, Susan McGovern and her co-workers at **Linn Health & Rehabilitation** took on extra layers of responsibility.

New rules suddenly altered McGovern's daily routine as a certified nursing assistant at the East Providence facility, where she has worked for more than 10 years.

Residents needed to be kept apart. Masks, gloves and protective gowns were required. Cleaning and hand-washing became more frequent and felt more urgent.

SEE NURSING HOMES
PAGE 12

Body scans could be part of returning to work

BY MARY MACDONALD | MacDonald@PBN.com

THE REOPENING OF WORK will bring many changes, but one has already started, in manufacturing plants and on construction sites, and before or after work shifts across Rhode Island.

The taking of body temperatures of employees and visitors, once unheard of, has become a common screening fixture of the workplace.

In the lobby of the downtown skyscraper at 100 Westminster, the headquarters of **Paolino Properties LP**, people entering must be photographed and recorded by a thermal-imaging camera.

The Seek Scan system, of two tripod-mounted cameras, was purchased by Paolino Properties managing partner Joseph R. Paolino Jr., who said he wanted technology that could help him protect his employees and tenants.

The cameras measure body heat and will indicate if someone has a fever.

HOT TOPIC

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WHAT'S HAPPENING?

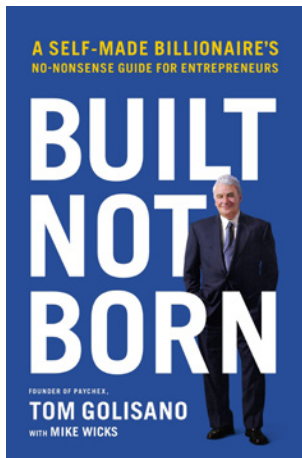
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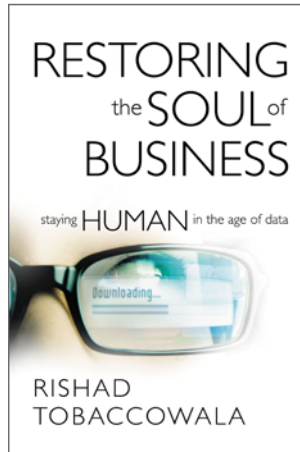
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*Tom Golisano with
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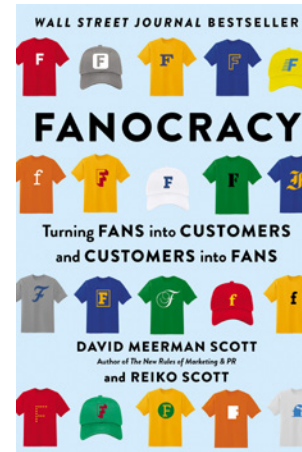
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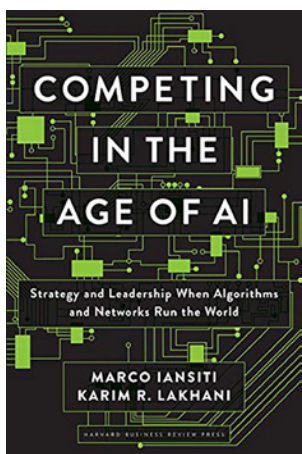
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You Back from Success

THINKING LIKE A BOSS

KATE CROCCO

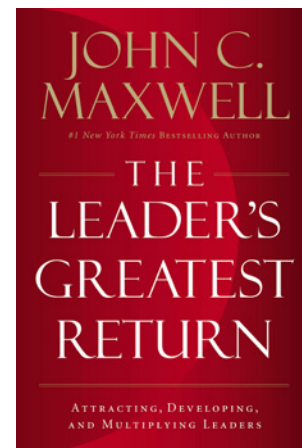
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5Q: Clare King

President, Propel LLC



PBN FILE PHOTO/DAVE HANSEN

BY MARY MACDONALD | MacDonald@PBN.com

1 How has Propel, a Pawtucket-based textile product innovation company, responded to the COVID-19 demand for safety products?

We have responded in three ways – designing and making cloth masks, undertaking a new ... project for the U.S. Navy to develop 3D knitted masks and developing a sew-at-home kit mask (no machine needed). The last effort is a collaboration with another Rhode Island company, Threadfollower.

2 Can you describe the partnership between Trans-Tex LLC, Darlington Fabrics Corp. and Propel, or other manufacturers making this work?

All three companies are members of the Rhode Island Textile Innovation Network that was established recently to connect the many textile companies in Rhode Island. I'm not sure I would be making masks now if it were not for the strength of this organization, as we were quickly able to mobilize to use Darlington's fabrics and elastic from multiple companies, including Stretch Products Corp., North East Knitting Inc., American Cord & Webbing Co. and Providence Braid Co. Michael Woody is the chair at RITIN and helped galvanize the efforts. He also connected me to Eagle Tool Inc., which has worked day and night to make mask nose stays.

3 How have you opened new markets for COVID-19-related products – do you have a sales staff redirected to finding new customers for the masks?

So far almost all of our sales have been by word of mouth. Newport Fire De-

partment, A.B. Munroe Dairy Inc., a local liquor store, University Orthopedics Inc., Build Rhode Island, Rhode Island Manufacturers Association ... spread the word.

4 How hard has it been to find sources of material, or new suppliers?

Existing relationships were key here. We were up and running in less than 10 days. Propel buys from Darlington for specialized products we sell for the Joint Integrated Aircrew and I knew them well from RITIN. And I reached back even to my business [relationships] in the 1990s. I hired a logistics expert I have known for years that is currently partly furloughed from Patagonia Inc., and he was able to help organize the manufacturing side at light speed. I hired Morris + Deluzio, the Providence-based marketing and design company, to do the packaging.

5 Have you had to cut back on your existing workforce or is the transition to new markets allowing you to hold on to the labor force?

No cutbacks at Propel. I have added to our team through subcontracting right now, but if this goes on for a while, I may add staff just to run the mask-making business. ■

Existing relationships were key here. We were up and running in less than 10 days.

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COMMUNITY SERVICE

Delivering emergency supplies with pride during pandemic

GETTING SORTED:

RHODE ISLAND PRIDE, a volunteer-based nonprofit organization, has been coordinating the delivery of food and emergency supplies to those in need during the coronavirus pandemic. On April 10, the organization said it had gone door to door to feed about 5,000 people, while spending \$41,000 in three weeks as part of its Emergency Supply Drive efforts. Ken Barber, vice president of operations, said after the hospitality industry was hard hit by closures, the organization began getting reports of LGBTQIA+ community members suddenly faced with no, or drastically reduced, incomes. "We realized we needed to take the initiative to provide some food security and hopefully alleviate some stress," he said, adding that the organization practices social distancing while receiving, sanitizing and boxing food and supplies for delivery, as Barber does here. He said the nonprofit has negotiated prices with most supermarkets for basic goods and food purchased in bulk. He said the organization receives donated goods or financial support from foundations, businesses, organizations and individuals. People interested in volunteering can contact the organization at info@prideri.com. Donations can be made to bit.ly/34w5SYw.

COURTESY RHODE ISLAND PRIDE



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SOMETHING NEW



PLASTIC-FREE: Ana Duque is the owner of Green Tenderfoot, a cleaning and beauty product refill station that promotes a low-waste lifestyle. PBN PHOTO/MICHAEL SALERNO

Letting little go to waste

BY NANCY LAVIN | Lavin@PBN.com

ANA DUQUE'S SELF-DESCRIBED "zero-waste journey" began when she was working for City Year in Los Angeles.

In L.A., Duque found it fairly easy to cut her plastic use. But when she returned to her childhood home of Rhode Island a few years later, she was struck by the lack of plastic-free consumer goods available. So she started her own.

Green Tenderfoot opened in July as a pop-up refill station full of bath, body and cleaning products, as well as what Duque termed "lifestyle items" such as stainless steel razors and bamboo utensils. In March, the business moved to a space at the Creative Commerce Center in Pawtucket. Green Tenderfoot had regular hours before the COVID-19 pandemic, but now has switched to making appointments with customers and making local deliveries.

In addition to helping others reduce their plastic use through her products, Duque has also made education on low-waste lifestyles a focus.

Duque has reframed her mentality as "low waste" rather than "zero waste," noting how socioeconomic and environmental factors can make it difficult to cut out plastic totally.

She said many of her package-free, vegan refill products – all sold by the ounce – cost less than the versions sold in plastic containers at retail stores. ■

SPOTLIGHT



LOADING UP: Tommy Duell, driver/loader operator at J & L Landscaping Co. in Seekonk, transfers loam to the dump truck for delivery. The company continues to provide its services via delivery and curbside pickup during the coronavirus pandemic.

PBN PHOTO/MICHAEL SALERNO

A true perennial presence

Landscaper grows into much more

BY NANCY LAVIN | Lavin@PBN.com

SUSTAINING A MARRIAGE for 40 years is an accomplishment in itself.

Maintaining a harmonious relationship while also working side by side as business partners is a feat many might consider impossible.

Not for Jeff and Linda Seyboth, whose marriage also marked the start of their shared business venture as co-owners of **J & L Landscaping Co.** in Seekonk.

Linda Seyboth credited the business's success, in part, to separation of responsibilities between her and her husband.

"We both have our strong points," she said. "He works with the landscaping and design, while I deal with the retail side."

Also crucial to the company's longevity and growth has been its increasingly diverse array of services in response to client needs, which have continued via delivery and curbside pickup through the coronavirus pandemic.

When the company began offering landscaping services, it didn't have a permanent location. But it soon became clear that many commercial customers were also interested in buying materials. A few years after starting the business, the Seyboths purchased a 1-acre lot

along Route 44 in Seekonk, which at the time consisted of "a house and a few shrubs," according to Linda Seyboth.

The business site today is a far cry from that: piles of mulch, loam, stone and compost – all available for sale, pickup and delivery – occupy half the property. A shed-like building in the back houses the design team, while a set of outdoor and indoor greenhouses boast an array of seasonal plants and trees throughout the year. There is also a small retail store with gift items, pottery and house plants.

In recent years, the business has also offered services to a variety of public and private schools in Providence.

Then there are the aspiring recreational gardeners who come to Linda Seyboth with little to no knowledge of plants. "Most people who come in just want color," she said.

Seyboth and her employees have a wealth of knowledge and options

for different kinds of plantings. Increasingly over the years, though, she has found that people are less interested in learning how to do it themselves and more interested in paying someone to do it for them.

Another notable change since the company first started is the weather. While spring has been the busiest time for J & L Landscaping – which closes for January and February – the earlier onset of warmer weather means business picks up as soon as the company opens its doors on March 1. It also affects the viability of certain plantings that are supposed to be able to grow during the spring but, in reality, don't fare as well amid warming temperatures.

"We call them iffy perennials," Seyboth said.

While the business saw a surge in customers in March, by early April – peak season – demand had dropped off substantially as commercial and residential customers opted to stay indoors to limit potential contact and spread of COVID-19.

Still, Seyboth said the continued offerings of curbside and delivery was a source of comfort to longtime customers.

"We've been here a long time and will continue to be here for our customers," she said. "It's not about making money at this point. If we can break even, we'll be lucky." ■

OWNERS: Jeff and Linda Seyboth
TYPE OF BUSINESS: Landscaping and gardening center

LOCATION: 363 Taunton Ave., Seekonk
EMPLOYEES: 20-25

YEAR ESTABLISHED: 1977
ANNUAL SALES: WND

HOT TOPIC

CONTINUED FROM PAGE 1

"It says if you're hot or not," Paolino said. "If it shows you're hot, we ask you to go through it a second time. If you're still hot, then we give you a thermometer and we ask you to take your own temperature."

Still hot? "If you have a fever, we ask you to go see a doctor and go home," he said.

The screening is not the ultimate solution, given that COVID-19 has numerous symptoms, only one of which is a fever. For Paolino, it's a start.

Paolino, whose company owns numerous commercial and residential properties in Rhode Island, said he can see this type of testing gaining traction as people return to work. Already, he has had corporations and government entities call him about the system he purchased from California-based Seek Thermal Inc.

"It's not the cure-all. It's a guide," Paolino said. "We're going to see more of this type of testing and more-advanced testing take place, the way the [Transportation Security Administration] took over after 9/11. We're going to see the health version of the TSA

enter our lives."

As recently as two months ago, legal experts were advising businesses not to take the temperature of arriving workers over concerns about violating privacy rights.

