



# CBA Newsletter

Chelmsford Business Association • Fall 2020

Chelmsford, MA 01824 • 987-250-3858 • [www.chelmsfordbusiness.org](http://www.chelmsfordbusiness.org)

## President's Message

Dear CBA Members:

I hope this letter finds you and your family safe and healthy as we continue to adjust to a Covid-19 world.

As I began writing this letter I realized that if it wasn't for Covid-19, I would be in the middle of a 10-day Hawaiian vacation with my wife celebrating our 31st anniversary. By the way, this trip was planned last January when Covid was just another strain of the flu. Go figure, so much for best laid plans... We cancelled our trip a few weeks ago. We received a full refund on the hotel deposits (seven-day cancellation policy) and Hawaiian Airlines gave us an unsolicited, two-year, travel voucher with no cancellation fees. For the record, when we purchased the tickets "pre-Covid" cancellations included fees and credits had to be used within a one-year window from the original purchase date. Had Hawaiian not stepped up we would have been out on the airfare since the one-year window would still be in Covid.

While losing the airfare would have been unfortunate, it would not have been tragic. However, look at the travel and leisure industries as a whole--what is happening to them is becoming catastrophic! I just hope Hawaiian and the hotels we wanted to stay in are around when we re-book our trip next year.

The good news for most big corporations is they have access to capital. The Gov't is also likely to create bailout programs for certain industries. For small businesses the opportunity for investment is more challenging. Currently, the Gov't is providing programs for small businesses and it sounds like more assistance is on the way. There are two programs I hope all of you have taken advantage of, or at least, looked into: EIDL and PPP.

The Economic Injury Disaster Loan program (EIDL) is a new loan program that is supposed to provide immediate funding for applicants. I have to say I haven't seen any of these applications pass across my desk but the program does have its merits. If you are currently looking for inexpensive, long-term capital, you should explore this program.

The Paycheck Protection Program (PPP) is what most small businesses have taken advantage of since the program went live in April (the program closed on 8/8/2020). The program had a rough start and has been modified several times since its inception. This is a Small Business Administration (SBA) loan program that was originally designed to provide quick access to capital without all of the normal SBA "red tape". The administration was successful in this effort but the numerous changes and delays initially made the process stressful and confusing. The terms of the original loan program allowed for a business to apply for a loan with 75% of those proceeds used for payroll over an eight-week period. The remaining 25% could be used for fixed expenses like: utilities, rent, mortgage interest, etc. If the loan proceeds were used under this formula, then 100% of the loan would be forgiven. The program was meant to keep people from the unemployment lines; however, it did little for keeping businesses afloat.

In June the PPP was revised once again with one goal of providing more assistance to the Borrower. The most significant change was in the usage formula that went from the 75/25 split to a 60/40 split, essentially giving more money back to the business for fixed expenses that didn't go away while they were operating below capacity, or if at all. Equally important is the time frame to use the funds within this formula

increased from eight weeks to 24 weeks. Borrower's also have up to ten months from the covered period to apply for forgiveness. If you've received PPP money, you should be in the process of evaluating and applying for forgiveness. Funds that are not forgiven have very favorable loan terms, including: a 5-year repayment term and a fixed interest rate of 1.00%.

The aforementioned programs have helped many businesses survive. The economy is recovering, perhaps faster than most had expected, but we are a long way from solid footing. One "air ball" is the election; the other is a vaccine. Let's keep our fingers crossed and hope that whatever happens in November the economy continues to recover and a vaccine becomes available soon.

Speaking of a vaccine, unfortunately, the Golf and Holiday socials have been cancelled for this year. These are two events that just don't fit into the mandated social distancing restrictions. We look forward to bringing them back next year.

Lastly, the tax classification vote is upon us. We plan to ask the Select Board for relief and continued movement toward parity. Please show your support by attending, albeit virtually, the upcoming Select Board meetings.

As always, if you have any questions or concerns with the CBA, please do not hesitate to contact me or any one of the Board Directors.