That was before the World Health Organization declared COVID-19 a pandemic, which led to new guidance for employers seeking to protect their workplaces, according to attorneys.

The Equal Employment Opportunity Commission has since given the green light for employers to take body temperatures.

Employers can also screen employees by asking them if they are experiencing any symptoms that are associated with the illness, including shortness of breath, coughing, a sore throat, or loss of smell or taste.

Andrew Prescott, a labor and employment law partner for **Nixon Peabody LLP** in Providence, said he expects that employers will establish a full set of screening measures as employees return to workplaces.

The firm is getting many questions from companies asking about the legality and procedure for temperature checks. Federal and state laws concerning privacy also may apply,



THERMAL SCREENING: Joey Cianci, a Paolino Properties employee, goes through a body temperature check in the lobby of 100 Westminster St. in Providence. Landlord Paolino Properties is requiring employees and visitors to undergo a scan from the equipment at right.

COURTESY PAOLINO PROPERTIES

so employers should be careful when keeping those records, because they are considered health records, according to Prescott. "If a log is being kept, it can't be kept in the same file as the personnel file," he said.

A new employee can be screened for COVID-19 symptoms once a conditional job offer is made. And as part of a preemployment medical exam, an employer can take the newly hired person's temperature, according to a lengthy blog post written recently by Ali Khorsand, an associate with **Adler Pollock & Sheehan PC** of Providence.

In the past four weeks, he's had several inquiries from business

clients about how to handle the fever screenings.

"The advice we're giving everyone is: the employees who are taking the temperatures should be protected, with a shield, wear a mask, or PPE [personal protective equipment] if that's possible," Khorsand said.

The thermal-imaging data, he said, could raise issues surrounding data collection and storage. And beyond the temperature screening, can an employer ask an employee to submit to a COVID-19 test before returning to a workplace? Khorsand isn't sure.

Employers will have to work through those questions, he said. ■

'If you have a fever, we ask you to ... go home.'

JOSEPH R. PAOLINO JR., Paolino Properties LP managing partner

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Self-care is key part of coach's playbook

BY SUSAN SHALHOUB | Contributing Writer

KATIE

McDonald's executive clients span numerous industries, states and countries, but they have something in common: they are addicts.

"They're struggling with their addiction to busyness," said McDonald, a North Kingstown-based holistic health coach, self-care strategist and public speaker. "They say 'no' to themselves but 'yes' to everyone else."

She founded her holistic coaching business, **bnourished LLC**, a decade ago, but its relevance during the COVID-19 pandemic is amplified, according to McDonald. Themes such as scheduling time for oneself, improving nutrition, setting boundaries and establishing goals are more resonant in these days of telecommuting and disconnection from colleagues, she said.

"We derive pleasure from our work and are afraid of the quiet" normally, McDonald explained. "But we're now forced to face it. It's like that Pink song ['Sober'] where she says, 'The quiet scares me 'cause it screams the truth.' I teach clients how to leverage that. I teach them to show up for themselves as they do for everyone else."

The lack of boundaries and self-care

during the pandemic often means breaking promises to oneself, such as plans to exercise, McDonald said. Instead, we let other people's issues or work tasks take over that space and the workout never happens.

Rather than caring for themselves, people tend to turn to distractions, such as too much technology, alcohol or shopping.

It can all be too much. McDonald teaches that businesspeople can't effectively give any more to their companies, clients and colleagues after they've depleted their own reserves.

And she should know. She's lived it.

McDonald grew up in Rhode Island and attended Gettysburg College in Pennsylvania, where she graduated with a philosophy degree.

Not wanting a career where she had to sit behind a desk, the high-pressure world of sales became her area of expertise. McDonald served as a senior advertising executive for Time Inc., representing 40 magazines. She also worked for E&J Gallo Wines in Germany. She got married and had a son, who is now 18.

But juggling her career and motherhood left her depleted and ragged a decade ago. Then health issues struck, such as irritable bowel syndrome, allergies,

anxiety, asthma, ulcerative colitis and lung infections.

"I took six months to heal myself," she said, ample time to undo some bad habits and introduce some good ones. That's why she now works with bnourished clients for six-month spans. Having researched alternative health and plant-based nutrition, McDonald incorporated all of that and other methods of self-care into her new way of living.

In 2010, McDonald became a certified holistic health coach. She is a raw-food chef and teaches about this area of food through bnourished. A member of the American Association of Drugless Practitioners, she touts natural healing.

Bnourished is a blending of her self-healing experience, holistic know-how and business knowledge, customized to serve each individual client.

But applying these resources in ways that help clients didn't happen overnight.

"It took time to take those skills and translate them into tools in my career," McDonald said, "which is helping people change their lives one mindful habit at a time."

In the past 10 years, McDonald's clientele, her reputation and her mission have all strengthened. The COVID-19 crisis and quarantine requirements have aligned with her theme of reflecting, reassessing and resetting.

Not every prospective client who seeks her guidance is accepted, but they must be willing to put in the work, McDonald said.

Bnourished only takes 10 clients at a time, all on rolling, six-month, custom-designed programs. Participants come from all fields, though women are more likely to seek bnourished services.

"I am there with information and access until [their efforts for better self-care] are a well-oiled machine," she said.

The program includes individual virtual coaching sessions every two weeks in which clients are also given homework aimed at reaching goals. McDonald is also accessible if issues arise between meetings, and other content is distributed daily.

She now offers public speaking too.

Corporations such as **Alex and Ani LLC**, **Eileen Fisher Inc.** and **Hasbro Inc.** have invited McDonald to present her perspectives. The **Greater Providence Chamber of Commerce** recently launched a weekly webinar series with McDonald on self-care and well-being.

Public speaking still makes her a bit nervous. But her faith in helping busyness-addicted executives drives her to do it anyway. "I am so focused and fierce about this work. I get butterflies [when I have to speak], but I greet them and try and get them to fly in formation," she said.

And the same pandemic that's requiring so many of her speaking engagements to be virtual these days also holds great opportunity, with forced disruption and reflection.

"This crisis has the chance to make us, not just break us," McDonald said. "We're being called home to ourselves." ■

A DIFFERENT PATH: Katie McDonald, a self-care strategist who founded and owns bnourished LLC, says her clients are so busy, they don't take time for self-care and improvement.
PBN PHOTO/MICHAEL SALERNO

'This crisis has the chance to make us, not just break us.'

KATIE MCDONALD, founder and owner of bnourished LLC

Elorza unveils \$507M city budget for FY21

PROVIDENCE – Mayor Jorge O. Elorza on April 28 unveiled a \$506.8 million municipal budget proposal, with a \$134.4 million allocation for the Providence Public School District, a \$4.4 million increase over current-year funding.

The spending plan, for the fiscal year beginning July 1, represents a 0.15% increase over the current budget, including funding for new initiatives such as an affordable-housing trust fund and \$150,000 to support community-based health centers with COVID-19 testing.

All city taxes would remain at their current rates, although Elorza wants to exempt businesses with less than \$10,000 in personal property from paying the tangible tax, pending General Assembly approval. This is expected to decrease tax revenue by \$500,000.

The budget proposal calls for borrowing \$191.6 million over the next five years to finance city infrastructure investments.

About \$90.5 million would be set aside for the city pension fund, up from \$86.7 million in fiscal 2020. ■

Commerce RI launches grant program for microbusinesses

PROVIDENCE – R.I. Commerce Corp. recently launched a new grant program designed to help microbusinesses largely left out of federal relief programs.

The Microenterprise Stabilization Grant Program opened April 22 and offers up to \$5,000 to eligible microbusinesses in certain municipalities to cover capital costs such as rent, staffing and utilities. To qualify, businesses must have between two and five employees, at least one of whom is an owner whose total household income does not exceed 80% of area median income limits.

The program is being administered through local municipalities, each of which has received a \$50,000 allocation to distribute to applicants, according to Commerce RI spokesman Matt Sheaff.

The total \$1.6 million funding came through the U.S. Housing and Urban Development's Community Development Block Grant program, which allocates money to states and municipalities annually to support programs for low- and middle-income residents. ■

Centreville-PB Bancorp merger receives regulatory approvals

WEST WARWICK – Centreville Bank and Connecticut-based PB Bancorp Inc. on April 27 announced that all regulatory approvals relating to Centreville's acquisition of PB Bancorp and its wholly owned subsidiary, Putnam Bank, have been received.

PB Bancorp shareholders previously approved the merger at a special meeting of shareholders on Feb. 7. The merger was targeted to close before the opening of business on May 1.

Under the terms of the merger agreement, PB Bancorp shareholders will receive cash of \$15.25 for each share of PB Bancorp. After the closing, Centreville will provide instructions to PB Bancorp shareholders for exchanging their stock certificates for the cash payment, according to a news release.

Headquartered in West Warwick, Centreville Bank has seven branch locations throughout Rhode Island, with total assets of \$1.34 billion as of Dec. 31, 2019. ■

OER renews initiative to use brownfields for solar projects

PROVIDENCE – The R.I. Office of Energy Resources is renewing an initiative to encourage solar projects located on brownfields, the office announced April 27.

OER earmarked \$1 million in 2019 for the initiative and has committed another \$1 million in state Regional Greenhouse Gas Initiative proceeds.

"This new round of funding will continue supporting renewable expansion and greenhouse gas emission reductions, help repurpose brownfields and, importantly, support clean energy jobs and investment across Rhode Island," Nicholas S. Ucci, acting state energy commissioner, said in a statement.

Newly developed solar energy projects planned for brownfield sites in East Greenwich, Providence, Smithfield and South Kingstown will be eligible for funding through the R.I. Commerce Corp.'s Renewable Energy Fund starting May 5. ■

CEO: Diversified income helps WashTrust withstand pandemic

WESTERLY – The first-quarter earnings report released by Washington Trust Bancorp Inc. on April 27 indicates The Washington Trust Co. is better positioned than some to withstand the economic shutdown caused by the new coronavirus, the bank said.

Total loans reached an all-time high of \$4.1 billion, led by growth in commercial and residential mortgage portfolios as a result of low interest rates, according to Chairman and CEO Ned O. Handy III.

While wealth-management revenues took a hit amid volatile stock markets, its diversified sources of income – including larger wealth and mortgage businesses relative to other banks of similar size – put the company at an advantage, Handy said.

Washington Trust's loans are also less risky because few come from credit card, auto or student loans – evidenced by its quarterly net charge-offs ratio, which increased 5 basis points to 0.06% compared with a year ago.

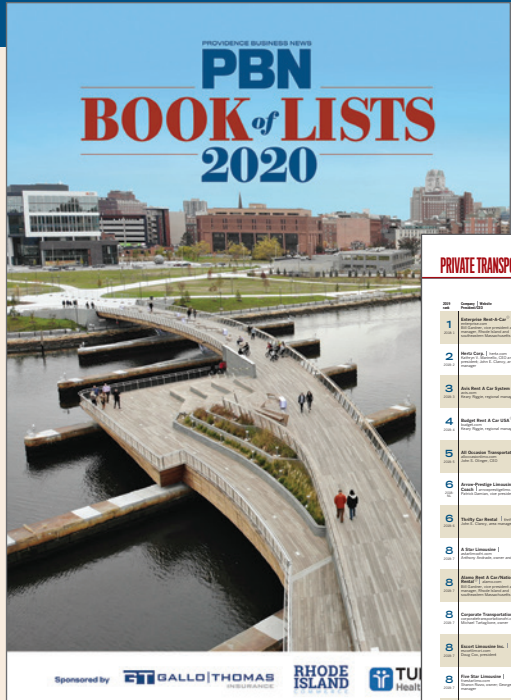
Still, the uncertainty of economic recovery makes it hard to know how future company profits will be affected, Handy said. ■

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PROVIDENCE BUSINESS NEWS
PBN BOOK of LISTS 2020

PRIVATE TRANSPORTATION SERVICES (ranked by number of local offices)

Rank	Company Name	Address	Phone	Website	Notes
1	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
2	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
3	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
4	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
5	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
6	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
7	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
8	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
9	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
10	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car

CLOSER LOOK
Total number of local offices: 65

PROVIDENCE BUSINESS NEWS
PBN

PHYSICIAN GROUP PRACTICES (ranked by number of local physicians)

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5	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
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8	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
9	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car
10	Enterprise Rent-A-Car	1000 Exchange Blvd., Providence, RI 02903	401-845-1234	enterprise.com	Enterprise Rent-A-Car

CLOSER LOOK
Total number of local physicians: 2,081

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REMOTE BOOST: Sophaya CEO Mari Anne Snow is hosting a webinar on May 8 aimed at bolstering a company's remote operation.
COURTESY MARI ANNE SNOW

EDITOR'S CHOICE

Keeping remote teams operating efficiently

THE REMOTE NATION Institute is hosting a webinar presented by Sophaya CEO Mari Anne Snow, who will use the Microsoft Teams platform to provide instruction on the steps it takes to bolster a company's remote operation. Snow will advise participants about refining the role of a remote team leader to build team cohesion to keep the company informed and operating efficiently, citing examples from her work with Amica Mutual Insurance Co., Fidelity Investments Inc., Bryant University and Novartis.

FRIDAY, MAY 8, 2-2:30 P.M. Free

Online webinar.

INFO AND REGISTRATION: bit.ly/3anzZTn

Get to know EduvateRI

THE R.I. OFFICE of Innovation is hosting a webinar to discuss how its EduvateRI community can support summer engagements during the COVID-19 pandemic. EduvateRI is a website run by the state designed to bring together education, research, philanthropic, government and commercial partners to solve problems in education, while developing effective education tools and technologies and nurturing breakthrough, authentic learning practices. The event is aimed at generating ideas to support students of all ages to grow, engage and flourish during the summer months.

MONDAY, MAY 4, 4-5:30 P.M. Free

Online webinar.

INFO AND REGISTRATION: bit.ly/351SlrW

Cybersecurity challenges

TECH COLLECTIVE and presenter Carl Benevento, a cybersecurity specialist with 30 years of experience in technology and security, will be hosting a forum to talk about the challenges associated with cybersecurity during the coronavirus pandemic. During the webinar, Benevento will review present day cybersecurity challenges,

technologies to keep your cybersecurity apparatus safe and tips to keep teleworking safely, as well as share insight and experience in the realm of physical, social and cybersecurity concepts.

TUESDAY, MAY 5, 10:10-10:40 A.M. Free

Online webinar.

INFO AND REGISTRATION: bit.ly/2KwIO42

CARES Act explained

SCORE MENTOR SUZANNE McGrath will break down the Coronavirus Aid, Relief, and Economic Security Act programs, how they fit together and what they are designed to do for business owners. McGrath, who has over 15 years of experience as a retailer, restaurant owner and event developer, will explain details about the program, including Economic Injury Disaster Loans and the Paycheck Protection Program, as well as income-tax deferment; U.S. Small Business Administration loan deferments; unemployment compensation expansion; tax credits for family-leave payments and for loss of income due to the virus.

TUESDAY, MAY 5, 1-2 P.M. Free

Online webinar.

INFO AND REGISTRATION: bit.ly/3clDtl4

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Reopening businesses

TECH COLLECTIVE and its presenter Karyn Rhodes, a human resources professional with 30 years of experience in the business industry, will be hosting a webinar about what employers will need to do to reopen their businesses after the coronavirus pandemic has subsided. Rhodes will discuss the importance and requirements for implementation of a medical screening process upon entering a work environment. This process will be required for employees, vendors, salespeople, clients, anyone entering the building or work environment. The webinar will address how to prepare the workplace; how to recall and rehire employees; and how to handle workplace exposure.

WEDNESDAY, MAY 6, 10:10-10:40 A.M. Free

Online webinar.

INFO AND REGISTRATION:
bit.ly/3bwTOnQ

Manager training

TRAINING PROGRAM CREATOR Man-gates will be hosting a webinar to provide the skills, guidance and training to managers, who will then be better suited in leading and motivating their

team to produce better results. This workshop will expand participant knowledge and provide a method for training new and experienced managers. By the end of this course, participants will be able to: plan, prioritize and delegate effectively; understand how to manage performance to get the best from your people; use a range of strategies for managing and developing a highly motivated and effective team; be able to manage change; and engage and understand others using a range of techniques.

MONDAY, MAY 18, 9 A.M. TO 5 P.M. \$395-\$595

Online webinar.

INFO AND REGISTRATION:
bit.ly/3cl094X

Finding biz opportunities

DAN BREEDEN, the head of marketing partnerships for Yahoo Small Business, will be hosting a webinar to talk about the opportunities that can be available to small-business owners during the COVID-19 pandemic.

Interested in having your business-related event included in What's Happening? Contact PBN Researcher Cassius Shuman at (401) 680-4884 or Shuman@PBN.com.

Breeden will touch on how opportunities are available for those small-business owners who know how to identify new markets, can adjust their methods to connect with customers and minimize unnecessary investments by testing new approaches before committing resources. This webinar will provide tips from small-business owners on identifying business opportunities and target markets; understanding where great ideas come from, and which may be profitable; how to research new products or services; what to do to connect with new target markets; and how to test ideas before launching a campaign.

THURSDAY, MAY 28, 2-3 P.M. Free

Online webinar.

INFO AND REGISTRATION:
bit.ly/2S2MJIS

Tips to running virtual company

DAVID FINKEL, a business coach and CEO of Maui Mastermind, a business-coaching company, will be hosting a free webinar aimed at instructing attendees on how to best run a business virtually. Finkel will provide advice about the important shift companies must make to reap the benefits of virtual operation; tips to run virtual meetings that actually get stuff done; how to know if your staff is actually working; and how to shrink the units

of accountability so that your remote team succeeds.

TUESDAY, JUNE 2, 2-3 P.M. Free
Online webinar.

INFO AND REGISTRATION:
bit.ly/3bLdysl

Boost your productivity

BRYAN CAPLAN, a digital marketing strategist, is hosting a webinar to share tips, tricks and practices for staying productive while working remotely throughout the day. Caplan will teach the importance of a morning ritual; tips to staying focused on the tasks at hand; and several tools to foster communication and collaboration with team members.

TUESDAY, JUNE 9, 1-2 P.M. Free

Online webinar.

INFO AND REGISTRATION:
bit.ly/2VvxN8a

UPCOMING PBN EVENT:

The C-Suite Awards Program will be a free virtual celebration on May 28 at 4 p.m. To register, contact Events@PBN.com or visit PBN.com/event/2020-c-suite-awards-program. For sponsorship opportunities, contact Advertising@PBN.com.

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CORONAVIRUS CRISIS

NURSING HOMES

CONTINUED FROM PAGE 1

“In the beginning it was a little challenging; we wanted to make sure we were going exactly by the rules,” McGovern said. “We’re always making sure we’re doing what we’re supposed to be doing.”

To add to the anxiety, the building’s more than 70 residents were without the support and comfort of visitors, but they were still exposed daily to news about the coronavirus pandemic, complete with frightening stories of the toll inside nursing homes.

Staff members at Linn, many of whom are already close with residents, offered constant distractions.

“We are focusing on other things to talk about with them. We try not to focus on [the coronavirus],” McGovern said. “We try to continue on, especially now when they can’t have family members.

“We always have felt like they’re our family members,” she added.

Linn Health & Rehabilitation is part of **Aldersbridge Communities**, a nonprofit that runs four assisted-living facilities in Rhode Island. So far, no cases of COVID-19 have been reported at any of its locations.

Others haven’t been so lucky.

Nursing homes across Rhode Island, as well as the nation, have become the high-profile battlegrounds against the COVID-19 pandemic, places that have taken on a siege mentality as nursing home owners and staff members try to keep the coronavirus from getting a foothold amongst its aging and frail residents.

The results have been mixed. Testing shows that the highly infectious virus was present in 29 of Rhode Island’s roughly 80 nursing homes, as of April 23, according to the **R.I. Department of Health**. Another three assisted-living facilities have also reported cases.

The spread has been more persistent in some locations than in others.

Heritage Hills Nursing & Rehabilitation Center in Smithfield, for example, which can house up to 95 patients, reported between five and nine COVID-19 cases but no deaths, as of April 23, according to health department data.

In contrast, **Orchard View Manor Rehabilitation & Nursing Center** in East Providence had seen 125 to 129 cases, with 30 to 34 deaths, according to the state. There also have been large outbreaks at **Golden Crest Nursing Centre** in North Providence that had claimed 30 lives and **Oak Hill Center for Rehabilitation and Nursing** in Pawtucket, where nearly 20 had died, as of April 23.

About 55% of Rhode Islanders – well over 100 – who have died from the virus were nursing home residents.

ANOTHER TOLL

Nursing home administrators across the state say both staffing levels and finances are being stretched dangerously thin.

Exposure to, or illness from, COVID-19 is keeping many employees quarantined at home, while others are unable to find child care. And some, fearful of bringing the virus home to their own families, have sought doctors’ notes excusing them



DESIGNATED SITE: Oak Hill Center for Rehabilitation and Nursing in Pawtucket was designated in late April by the state as a site capable of admitting and treating COVID-19 patients after they are discharged from hospitals.

PBN PHOTO/MICHAEL SALERNO

from work.

Many workers have demanded hazard pay.

To compensate, homes are paying overtime to employees, and some are hiring more-expensive workers from staffing agencies to fill openings.

At the same time, nursing homes have been spending more to buy personal protective equipment for staffers, even as revenue drops along with new admissions. In normal times, patients rehabilitating from elective surgeries are a dependable source of income for nursing homes. But with most of those procedures postponed, that revenue has dried up.

Even when newcomers are admitted, they require more space because they need to be quarantined alone in a room for 14 days.

At **Scalabrini Villa Inc.**, a 120-bed facility in North Kingstown, nine residents had died and cases of COVID-19 in both residents and staff reached 55 as of April 29. The home stopped admissions in late March after the first resident tested positive. Since then, the occupancy dropped from 84 to 63.

Administrator Joy Ryan said the grief she and the staff feel from residents’ deaths is the worst part of the pandemic.

“The most important impacts have been our personal losses,” she said in an email. “We grieve the lives lost and the good health that has been compromised by everyone who has been affected.”

Adding to the strain, there’s anxiety as staffers either work in facilities where COVID-19 is present, or worry that the virus will get in.

“I think it’s very stressful for [our staff],” said Matthew R. Trimble, CEO and president of **Saint Elizabeth Community**, based in Warwick. “Not only are they putting themselves in the face of this every day, but they’re also dealing with the challenges of home.”

Eight staff members at **Saint Elizabeth Manor** in Bristol, one of Saint Elizabeth’s facilities, recently tested positive for COVID-19. Subsequent testing for all residents in the 133-bed home uncovered another 10 cases in people who showed no symptoms, Trimble said.

“What’s so scary about this virus is that it’s so sneaky and so contagious. These were 10 residents who showed no signs and symptoms,” he said. “If this virus gets into nursing homes, the last thing they should be is criticized. ... It’s just insidious.”

HURTING FOR HELP

Dealing with staffing shortages has become nursing homes’ most pressing daily concern during the COVID-19 crisis, said Scott Fraser, CEO and president of the **Rhode Island Health Care Association**. The organization represents 64 nonprofit nursing homes in Rhode Island.

Testing for COVID-19 can cut staff numbers immediately if workers test positive, Fraser and others point out, potentially creating severe need in an industry that was already seeking to attract more workers.

“The COVID-19 pandemic exacerbated the staffing shortages that were there for a while,” said James Nyberg, director of **LeadingAgeRI**, which represents 15 nursing homes.

Fraser, citing the American Health Care Association, said nursing home workers total about 10,000 in Rhode Island.

Oak Hill, which has 129 beds, has turned to hiring outside staff members to fill gaps. The center “is able to maintain the state-mandated number of personnel due to [the] hiring of agency personnel to supplement for staff that may be out due to sickness or for other reasons,” said Ray Talamona, Rhode Island’s regional director of operations at the New York-based Centers Health Care, which owns Oak Hill.

Designated in late April by the state as a site capable of admitting and treating COVID-19 patients after they are discharged from hospitals, Oak Hill has taken on at least 14 additional people with the virus.

Saint Elizabeth Community, which in addition to Saint Elizabeth Manor operates the 168-bed **Saint Elizabeth Home** in East Greenwich and other assisted-living facilities, has seen 150 of its 800 employees take leaves of absence for reasons related to the new coronavirus, Trimble said.

‘The housekeepers are **the unsung heroes here**. These are the unlikeliest group of superheroes.’