Sincerely,  
**Thomas N. Boucher**  
President

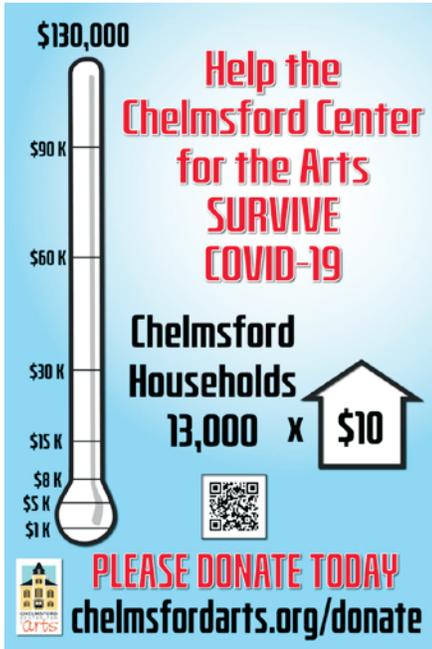


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The CCA is Chelmsford's own public visual and performing arts center. Besides the patrons from all over the Merrimack Valley who attend performances, we are primarily the home to our Resident Arts

Organizations: the Chelmsford Art Society, the organization that sponsors the beloved annual 4th of July Art Show; the Chelmsford Community Concert Band and the Chelmsford Jazz Band, whose volunteer musicians give free concerts every summer on the Common; Illumination Opera, which presents fully staged operas and cabaret performances at the CCA; and Toastmasters, the public speaking organization open to all. In addition, we present exhibitions in our own gallery of the work of local artists throughout the year. The CCA has also served almost 2000 children through our partnership with Applause Academy, a non-profit children's music theatre organization.

Due to the pandemic, we have lost our income from ticket sales, rehearsal rentals, class rentals, gallery gift shop sales for the holidays, and private rentals; but there are ongoing costs to running the building and

keeping the CCA alive until we can fully re-open again. Without the exhibition and rehearsal space, more than 150 community artists and performers who bring art and music to our town have no home. So...

...What do we ask of our Chelmsford community? We just celebrated our 10th Anniversary in November and **we ask every Chelmsford household to contribute \$10** to help Chelmsford's public arts center (the ONLY public arts center in the Commonwealth) survive the pandemic. You may, of course, donate any amount, but \$10 a household will assure the CCA will continue and be able to open as soon as possible.

We are working on presenting outdoor performances, live streamed and recorded performances from our auditorium, and outdoor exhibitions. Show your support of the arts in our town by donating today.

# THINK LOCAL!

This year has certainly been a trying time. The holidays are quickly approaching. Help support local businesses by purchasing gift certificates to local restaurant, retail stores, services. Think local when shopping this holiday season.

It's a WIN - WIN for the Chelmsford Business Community.



## How do you take your coffee??

I take mine with a pumpkin muffin Maybe a raspberry fruit bar for you? Or cookies? Whatever you try it's going to be delicious and #locallymade by @razzysbakingandcatering So excited for another fantastic partnership with a #localbusiness Stop in today to grab yours! Remember, when you shop here you are supporting over 80 (yes 80!!)



# SHRED DAY

## Questions?

Call Kathy Kelley at 617-996-1660

**See You Again in 2021!**

**NEW LOCATION: Lincoln Liquors  
(formerly Harrington Wine and Liquors)  
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CBA Shred Date was held this year, with socially distant procedures put into place. We had a great turnout. This year we opened the event to the entire Chelmsford Business Community. We had 23 vehicles in attendance and yielded 4,073 lbs. of material shredded. Three potential new members. The members made many comments on how much they like shred day.

# Chelmsford Business Association Scholarship Fund

Established in 1990, The Chelmsford Business Association is a group of nearly 300 member businesses that operate in the Town of Chelmsford. The purpose of the Association's fund is to award scholarships to Chelmsford residents who upon graduation from the Chelmsford Public High School, the Nashoba Valley Technical High School or any other accredited private high school, including an accredited "charter high school" with the intent to pursue a degree at an accredited two or four year college or junior college.