RICHARD GAMACHE, Aldersbridge Communities CEO

'The cost of PPE and staffing has really put some of our facilities **on the financial brink.**'

SCOTT FRASER, Rhode Island Health Care Association CEO and president

Overtime expenses are mounting, as the system tries to avoid bringing in outside workers and their potential risk of exposure to COVID-19.

Saint Elizabeth, along with many other nursing home operators, is offering bonus pay to retain staffers.

Additional pay for many adds about \$2 to the average wage of about \$15 per hour, plus incentives of \$25 to \$50 to pick up extra shifts, Nyberg said.

Richard Gamache, CEO of Aldersbridge Communities, has avoided hiring from outside agencies, where workers often hop from home to home.

"The housekeepers are the unsung heroes here," he said. "These are the unlikeliest group of super-heroes; they are mostly in their 60s, it's an immigrant workforce, and they don't miss a day of work. They are so committed. They love the residents, they love their jobs, and they're one of the reasons why we've been able to keep the virus at bay."

Some facilities, such as Saint Elizabeth and Linn Health & Rehabilitation, are funneling money from a temporary 10% Medicaid rate increase straight into workers' paychecks to encourage overtime shifts.

"Within 24 hours of receiving notice [of the increase], we met with staff and created bonuses to pick up extra shifts, and bonuses to work all the shifts they signed up for," Gamache said.

More extra pay was earmarked for those who care for residents with COVID-19 if the virus enters the facility.

The state has stepped in to assist at the front lines in the nursing homes. Gov. Gina M. Rai-

mondo announced in late April that nursing home employees are among those eligible for a raise from a newly created Congregate Care Workforce Stabilization Fund. Employers who apply to the program can secure extra money for staff members who earn \$20 an hour or less, Raimondo said.

The move earned praise from the **Service Employees International Union District 1199**, which represents about 4,000 health care workers in Rhode Island. Patrick Quinn, District 1199 executive vice president, said nursing home workers had been "undervalued and underpaid" for decades.

The governor made National Guard personnel available to help nursing and group homes with issues such as proper infection control, testing questions and advice about personal protective equipment.

Although Fraser, Nyberg and others report that fear is sidelining some, many staffers are continuing to report to work, drawn by bonus pay, dedication to their jobs, or both, said Kathleen Heren, Rhode Island's long-term care ombudsman.

"I think everybody is short-staffed. ... Everybody's getting together, it's what can you do to get through the shift," she said. "There are some people who are getting doctors' notes to say they can't come in, but the people who have the fire in their belly are still in there. It sort of separates the people who are really dedicated."

UNCERTAIN FUTURE

While the government-backed raises bring some relief for nursing homes and workers, they are only temporary.

Fraser estimated that to stay afloat, nursing homes will need about 30% more than they are receiving from the state for health care services, and at least 25% more for the purchase of supplies, protective equipment and cleaning materials. Requests from the Rhode Island Health Care Association for the increases were submitted to the Department of Health and the governor last month.

"We're arguing for our share of federal relief money ... to even reimburse money that some owners have paid out of their pockets," Fraser said. "The cost of PPE and



LARGE OUTBREAK: Golden Crest Nursing Centre in North Providence is among Rhode Island nursing homes that have seen a large outbreak of COVID-19 cases. As of April 23, 30 lives had been lost at the facility due to the new coronavirus.

PBN PHOTO/WILLIAM HAMILTON

staffing has really put some of our facilities on the financial brink."

Nyberg said he worries that the monthslong combination of extra costs and low revenue will force some homes to close after the pandemic eases.

Occupancy will likely remain low in the near future, and workers will probably need personal protective equipment even after the immediate danger has passed, which can drain strained budgets, he said.

"That is why the funding issue will remain important, since two-thirds of residents are on Medicaid," he said.

The devastation may lead to other changes, some in Rhode Island predicted.

Ryan, of Scalabrini Villa, hopes for improved inventory systems to keep track of cleaning supplies and personal protective equipment at individual facilities and at the state level.

Heren said lessons have been learned about isolation and infection-control procedures.

"If anything, it's going to strengthen [those protocols] for longer-term care facilities," she said.

Others hope the enormity of what nursing homes endure through the crisis may help cultivate widespread appreciation for nursing home workers, and lead to more funding to facilities.

"What I hope can come out of this is people will understand how critical the work is," said Trimble, of Saint Elizabeth. "I hope we can get to the point where funding matches what we should be paying these folks."

Gamache, of Aldersbridge Communities, foresees the potential to shift caregiving to one person per nursing home resident, rather than exposing the resident to high numbers of staff members who are in charge of different services and activities.

"Maybe one thing that comes out of this is a universal caregiver model," he said. ■



PBN PHOTO/RUPERT WHITELEY

'What's so scary about this virus is that **it's so sneaky** and so contagious.'

MATTHEW R. TRIMBLE,
Saint Elizabeth Community CEO and president

Maintaining a healthy team

BY DANIEL DWIGHT

(Editor's note: This is the third installment in a weekly series on how Cooley Group is managing the COVID-19 pandemic, from the perspective of its CEO.)

UNDERSTANDABLY, COVID-19 CHAOS requires me to maintain long workdays. Last Wednesday, at 5:45 a.m. during my customary walk around the factory floor, I spoke with Art, an operator who runs the coater used to manufacture Cooley materials for U.S. military combat raiding crafts.

Dan: "Morning, Art. How are we doing?"

Art: "Good morning, Dan. Coating is running well. Had a glitch with a drive but maintenance was able to fix it to keep the line running so we can finish out the run." [I make a mental note to check with facilities management to understand why predictive maintenance didn't anticipate a drive issue.]

Dan: "And how are *you* doing?"

Art: "Healthy, safe and working. Thanks to you!" [His squinting eyes suggest he's smiling behind his mask.]

Dan: "No need to thank me. It's simple – we all stay healthy and safe; we all work." [Art is now definitely smiling behind his mask.]

Outside of a pandemic, impromptu exchanges with employees are a critical means of testing the morale and productivity of the team at any given moment. During a pandemic, connecting with staff [at 6 feet] at every level and across each facility is even more important because physical health and safety, as well as mental health, are at greater risk. My conversation with Art reminded me of the pride Cooley employees take in their work, especially manufacturing the products we supply the U.S. military and local hospitals. This sense of purpose builds morale and contributes to a positive mindset. Employees know they are directly involved in making a real difference during these trying times.

Each week, in order to maintain a physically safe and mentally healthy work environment, a



ON TASK: Art Levesque works on the coating line on third shift at Cooley Group in Pawtucket. COURTESY COOLEY GROUP

collection of factory floor workers and plant management volunteer to convene a Safety Committee meeting. Since the start of the pandemic, these committees in each plant oversee the development and implementation of Cooley's COVID-19 guidelines for social distancing, proper hygiene and personal protective equipment. Employee involvement in their own health and safety provides the

Employees know they are directly involved in making a real difference.

team with a sense of control that favorably impacts their morale and mental health, currently strained by the daily uncertainty resulting from the crisis.

At the support-staff level, Cooley has a rotating work-from-home schedule to mitigate coronavirus contagions. For these staff members, safety checks and impromptu communications are virtual rather than in-person. Team leaders check in with their team daily via interoffice video chats not only for project updates but also to check on the personal well-being of their teammates. Frustratingly, our transition to a digital collaboration platform during COVID-19 incurred a few technical challenges, resulting in inconsistent audio and video connectivity. Fortunately, we were finally able to resolve the technical issue this week and are back to normalizing the work-from-home environment with critical digital "face-to-face" interaction.

Knowing you are a member of a team whose priority is to maintain each other's health and safety provides a strong sense of purpose and community that improves morale and eases the inevitable stress resulting from this pandemic. ■

Daniel Dwight is CEO and president of Pawtucket-based Cooley Group.

Stepping Up: Helping families grieve

BY JAMES BESSETTE | Bessette@PBN.com

(Editor's note: A version of this story was first published on PBN.com on April 24.)

CUMBERLAND – As the COVID-19 pandemic has stretched on over a month in Rhode Island, individuals have been challenged to adapt to not being around loved ones.

But when a family loses a loved one, restrictions on crowd sizes to limit the spread of the virus greatly limits the opportunity for close friends and family members to offer their respects and final goodbyes, and the grieving process becomes even more difficult for families to handle.

"[The funeral] is essential to the grief process," said Jeffrey Bernardo, funeral director for **J.J. Duffy Funeral Home**. "You want to be surrounded by people who cared about that person and care about you."

Knowing that families wouldn't be able to physically have a normal funeral service, Bernardo said he knew he had to do something.

He turned to a close friend, the Rev. Peter J. Gower at Our Lady of Grace Church in Johnston, who broadcasts his weekend services over the radio.

"I said to myself, he's using that method to



A SOUND OPTION: Jeffrey Bernardo, funeral director at J.J. Duffy Funeral Home in Cumberland, holds a headset that is used to broadcast funeral services to the parking lot of the business. COURTESY JEFFREY BERNARDO

communicate to his parish community, why can't my families do that with their families," Bernardo said.

After a couple of minor equipment purchases by Bernardo, J.J. Duffy Funeral Home now offers families the option to have their services broadcast

over the radio. Bernardo said he purchased a headset that produces a short-wave broadcast of about 300 yards in any direction. The headset can be set to any FM radio frequency – J.J. Duffy has it set at 87.9 FM – allowing people to hear the signal at the funeral home or during a grave-site service.

Depending on the families' preference, families can either still have their private services held inside the funeral home while mourners can listen from their vehicles in the parking lot or they can bring the services outside to the parking lot. Recently, Bernardo said J.J. Duffy held two outdoor funerals, complete with eulogies and pastors overseeing the services, in front of more than 30 vehicles filled with family and friends in the parking lot before going on the traditional procession to the grave site.

Bernardo said he wants to offer families as many options as possible during this period in lieu of having to make difficult choices – such as whether or not to wait several months in order to honor their loved ones.

"The difference between my funeral home and every other funeral home is that I'm giving them the option when they didn't have one before," he said. "It's great that they can make, in a difficult time, the best decision that suits their family." ■

Jobless aid remains out of reach for many

BY CHRISTOPHER RUGABER | The Associated Press

WASHINGTON – Like many Americans cooped up during the virus outbreak, Jeff Kardesch of Austin, Texas, is spending a lot of time on social media. It isn't just idle talk with friends. Kardesch is struggling to find out when he'll receive the unemployment benefits he needs.

His business as a self-employed film and commercial producer evaporated once Austin canceled the annual South by Southwest festival in early March. Since then, no other work has replaced it.

Yet because Kardesch is self-employed, it's a headache for him to obtain unemployment aid – or even figure out when he will. A new federal relief package made freelancers such as him eligible for unemployment benefits for the first time. But Texas, like most states, has had to establish a new system to process these new claims and distribute the money.

Kardesch, 23, applied in late March. He was quickly turned down. He has since reapplied. No luck.

"It's really frustrating," Kardesch said. "Nothing so far has really worked. The most I can do is just apply, get rejected and stay in the system."

The number of Americans who have filed jobless claims is already stunning: More than 4.4 million in the week of April 20 and 26 million in the five weeks since the coronavirus shut down much of the nation's economy. It's easily the worst stretch of job losses in U.S. history. Economists say the layoffs could send the unemployment rate as high as 20%, which would be the worst level since the Great Depression.

But there are many more filings for jobless aid to come, including millions of independent contractors, gig workers and the self-employed. Most states have not begun approving applications from these pools of newly eligible people.

The Labor Department estimates that 10.6 million Americans work as contractors, which means their jobs tend to exist for a limited period, and they receive few, if any, benefits. An additional 16 million are self-employed. And perhaps 1.5 million are gig workers – Uber drivers, TaskRabbit workers and the like – though most of these people do such work as a second job.

If even a quarter of them file for jobless aid, it would add up to many more new claims for unemployment, though it's hard to say how many. Kardesch and others who have already applied and been turned down wouldn't count as a new claim once Texas starts approving such applications.

The delay stems from the fact that states already have records for traditional workers that receive W-2 forms and whose employers pay



STILL WAITING: Musician Sasha McVeigh poses at her home in Springfield, Tenn. McVeigh had been working steadily in Nashville until the city shut down music clubs in mid-March because of the new coronavirus pandemic. Since then, she's applied for unemployment benefits but so far has not received anything.

AP FILE PHOTO/MARK HUMPHREY

unemployment taxes. But the process is more complicated for contractors and other independent workers who typically receive 1099s. State agencies need additional documentation, which their systems aren't set up to handle.

Ohio says it won't be until mid-May. California said it would start accepting applications this week. Rhode Island, Pennsylvania and Massachusetts have also recently begun doing so.

Some experts expect more self-employed people to apply in coming weeks after failing to obtain a loan through the government's small-business lending program, which ran out of money late on April 23. Congress is moving toward replenishing those funds. But banks say that amount will also soon be exhausted.

"We have been pretty much hearing nonstop from people," including anxious self-employed workers, said Julia Simon-Mishel, a lawyer with Philadelphia Legal Assistance.

Yet many gig workers will find that their extra income from side hustles won't help them if they have a regular job.

Wes Little, a drummer in Nashville, Tenn., has made only about 5% of his income through traditional jobs. Even so, Tennessee, like all states, required him to file under its traditional unem-

ployment system. That means his benefits are pegged only to his income from traditional work – not to his larger pay from music gigs. Laid-off workers can't receive benefits from both regular unemployment and the pandemic program.

He received \$69 the first week and \$54 the second week. He is, however, able to receive the additional \$600 a week in federally provided jobless aid that Congress recently approved.

The number of people who are receiving unemployment benefits has reached a record 16 million, surpassing a previous high of 12 million set in 2010, just after the 2008-2009 recession ended. This figure reflects people who have managed to navigate the application systems in their states, have been approved for benefits and are actually receiving checks.

In Michigan, 17% of the state's workforce is now receiving unemployment aid, the largest proportion in the country. It is followed by Rhode Island at 15%, Nevada at 13.7% and Georgia at 13.6%.

In the meantime, the self-employed keep waiting. Among them is Sasha McVeigh, a musician in Nashville. She had been working steadily until the city shut down music clubs in mid-March.

Since then, she's applied for unemployment benefits but so far has received nothing. To make ends meet, McVeigh has applied for some grants available to out-of-work musicians, held some live streaming concerts and pushed her merchandise sales. Still, she worries about what's ahead.

"It has been nagging on my mind – what if my unemployment doesn't come in or it keeps being delayed? What am I going to do? But if you keep focusing on that terrifying thought, it becomes impossible to function," she said. ■

'It's really frustrating. Nothing so far has really worked.'

JEFF KARDESCH, self-employed film and commercial producer



Certain businesses left out of stimulus help

BY NANCY LAVIN | Lavin@PBN.com

ELYSE Farnsworth was eagerly awaiting the rollout of the U.S. Small Business Administration's Paycheck Protection Program.

The hair stylist and owner of **Arrow Salon LLC** on the East Side of Providence called her bank prior to the April 3 launch and prepared the documentation needed to submit an application. But when she hit "send" on the online submission via **Bank of America Corp.**, she was turned down.

The reason? Though Farnsworth is a longtime bank customer, she did not have a line of credit, which Bank of America originally required when accepting applications. Farnsworth was taken aback – she was not told about this stipulation in prior conversations with the bank and had never missed a credit card payment.

Frustrated but not willing to give up, she turned to plan B – find another bank. This also proved impossible; Farnsworth called about 15 banks, none of which would accept her application because she was not a customer.

R.I. Treasurer Seth Magaziner, who soon after the program launch issued a statement calling on banks to accept applica-

tions from new customers, said his office heard from hundreds of business owners in this predicament.

While many banks loosened initial restrictions on who could apply after facing criticism, including Bank of America, the rush for funding left the \$349 billion program depleted after just 13 days, too late for some of those initially turned away.

Early reports suggest the program money went to large, white-owned companies at the expense of microbusinesses and those owned by women and minorities.

A report by the Center for Responsible Lending estimated roughly 90% of businesses owned by people of color "stand close to no chance" of receiving a PPP loan through a mainstream bank or credit union, citing the lack of a banking relationship, as well as the fact that they are more reliant on debt-financing, which may disqualify them.

Big banks reportedly prioritizing applicants with larger payrolls also disproportionately shut out women and minority-owned businesses, who on average have 30% fewer employees and 10% to 50% fewer sales than their white male counterparts, according to the Brookings Institution.

Mark S. Hayward, director for the SBA

DENIED: Elyse Farnsworth, owner of Arrow Salon in Providence, tried to apply through Bank of America for a Paycheck Protection Program loan but was turned down because she did not have a line of credit with the bank.
PBN PHOTO/MICHAEL SALERNO

Rhode Island District office, said he could not comment on how this played out in Rhode Island without details of who received the 6,000-plus loans totaling \$1.2 billion, information not yet available.

But existing research and anecdotal information indicates many Rhode Island businesses owned by women and minorities, as well as those super-small companies, were left out. Marcela Betancur, director of the Latino Policy Institute at **Roger Williams University**, named a lack of financial resources, as well as language barriers and a distrust of financial institutions, as barriers to accessing PPP loans for Latino business owners.

Cynthia Scott, vice president of the **Rhode Island Black Business Association**, agreed.

"The disconnect between minority microbusinesses and any formal financial structure is very real," Scott wrote in an email. "In spite of all the media and the hype, those that call us don't know there are public resources that are available to them."

After criticism of the initial funding for putting certain subsectors of the business community at a disadvantage, federal lawmakers have set aside allocations in the second round of funding for community-development financial institutions and other smaller lenders better positioned to serve micro, women and minority-owned businesses.

That carve-out fails to address what many consider to be the biggest reason why this subsector of the small-business community cannot get help through federal loan programs: they don't qualify.

"These are barbershops, beauty salons, restaurants that don't have a payroll," Oscar Mejias, CEO of the **Hispanic Chamber of Commerce** explained. "They don't have a chance."

This also speaks to the overly broad definition of small business under the SBA, which simply cannot serve one-person shops, as well as companies with 500 employees, said Bruce Katz, co-founder of New Localism Advisors who has written several economic reports for the state.

"Until we open up more distribution channels [outside the SBA], we're going to see some of these very small businesses, particularly those owned by people of color, collapse," Katz said. "We need to broaden the aperture here."

Ultimately, Farnsworth realized that she did not qualify for PPP because the other three stylists who work in her salon do so on a rental basis, meaning they are not on payroll.

A self-described "anxious saver," Farnsworth estimated she had enough in her account to survive another few months with no revenue. But the idea that a large company such as Ruth's Chris Steakhouse could qualify for a \$20 million PPP loan while she got nothing seemed unjust. (The restaurant chain returned the loan.)

"That's not a small business," she said. "It would take so much less money to help a business like mine. Instead of giving \$20 million to one company, they could have helped hundreds of small businesses." ■

'These are [microbusinesses] that don't have a payroll. **They don't have a chance.**'

OSCAR MEJIAS, Hispanic Chamber of Commerce CEO



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Pets welcome in vet offices; their owners, not so much

BY MARY MACDONALD | MacDonald@PBN.com

VETERINARIANS ARE WORRIED about the new coronavirus, too. Every potential contact with the owner of a patient – in this case a dog, cat, bird or reptile – carries a risk.

So, to keep themselves, their staff and their clients safe, many vets in Rhode Island have adopted new procedures for seeing patients.

Although vets are considered an essential service, and not restricted by state government as other businesses have been in the COVID-19 pandemic, many have closed for all but emergency visits, or have reduced their hours.

Others are still seeing pets, but their system of contact has changed.

At **Ocean State Veterinary Specialists Ltd.** in East Greenwich, one of the larger practices in Rhode Island, pet owners are now asked to stay in their

cars. The pet is walked in by a technician, who takes the relevant information from the owner at a safe distance.

All the time, the veterinarian and the technician will be wearing masks, and if necessary, gowns and gloves if the pet belongs to someone who is in quarantine or who has COVID-19. In those cases, someone else has to bring the pet to the appointment.

It's a new way of doing business, but it's necessary, said Dr. Gary

Block, a veterinarian who co-owns Ocean State Veterinary Specialists with his wife, who is also a vet.

"Most if not all the vets that I'm aware of in Rhode Island have gone to this kind of curbside approach," Block said. A lot of the conversation between owner and vet is done over the phone. After the exam, he said, "I call the owner up with my physical exam findings and we combine that information with the owner's concerns, and then we map out a treatment plan."

It's far less efficient. "Normally, when I'm seeing a patient, I'll be talking to the owner, doing my exam, doing all of that in the exam room as kind of a continuous stream of consciousness kind of thing," Block said.

But what pet appointments are necessary and which ones aren't? It's

an issue many veterinarians are grappling with, he said.

"For example, is vaccinating a puppy, who is going to be at risk for parvovirus, or rabies, an essential service?" Block said. "I think many people would say yes. An older dog, whose had vaccines, is probably protected and not going to get into trouble by being late a couple of months on a vaccine."

At **City Kitty Veterinary Care for Cats Inc.**, the procedures are similar.

At the Providence-based practice, cat owners can either place the carrier outside of their car, or put it on the front stoop. Conversations about exams take place over cellphone or at a safe distance outside, said Dr. Catherine Lund, the veterinarian and business owner.

Lund finds the whole thing awkward and uncomfortable and is eager to return to in-person appointments. Conversations about difficult medical issues feel impersonal over the phone, she said.

"I really like to see my clients. I am missing that body language," Lund said. "It is really, really hard to tell someone their cat has a terminal disease."

'I really like to see my clients. I am missing that body language.'

DR. CATHERINE LUND, City Kitty Veterinary Care for Cats Inc.

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PET ESCORT: Ocean State Veterinary Specialists in East Greenwich has set up a triage tent in the parking lot where people can hand off their animals during the coronavirus pandemic. Banjo, a 12-year-old border collie belonging to Lorie Pavo, right, of Warren, is escorted into the facility by vet tech Brook Simmons.

PBN PHOTO/MICHAEL SALERNO

Lund said she's concerned about her employees, too, some of whom are anxious about the infectious virus. It's been a challenge to try to work with people who really don't want to come into the office out of fear. She said she's been able to work around for now, by providing people with full insurance and having them use sick time.

"It's kind of surreal and weird," she said. "But we have an obligation to keep our staff and our clients as safe as possible."

At Ocean State Veterinary Specialists, Block has made some exceptions, allowing certain clients in while maintaining social-distancing requirements.

Owners are allowed in the building if their pet has to be euthanized. The veterinarian administers the drugs from a safe distance, using an extended tube.

The continuing uncertainties around testing and infection have brought forward many concerns for practicing vets, said Block, who is a past president of the **Rhode Island Veterinary Medical Association**.

Pet owners making appointments are now asked if they have contracted COVID-19, or if they've had symptoms, or if they have had exposure to someone with the disease.

If the pet is coming from a home in which an infection has happened, the protocol changes, but that doesn't mean the client is refused. The animal will be handled more carefully, with the vet and staff fully protected in gowns, and the pet will be wiped down with alcohol, which kills the virus, Block said.

Other concerns are also worrisome.

If an owner who doesn't know they have the virus sneezes at home, then touches their hand, then pets their dog or cat, and a few hours later, the animal is brought into a visit "and I pet that dog, and then touch my nose or mouth," there is a potential for infection, Block said.

So far, none of the employees at the 250-employee practice have contracted COVID-19, Block said.

But he said he understands why many veterinarians have reduced appointment windows.

"They've elected to decrease their staff's exposure to people, either by introducing some of these protocols, or by closing, or by reducing hours, or only seeing emergencies, which is reasonable," he said. ■

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RHODE ISLAND'S LARGEST SBA LOANS

(ranked by size of FY 2020 loan)

2020 rank	Lender	Loan amount	Borrower	City	Transaction date	Loan program
1	Ocean State Business Development Authority	\$2,057,000	M S Realty LLC	Portsmouth	Nov. 2019	504
2	Live Oak Banking Co.	\$1,725,000	Rhode Island Self Storage	Central Falls	Nov. 2019	7A
3	Bank of America Corp.	\$1,480,500	Studio 1350 LLC	Providence	Nov. 2019	7A
4	South Eastern Economic Development Corp.	\$929,000	900 Founders LLC	Woonsocket	Dec. 2019	504
5	Ocean State Business Development Authority	\$619,000	R1 Indoor Karting LLC	Lincoln	Nov. 2019	504
6	New England Certified Development Corp.	\$617,000	584 Beach Avenue LLC	New Shoreham	Oct. 2019	504
7	Bristol County Savings Bank	\$594,000	Frannies Health Food Market LLC	North Kingstown	Dec. 2019	7A
8	Citizens Financial Group Inc.	\$581,000	Nor'easter Medical LLC	Lincoln	Oct. 2019	7A
9	Bay Colony Development Corp.	\$476,000	Autobahnd East Inc.	East Providence	Dec. 2019	504
10	Atlantic Capital Bank N.A.	\$474,400	Steven Mercadante CPA	Warwick	Oct. 2019	7A
11	Ocean State Business Development Authority	\$459,000	Conanicus Realty LLC	Newport	Dec. 2019	504
12	Ocean State Business Development Authority	\$422,000	Oomph Realty LLC	Providence	Oct. 2019	504
13	Freedom National Bank	\$350,000	Building Enclosure Science LLC	Providence	Oct. 2019	7A
14	Celtic Bank Corp.	\$330,000	Zizi Gulu LLC	Providence	Oct. 2019	7A
15	Citizens Financial Group Inc.	\$315,800	Mineral Spring Cafe LLC	Providence	Oct. 2019	7A
16	Ocean State Business Development Authority	\$281,000	Bow Chika Wow Town	Warwick	Oct. 2019	504
17	Ocean State Business Development Authority	\$266,000	Ed & Matt Realty Inc.	Smithfield	Dec. 2019	504
18	South Eastern Economic Development Corp.	\$261,000	Moore Realty Trust	Providence	Dec. 2019	504
19	Navigant Credit Union	\$250,000	All That Matters Yoga LLC	South Kingstown	Oct. 2019	7A
20	Ocean State Business Development Authority	\$248,000	Lombardi Family LLC	Cranston	Dec. 2019	504
21	Ocean State Business Development Authority	\$233,000	Maria Florio Jablonski, O.D. LLC	Cranston	Nov. 2019	504
22	Bay Colony Development Corp.	\$228,000	Caleb and Broad	Newport	Oct. 2019	504
23	Bay Colony Development Corp.	\$212,000	D&J Acquisitions LLC	Bristol	Dec. 2019	504
24	Ocean State Business Development Authority	\$205,000	Heidi Hope Photography Inc.	Warwick	Oct. 2019	504
25	Bank Rhode Island	\$200,000	New Beginnings Orthotics and Prosthetics	Warwick	Nov. 2019	7A
26	Ocean State Business Development Authority	\$153,000	Plan Bee Real Estate Holdings LLC	Warren	Nov. 2019	504

CLOSER LOOK

Number of 7(a) loans on the list:

10

Number of 504 loans on the list:

16

Top loans of FY2019:

1 (tie)

Loan amount:

\$5,000,000

Lender:

Berkshire Bank

Borrower:

Roberts Energy LLC

1 (tie)

Loan amount:

\$5,000,000

Lender:

Patriot Bank N.A.

Borrower: General

Auto Recycling Inc.

3

Loan amount:

\$3,975,000

Lender:

Newtek Small

Business Finance Inc.

Borrower:

Pirate Cove Marina Inc.

LIST RESEARCHED BY
Cassius Shuman

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UPCOMING LISTS

Rhode Island Health & Dental Insurers, Massachusetts Health & Dental Insurers (May 8); Intellectual Property Lawyers (May 15)

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CEO
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KELLY NEVINS
Executive Director
Women's Fund of RI

TECHNICAL SERVICES

MARIA DIAZ-MASTERTON
Engineer; Head, Submarine and Surveillance Systems Division
Naval Undersea Warfare Center Division, Newport

Women to Watch

FINANCIAL SERVICES

AMY WALSH
Senior Vice President
Bank of America

HEALTHCARE SERVICES

DR. CAROLINE CHANG
Owner
Rhode Island Dermatology Institute

HOSPITALITY SERVICES

HEATHER SINGLETON
Chief Operating Officer
RI Hospitality Association

PROFESSIONAL SERVICES

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SMALL BUSINESS

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Margaret Hartigan | Marstone Inc., **Michele Kratz** | Upward Health National LLC, **Victoria Malchar** | Malchar Wellness Center
Mary T. O'Sullivan | Encore, **Marcy Reyes** | Blue Cross & Blue Shield of Rhode Island, The Financial Literacy Youth Initiative
Amy Stratton | Moonan, Stratton & Waldman LLP, **Leonora Valvo** | Swoogo, **Debbie A. Wood** | Wood Boat and Motor Inc., **Katie McDonald** | bnourished LLC

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2020 rank	Company Website CEO/President	Address Phone	No. of loans ¹	Amount of loans	Preferred lender Certified lender
1 2019: 1	Ocean State Business Development Authority osbda.com Russell Gaston, president	155 South Main St. Providence, R.I. 02903 (401) 454-4630	12	\$5.6 mil.	No Yes
2 2019: 4	BankNewport banknewport.com Sandra J. Pattie	10 Washington Square Newport, R.I. 02840 (401) 846-3400	11	\$8.1 mil.	No Yes
2 2019: 5	HarborOne Bank harborone.com James W. Blake, CEO; Bill White, Rhode Island director of banking	770 Oak St. Brockton, Mass. 02301 (508) 895-1000	11	\$1.4 mil.	Yes Yes
4 2019: 10	Bay Colony Development Corp. baycolony.org David King	1601 Trapelo Road, Suite 222 Waltham, Mass. 02451 (781) 891-3594	9	\$3.8 mil.	No Yes
4 2019: 19	Citizens Financial Group Inc. citizensbank.com Bruce Van Saun, chairman and CEO; Keith Kelly, president, Rhode Island	1 Citizens Plaza Providence , R.I. 02903 (800) 922-9999	9	\$3.2 mil.	Yes Yes
6 2019: 6	Bank Rhode Island bankri.com Mark J. Meiklejohn, CEO and president	1 Turks Head Place Providence, R.I. 02903 (401) 456-5000	7	\$1.3 mil.	Yes Yes
7 2019: 2	Navigant Credit Union ² navigantcu.org Gary E. Furtado	1005 Douglas Pike Smithfield, R.I. 02917 (401) 233-4700	6	\$1.7 mil.	No Yes
7 2019: 16	South Eastern Economic Development Corp. seedcorp.com Susan Murray, executive director	80 Dean St. Taunton, Mass. 02780 (508) 822-1020	6	\$1.5 mil.	No Yes
9 2019: 7	Freedom National Bank freedomnationalbank.com Anthony A. Botelho, president	584 Putnam Pike Smithfield, R.I. 02828 (401) 244-6600	5	\$750,000	Yes Yes
10 2019: 9	New England Certified Development Corp. newengland504.com Paul F. Flynn, president, NEDC and BDC Capital	500 Edgewater Drive Wakefield, Mass. 01880 (781) 928-1100	4	\$1.8 mil.	Yes Yes
11 2019: 3	Webster Bank N.A. websteronline.com John R. Ciulla, CEO and president; Douglas E. Scala, regional president, southern Massachusetts and Rhode Island	50 Kennedy Plaza Providence, R.I. 02903 (401) 228-2000	3	\$310,000	Yes Yes
11 2019: NL	Middlesex Savings Bank middlesexbank.com Mike McAuliffe	36 Summer St. Natick, Mass. 01760 (877) 463-6287	3	\$962,500	NA NA
11 2019: 11	Greenwood Credit Union greenwoodcu.org Frederick W. Reinhardt	2669 Post Road Warwick, R.I. 02886 (401) 739-4600	3	\$772,500	No Yes
11 2019: 17	Santander Bank N.A. santanderbank.com Timothy Wennes, CEO and president, Santander Bank N.A.; Cynthia Lariviere, president for southern and western New England	1 Financial Plaza Providence, R.I. 02903 (877) 768-2265	3	\$345,500	Yes Yes
15 2019: NL	Atlantic Capital Bank N.A. atlanticcapitalbank.com Doug Williams, CEO	Resurgens Plaza, 945 East Paces Ferry Road, Suite 1600 Atlanta, Ga. 30326 (404) 995-6050	2	\$978,400	NA NA
15 2019: NL	Bank of America Corp. bankofamerica.com Brian T. Moynihan, chairman and CEO; William F. Hatfield, Rhode Island president	100 Westminster St. Providence, R.I. 02903 (800) 432-1000	2	\$1.6 mil.	Yes Yes
15 2019: 22	First Home Bank firsthomebank.com Anthony N. Leo, CEO	9190 Seminole Blvd. Seminole, Fla. 33772 (727) 399-5617	2	\$290,000	NA NA
15 2019: 18	The Washington Trust Co. washttrust.com Edward O. Handy III, chairman and CEO	23 Broad St. Westerly, R.I. 02891 (401) 348-1200	2	\$878,597	Yes Yes
15 2019: 13	TD Bank N.A. www.td.com Steve C. Webb, regional president, Rhode Island, Massachusetts and Connecticut	180 Westminster St. Providence, R.I. 02903 (401) 455-2900	2	\$50,000	Yes Yes
20 2019: 24	People's Credit Union peoplescu.com Sean Daly, CEO	858 West Main Road Middletown, R.I. 02842 (401) 846-8930	1	\$320,000	No Yes
20 2019: NL	BayCoast Bank baycoastbank.com Nicholas M. Christ, CEO	330 Swansea Mall Drive Swansea, Mass. 02777 (888) 678-7641	1	\$575,000	No No
20 2019: 25	Celtic Bank Corp. celticbank.com Reese Howell Jr., CEO; Wade Newman, president and director	268 South State St., Suite 300 Salt Lake City, Utah 84111 (888) 796-4543	1	\$330,000	No No
20 2019: 8	Bristol County Savings Bank bristolcountysavings.com Patrick J. Murray	35 Broadway Taunton, Mass. 02780 (508) 824-6626	1	\$594,000	Yes No
20 2019: 27	Live Oak Banking Co. liveoakbank.com James S. Mahan III, chairman and CEO	1741 Tiburon Drive Wilmington, N.C. 28403 (910) 777-5738	1	\$1.7 mil.	No No
20 2019: 20	Community Investment Corp. ciclending.com Mark Cousineau, president	2315 Whitney Ave., Suite 2B Hamden, Conn. 06518 (203) 776-6172	1	\$195,000	No No

CLOSER LOOK

Re-ranked by
amount of loans:

- 1
BankNewport
Amount of loans:
\$8.1 million
- 2
Ocean State Business
Development Authority
Amount of loans:
\$5.6 million
- 3
Bay Colony
Development Corp.
Amount of loans:
\$3.8 million

LIST RESEARCHED BY
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NL = Not listed last year.

FOOTNOTES
① Number of loans and
amount of loans reported
by the U.S. Small Business
Administration from Oct. 1,
2019, through Dec. 31, 2019.

② Navigant Credit Union and
the Kent County Memorial
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announced Sept. 11, 2019,
that the two institutions will
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IT'S PERSONAL

Parker to oversee Burke Fund



AMANDA PARKER is the new executive director of the **John P. Burke Memorial Fund**, which provides golf scholarships to local college-bound students. Parker has been involved with golf throughout her professional career. She was assistant women's golf coach at **Johnson & Wales University**, national sales manager at the **Providence Warwick Convention & Visitors Bureau**, coordinator of club relations and events for the **Francis Ouimet Scholarship Fund**, and admissions counselor at St. Mary Academy – Bay View in East Providence. Parker succeeds the fund's first executive director, the late Maury Davitt, who died in June 2019.

What was your reaction when you learned you would be the new executive director of the John P. Burke Memorial Fund?

When I got the call and found out I was going to be the new executive director, I was ecstatic. The Burke Fund has always held a special place in my heart, and I have remained involved with the fund ever since I became a scholar, so to get the chance to become the executive director is an amazing opportunity and honor.

How important is it to carry on the legacy of John P. Burke, who died while fighting in World War II?

It's very important to carry on the legacy and the goal is to educate the scholars and alumni about Mr. Burke and why the fund is named after him. Mr. Burke was an outstanding golfer and after he lost his life during World War II, members of the **Rhode Island Golf Association** established the fund to honor him and all those Rhode Islanders who lost their lives in World War II.

What does it mean to you that the sport of golf has played a significant role throughout your life?

Golf has always remained an important part of my life, pretty much since I started playing at the age of 7. I played in high school and in college and once I graduated, I continued to play and always seemed to find a job that

was somehow connected to golf. Golf is a great sport on so many levels; it's not only a sport where you learn to play as an individual but also as part of a team, but it's a great way to socialize, meet new people and ultimately can teach you very important life lessons.

What part of your background do you think will be beneficial to serving as executive director?

I had previously worked at the Francis Ouimet Scholarship Fund as their event and club relations coordinator. Having worked there and working directly with the executive director and assistant executive director ... gave me some insight into what it takes to run a successful scholarship fund and will be beneficial in this role.

How satisfying is it to go to work every day knowing that you're making a difference in a student's life?

It's incredible. I know firsthand how much this scholarship helped me in college and being able to give someone else that opportunity is a great feeling.

What is your main goal, and what do you hope to accomplish during your tenure?

My main goal is [to] spread awareness of the Burke Fund. We're going to try and establish a brand, so to speak, to be become more recognized throughout the state. ■

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MACKAY'S MORAL | HARVEY MACKAY

Maximize your shot clock

WHEN YOU ARE A YOUNGSTER, you never think about tomorrow. You take tomorrow for granted, assuming you have an endless string of days ahead of you. You are not aware of the shot clock of life.

As the years fly by, you begin to become more aware that there isn't always going to be a tomorrow. You understand and appreciate today more than ever.

Having this mindset gives us a sense of urgency. We can't continue to put off important things until tomorrow. We must devote time to our goals and dreams today.

Perhaps the best example I can give of someone who won't let the clock run down is my close personal friend Sid Hartman, who turned 100 on March 15. Hartman, a legendary sportswriter, has been a mainstay in Minnesota sports for a span of eight decades.

Hartman never played any of the games he writes about and never made it to college, much less journalism school. His success is rooted in pure doggedness.

He still writes a column for the Minneapolis Star Tribune three times a week, a job he's had for 75 years. Plus, he has commented on sports

on WCCO Radio for 65 years and broadcasts the "Sports Huddle" show every Sunday morning. He continues to build his network, which includes every athlete or team owner who's ever been part of Minnesota sports, plus many national sports superstars and coaches.

Hartman owns the most important advantage of sports reporting: one of the biggest, most reliable networks of sports sources of any journalist in the country. Once you're in his file, you don't ever get cut.

Hartman's network is second to none. In my entire career, I have never once heard a successful person say he or she regretted putting time and energy into building a network of contacts. You must always have your antennae up. Never pass up an opportunity to meet new people. I call this "dig your well before you're thirsty."

I was privileged to co-chair huge events for Hartman's 85th and 90th birthday bashes, which brought in

people such as former Notre Dame football coach Lou Holtz, University of Indiana basketball coach Bobby Knight, former Major League Baseball Commissioner Bud Selig and New York Yankees owner George Steinbrenner, to name only a few.

And Hartman fondly refers to all of them as "my close personal friend." Sid Hartman is in a league by himself.

There are more than 7.6 billion people on the planet, and few work harder than Hartman, even at his age. He reminds me of Kemmons Wilson, the founder of Holiday Inn, who was asked to give the commencement speech at his high school. He said, "My advice is to work half days every day. And it doesn't matter which half – the first 12 hours or the second 12 hours."

Hartman is also one of the most competitive people I've ever met. He is the only person I know who can follow you in a revolving door and still come out ahead of you. He hates

to lose. He understands that competition is healthy. It keeps you sharp. It makes you better. Competition drives people to work harder and dig down deeper to deliver more than they ever thought they could.

Hartman may never make it to the baseball or football hall of fame, but if they ever get around to a Close Personal Friends Hall of Fame, he'll be the first one they call. Talent is a gift, but like many gifts, we often take it for granted. If Sid Hartman had applied equal energy, dedication and perseverance to any other career – sales, for example – I'm positive he would have achieved the same great success he attained as a sportswriter.

I'm not quite to Hartman's age yet, but I'm trying to maximize my shot clock before the game is over. Give me the person who uses 110% of what they've got, and they'll find a way to get the job done when no one else can.

Mackay's Moral: Happy birthday, Sid, and many more! ■

Harvey Mackay is the author of the New York Times best-seller "Swim With the Sharks Without Being Eaten Alive." He can be reached through his website, www.harveymackay.com.

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TO SAVOR | JESSICA NORRIS GRANATIERO

Finding solace in pairings

OUR CURRENT SITUATION has surely changed us all personally, as well as professionally. No person or business sector is immune to our country's unprecedented times, including the beverage industry – vineyards, distilleries, breweries, restaurants and retail stores.

We all find solace in different ways; we must have something to look forward to, to keep us going. For me, preparing, cooking and enjoying food paired with wine or other libations is a passion. Like others, I get jazzed about the pairings and nuances of food and beverages coming together. Whether you are buying ingredients from the grocery or supporting your local restaurants with takeout or delivery, you can still keep the "pairing passion" alive, too.

This may be unusual, but I first decide what beverage I want to pair – maybe a rich white wine, a new cocktail or full-bodied stout. Then I decide what to either cook or order to pair

with my selections. I know, for many, pairing food and beverages – wine, beer or spirits – can be a daunting task. I have encountered many times the frazzled person trying to decide what to buy for their meal. Whether you need advice or are in a rush, a few guidelines can help you make better and quicker decisions.

■ **Match weight:** Choose a beverage that is of equal weight and body to that of the dish. If you're eating something rich, such as lasagna, then select a beverage that's hearty enough to stand up to the weight of the food. Lasagna needs a pairing that won't get lost in the richness of the pasta, meat and cheese. A light-bodied wine – pinot grigio – or a light beer wouldn't stand up to its weight. You need heft – barbera, primitivo or brown ale. Same with burgers – meat burgers need a choice with weight – cabernet sauvignon or a double India pale ale. Turkey or veggie burgers often need lighter options.

■ **Match sauces:** Delicately flavored foods – i.e., poached – pair best with milder selections, and the reverse holds true. Sauces are even more important than the actual main dish. The dominant sauce is often the deciding factor with which to pair your favorite beverage. With meat, consider its protein and fat content. Generally, it pairs best with a red wine high in tannins (i.e., cabernet sauvignon or nebbiolo). Tannins bind with the meat's fat and protein to create a creamy, roundness in the mouth. With beer, many options exist but a black lager stands up and marries well with meat protein.

■ **Balance acidity:** High-acid foods – such as tomato-based dishes and dried, cured meats – pair best with beverages of equal acidity. If not, the beverage choice won't hold up to the dish. Your salami board with a fig onion spread affords you the best time to serve your favorite cocktail – maybe a Negroni – a Pilsner-style craft beer,

Côtes du Rhone red, sangiovese or Orvieto wine, all with higher acid contents.

■ **Match sweetness:** If sweetness is in your dish, your beverage should also have some sweetness. If there isn't, then the food-beverage combo can create a harsh taste. While you may love dark chocolate with your favorite vodka, the two together don't mesh, unless it is a chocolate espresso martini that you gives you sweet. For example, a fruity lambic-style beer marries nicely with fruit tarts or Italian cookies. Dark chocolate is great with the sweetness of ruby port wine.

■ **Match opposites:** Opposites in pairings also attract. Spicy foods, often in Asian, Indian or barbecue cuisine, pair best with a fruity red wine or craft beer lower on hops, such as a lager. These cool down the spice. This concept also works well for oysters and sparkling wine – a go-to pairing. But oysters also match stunningly well with a stout beer. A stout's creaminess and bitterness counteract the oyster's saltiness. ■

Jessica Norris Granatiero is the founder of The Savory Grape, a wine, beer and spirits shop in East Greenwich.

I get jazzed about the pairings and nuances of food and beverages coming together.

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GUEST COLUMN | SANDRA M. CHAFOULEAS

Students could use wellness plan

AS A PSYCHOLOGIST and the mother of two college-aged students, I am concerned about my children's future emotional well-being. I know that the late teens to early 20s are a time when the majority of many lifetime mental health disorders take hold.

Given all the challenges associated with the COVID-19 pandemic – from isolation to limited job opportunities – the need for supports to address mental health issues seems likely to increase.

As parents and other guardians get ready to prepare their teens for college, they should not neglect helping those new college students in terms of their overall well-being. Well-being is influenced by lots of factors, so an important part of supporting your wellness is to create a personal plan of action. Doing so is called “wellness planning.”

Colleges and universities are beginning to recognize the importance of wellness planning.

But personal wellness plans must be customized to meet each individual student's own needs. And I believe that since it is unclear whether new college students will be on physical campuses this fall or learning online, these plans are more important than

ever. Here are five essential things that any wellness plan for incoming college students should address:

■ **Define what well-being looks like:** Well-being has been generally defined as feeling good and having a positive life outlook. To answer what well-being looks like for you – socially, emotionally and behaviorally – begin by reflecting on the everyday strategies that you already find most effective in coping with daily life.

Identify areas that seem to pose the biggest struggles now. For instance, some people may be grumpy and anxious if they have not done some form of physical exercise, so well-being for these people would involve daily physical activity.

■ **Set strategies:** If you identify sleep habits as a problem, try out some recommended strategies for improving sleep habits such as having a consistent time for going to bed.

If you feel socially isolated, find opportunities to strengthen connect-

edness, such as joining a new group or volunteering.

■ **Identify college resources:** Once a plan is in place, search for resources at college that will help you to execute it. Make a list of the clubs and organizations that look exciting, and be open to trying new things. Check out their social media to see which ones seem most interesting and in line with your wellness priorities.

Look for resources to relieve stress or practice new relaxation techniques. Colleges and universities often have dedicated web resources on tips for stress management.

Make sure to prioritize options that help build a strong social network.

■ **Evaluate:** Set a reminder, perhaps monthly, to check on how well that personal wellness plan is going. Decide if tweaks to the plan are needed. As one example, weight gain in college is common given meal plans that offer all-you-can-eat

and easy access to unhealthy food choices. If a behavioral challenge around nutrition occurs, modify the personal wellness plan to incorporate guidelines around healthy eating.

■ **Make a backup plan:** Don't always go it alone in figuring out how to adapt a personal wellness plan. Make a plan to connect with others when things are not working as planned. Even though college is a time for independence, there may be situations where coping strategies fall short and help is needed.

Identify someone in your current network, like a relative or close friend, to serve as a trusted person to reach out to. Also, be open to the possibility that sometimes professional support is warranted. ■

Sandra M. Chafouleas is a professor of educational psychology at the University of Connecticut. Distributed by the The Associated Press.

Be open to the possibility that sometimes professional support is warranted.

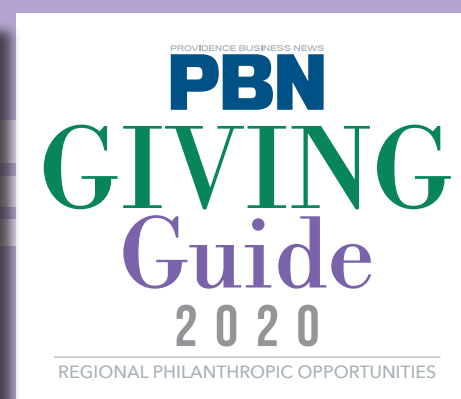
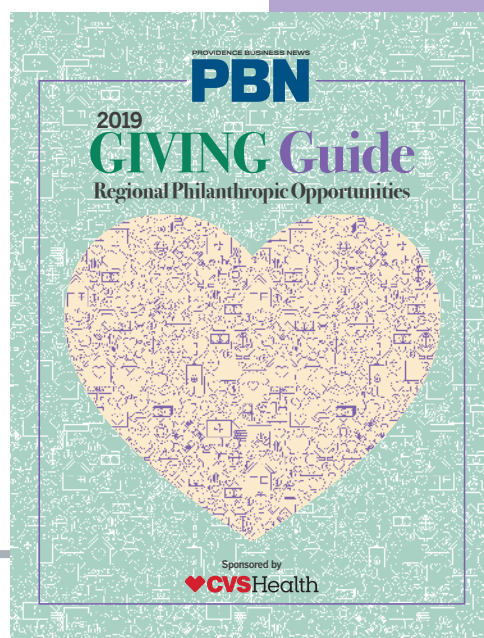
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EDITORIALS

R.I. must follow one plan to successfully reopen economy



REVERSAL: Providence Mayor Jorge O. Elorza initially resisted calls to reopen the city's parks, trails and green spaces but will now allow limited access to some beginning May 2, including Blackstone Park pictured above. PBN FILE PHOTO/MARY MACDONALD

Providence Mayor Jorge O. Elorza was on track to do just that, with a plan to restrict access to some streets and close others to most vehicles. The idea was to encourage use by pedestrians and cyclists while continuing to keep city parks closed. But Mayor Elorza ended up limiting traffic on fewer streets than initially considered and wisely agreed to open some parks for limited use.

The move should help discourage Providence residents from simply going to parks in nearby communities, and it brings the city more in line with state guidelines.

Mayors have a responsibility to look out for their own communities but, as we've already seen, a pandemic doesn't recognize country – or community – borders. ■

As the state moves toward a phased reopening of the economy, it will be crucial for leaders to use Rhode Island's small size as a strength before it becomes a weakness. They can best do so by communicating similar messages to avoid confusing and discouraging residents and business owners.

State and local leaders thus far have worked reasonably well together during the shutdown, but the stakes will increase once a stay-at-home order is lifted and more businesses begin opening.

Parks will be among the first tests. State parks have been open for people to walk through but some communities, including Providence, have closed such public spaces to discourage people from congregating.

Once the state expands access, however, it could quickly become counter-productive for local mayors to try to maintain their own restrictions on parks and open spaces they supervise.

Get ready for masks, temp. checks

Everyone's wondering what the office workplace will be like when employees begin coming back.

At first, it will look a lot like it was just before Gov. Gina M. Raimondo issued a stay-at-home order on March 28. Only employees who need or want to be in the office will initially come back in most cases, if a company's technology will allow it.

Common-sense advice such as encouraging hand-washing, limiting personal contact and telling sick employees to stay home will again be routine. But that shouldn't be enough for businesses intent on making their workplaces as safe as possible.

Masks are likely to become standard office attire, at least in common areas, for the foreseeable future.

And many businesses will no longer leave it up to employees to let them know they aren't feeling well. Some have already begun taking the temperatures of workers and visitors.

Such changes should now be seen as part of the cost of doing business in a pandemic, for those lucky enough to still be working. ■

POLL CENTRAL

EXECUTIVE POLL

Operating in the new normal

Will your company need to continue adapting as the COVID-19 pandemic and markets evolve?

Yes: 93%

No: 7%

What is your company doing or considering doing to adapt moving forward? (Select any that apply)

We are implementing strict safety protocols for office operation: 64%

We are building resiliency into our operation: 29%

We will be securing supply chains: 7%

We are better managing component inventory: 0%

We aren't doing anything new to adapt: 0%

Does your company now have in place plans for dealing with an unexpected catastrophic event?

Yes: 79%

We are developing a new plan based on what we have learned: 14%

No: 7%

What has your company instituted to handle a future crisis? (Select any that apply)

We have implemented a crisis-management strategy: 64%

We have built redundancies into our operation: 43%

We have accepted that this is the new normal: 43%

We have installed structural measures to reduce risk: 29%

We have forged essential collaborative partnerships: 21%

We have not instituted anything new in response to the pandemic: 0%

The Providence Business News Executive Poll is a weekly survey of 70 business leaders throughout the state, representing small and large companies in a variety of industries.

PBN.COM POLL

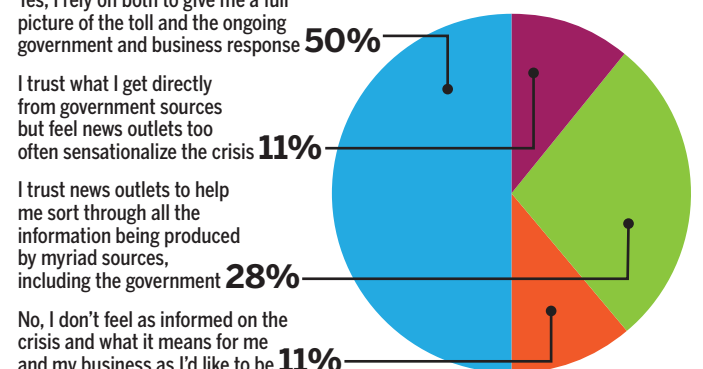
Are government sources and news outlets keeping you as informed as you'd like about the local effects of the COVID-19 pandemic? APRIL 17-23

Yes, I rely on both to give me a full picture of the toll and the ongoing government and business response

I trust what I get directly from government sources but feel news outlets too often sensationalize the crisis

I trust news outlets to help me sort through all the information being produced by myriad sources, including the government

No, I don't feel as informed on the crisis and what it means for me and my business as I'd like to be



THIS WEEK'S POLL: What do you miss the most about working in your office or usual place of business?

- The camaraderie and communication
- Getting away from home
- My regular paycheck
- Nothing; I prefer working from home

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OPINION

Makers, crafters deserve some recognition



TODD THOMAS
GUEST COLUMN

From being on the front lines of the incredible citizens-brigade effort to fight the COVID-19 pandemic and provide personal protection equipment to our medical providers and those most at risk such as seniors and the immunocompromised, I have the following observations and opinions:

■ From my very rough count of various efforts, it looks like the maker community (encompassing thousands of makerspaces and tens or hundreds of thousands of self-proclaimed makers and crafters) has generated over 2 million pieces of PPE over the last couple of weeks. They are probably into a cool million or so dollars in donated materials and efforts nationwide. This is downright incredible! We need, collectively, a lot more mainstream media coverage on this. Check out www.getusPPE.org for a glimpse at this effort!

■ Politics aside, our national pandemic response is in tatters, and without this collective effort of ours, more people would be at higher risk or dying. Medical responders would be devastated without the equipment we've been able to improvise and provide. We have proven, without a doubt, the value of the maker community and the makerspace as a disaster response center and invaluable community resource.

■ Where is the money? A comparative I am going to use is celebrating the kid who works a bunch of odd jobs to pay off the school-lunch debt of his peers so that classmates can eat a lunch. Why are we raising

this up and not demanding better funding? It is humanity's beauty at its finest with that awesome kid, but fairly obvious that the powers-that-be are, in fact, counting on our generosity and can-do attitude to make up for civic shortfalls. At this point, every maker and space is out there pumping out PPE, but also clearing out every scrap of 3D-printer material and fabric, creating prodigious wear and tear on expensive laser cutters and computer numerical control machines. And at the end of this panic mode, we are going to be stripped of our spare change, machines heavily worn and spare stocks of everything gone. Who is going to pay for this? How will we recoup any of this?

■ While I am not saying we should be sending out bills to hospitals and doctors and nursing homes, this massive volunteer effort has a cost. And this will affect operations and viability of many makerspaces and community-arts organizations, not to mention the effect of the social distancing and business operations restrictions have had on already tight bottom lines. We likely need a collective and loud effort to seek some support from the federal government to help the spaces and organizations that have given so deeply and without concern and regret. Billions of dollars have been set aside for major corporations and no-bid contracts and we-just-need-it-done efforts at the national level. This is not a bad thing mind you – we are in a crisis – but a few million to be spread around nationally to makerspaces would

help ever so much.

■ Hopefully we don't lose all the amazing innovation knowledge and experience we've gained here in this crisis. We need a clearinghouse or coordination system setup for future disasters. We also need to see how we can get included more in the economic recovery and response process – that would include emergency and priority funding mechanisms to help pay for materials and labor. If the government has a hard time organizing a response to whatever given disaster, we've collectively shown that we at least can do a damned impressive job of it.

■ The makers and places are an amazing collective resource. We have value, our skills, tools and spaces. I have seen incredible open-source creations, spaces diving in collectively to innovate on unbelievably rapid time frames. This is awesome. I have also seen a soda bottling plant spin up face mask fabrication in two days. Many of us have been working with local manufacturers and partners to take ad-hoc innovation and start making commercially made product in very short order. We need more of this. We can be one of the most important parts of economic disaster recovery, starting or working with small businesses, entrepreneurs introducing novel products, looking at how existing companies can have preestablished pivots to be helpful and economically viable in times of need. We need, however, to be included in the financial planning for future disasters. Current funding is important to beef up our diminished resources and enable us collectively to be the thing our nation needs for economic and community resiliency. ■

Todd Thomas is co-founder and president of Tinker Bristol, a nonprofit manufacturing incubator and makerspace.

We have proven, without a doubt, the value of the maker community.

Coronavirus spurring spread of 3D printers

JOSHUA M. PEARCE
GUEST COLUMN

As COVID-19 wreaks havoc on global supply chains, a trend of moving manufacturing closer to customers could go so far as to put miniature manufacturing plants in people's living rooms.

Most products in Americans' homes are labeled "Made in China," but even those that say "Made in USA" frequently have parts from China that are now often delayed. Some products are becoming harder to find.

But at the same time, there are open-source, freely available digital designs for making millions of items with 3D printers, and their numbers are growing exponentially, as is an interest in open-hardware design in academia. Some designs are already being shared for open-source medical hardware to help during the pandemic, such as face shields, masks and ventilators.

The cost of 3D printers is low enough to be accessible to most Americans. People can download, customize and print a range of products at home, and they often end up costing less than it takes to purchase them.

More than a decade ago, the patents expired on the first type of 3D printing, and a professor in Britain had the intriguing idea of making a 3D printer that could print itself. He released the designs with open-source licenses on the web. The designs spread like

wildfire and were quickly hacked and improved upon by engineers and hobbyists.

Many of these makers started their own companies to produce variants of these 3D printers, and people can now buy a 3D printer for \$250 to \$550. Today's 3D printers are full-fledged additive manufacturing robots, which build products one layer at a time.

The technology threatens major disruption to global value chains. In general, companies are moving from using 3D printing for prototyping to adopting it to make products they need internally. They're also using 3D printing to move manufacturing closer to their customers, which reduces the need for inventory and shipping.

The adoption of 3D printing and the move toward distributed manufacturing was expected to be a slow process as more products were printed by more people. But that was before there was a real risk of products becoming unavailable as COVID-19 spread.

Already, because of the global impact of the coronavirus, 94% of Fortune 1000 companies are having their supply chains disrupted and businesses dependent on global sourcing are facing hard choices.

The value of industrial commodities continues to slide because the coronavirus has put a major dent in demand as manufactur-

ers shut down and potential customers are quarantined.

The disruptions to global supply chains caused by strict quarantines, stay-at-home orders and other social-distancing measures in industrialized nations around the world present an opportunity for distributed manufacturing to fill unmet needs.

In many cases, people will be able to make the products they need themselves (if they have access to a printer).

There are some hurdles, particularly for consumer 3D printing. The 3D printing filament, the raw material for 3D printers, is itself subject to disruptions in global supply chains. Some metal 3D printers are still expensive and the fine metal powder many of them use as raw material is potentially hazardous if inhaled.

If the coronavirus continues to disrupt supply chains and hamper international trade, the demand for unavailable or costly products could speed up the transition to distributed manufacturing of all products. ■

Joshua M. Pearce is a professor of materials science and engineering, and electrical and computer engineering at Michigan Technological University. Distributed by The Associated Press.

Return with 'open arms'

Bradford S. Read

Sail Newport executive director

Brad Read started his career in sailing as a sailmaker on Aquidneck Island. Twenty-two years ago, at the age of 33, he was brought on to be executive director of Sail Newport, home to New England's largest public sailing center.

UNDERSTANDING

the financial, emotional and health toll this pandemic has taken on our communities, we've all taken a collective deep breath.

We have been able to spend time with our families. We've had time to take a hard look at our businesses. For nonprofits [such as] ours, that means managing our earned revenue, targeting areas of [likely] consolidation and identifying where opportunities lie as we come out of the isolation period.

Early on in this crisis we also knew that people needed distractions. In addition to providing online content through our website and social media, Sail Newport has promoted a series of sailing events using the e-sailing platform sailonline.org.

The first race around Narragansett Bay that we dubbed the "Quahog Cup" had more than 600 participants! This has kept people "thinking sailing."

Leading with a positive message is so crucial to your customers and vendors. "We miss you, we love you and we want you back!" The marine tourism economy will come back and we [Rhode Island] will have open arms as the easing of restrictions allow. THAT is the crucial message. THAT will keep our marine economy going.

Those small businesses that fix diesel engines, make rigging for sailboats, provide dockage or give sailing lessons will need our customers back when the crisis abates.

Reach out to them to let folks know that "we will be ready for you."

Invest in your employees and do everything possible to keep them on. Your team is your strength. Invest in your strength. Invest in your team! ■



PBN FILE PHOTO/KATE WHITNEY LUCEY



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