# CBA Scholarship Award



Left to right: Rick Romano, Paul Baker, John Harrington and Tom Boucher

We are proud to announce the 2020 Chelmsford Business Scholarship recipient is Mr. Paul Baker. Paul is the son of Linda and Derick Baker of Chelmsford. While Paul only just graduated from Nashoba Valley Technical High School he has taken full advantage of the opportunity to dual enroll at Middlesex Community College earning his Associates degree.

Paul graduated in June from Nashoba Tech and is already a Junior at Umass Lowell majoring in Mechanical Engineering with a minor in Aerospace studies. Paul has a passion for music in general and a love of guitar and drums. He works part time at Market Basket in Westford as well as providing extra support to students enrolled at Middlesex Community College.

Paul made the committee's decision an easy one and since the selection for the scholarship is always a blind process to keep the scoring impartial, it is when we meet recipients like Paul that we see the level of maturity and accomplishments of all the CBA award winners. We wish Paul all the best for his continued studies!



1921 Ford Auto No. 3, first Fire Truck in West Chelmsford (Chelmsford Fire Department Collection)

## From the Fire Department

November 1st is the date to set clocks back one hour (Fall Back). The Fire Department recommends replacing batteries in all Carbon Monoxide and Smoke Detectors including plug in and hard wired types, which usually have battery back up in case of power loss. Massachusetts Law requires replacement of smoke detectors after 10 years.

## Protect Your Pipes

As colder weathers approaches, residents and businesses are encouraged to review items around their property that need to be protected from freezing, especially water pipes and meters. Failure to properly prepare for the winter months can lead to freeze ups, which leave property without water. Since freeze ups typically occur in the basement, it is important to eliminate cold drafts by securely closing windows and doors along with filling gaps with expandable foam insulation. Wrapping vulnerable pipes with pipe insulation is another step that helps to prevent freeze ups. These 4 maintenance items are inexpensive and may be purchased at any home improvement store. A few minutes of prevention this fall can save you from real troubles when the snow flies. Please take a moment to check these items.

## Winter Will Be Here Soon!



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## ..... Commission on Disabilities .....

### **Chelmsford Commission on Disabilities Encouraging Local Restaurants to Offer Large Print Menus**

It's not just a problem for persons with visual impairments. As Chelmsford's population gradually ages, more and more local residents are finding it difficult to read the small print on packages, labels, and frequently on restaurant menus. Especially when the lights are low, and when the menus are decorated with tempting pictures of the food itself, the print can tend to get lost in the background.

One solution, which is being promoted by the Chelmsford Commission on Disabilities, is for local restaurants to offer large print menus to customers who request them. Anne Smith, the CCOD Chairperson, has been visiting local restaurants and providing them with information about the font types, sizes, and formats that are easiest for restaurant patrons with limited vision, and everyone else, to read.

She stresses that the preparation of large print menus should not be a major headache for restaurant owners, and that they should be relatively inexpensive and easy to prepare. "Pretty much anyone with a home computer can prepare a large print menu and have it printed out for a very low cost", she says.

Ken Lefebvre, Chairman of the Chelmsford Board of Selectmen, has been assisting the CCOD in promoting the idea. "This project is a great example of how business can work with a town organization to make the whole community better for everyone."



One local restaurant that jumped on this opportunity immediately and is now providing large print menus is The Establishment, located at 75 Princeton Street in North Chelmsford. Owner and Operator Laura Greer-Cowan says that she acted on the idea because "it is the right thing to do for the community, and since it was an easy project to complete and very cost effective, the decision to offer the large print menus right away was a no brainer."

The Town of Chelmsford has recently been accepted by the AARP as a member of its network of "Age Friendly Communities", and the large print menus initiative is seen as one of the many ways that the town can ensure active participation in all aspects of community life by residents of all ages.

Anyone who would like further information about the CCOD's large print menus initiative can call Anne Smith at 978-251-2968.



## Notable people of Chelmsford, Massachusetts

**Josiah Gardner Abbott** (1814–1891), born in Chelmsford, member of the United States House of Representatives, the Massachusetts House of Representatives and the Massachusetts Senate.[39]

**Keith Aucoin**, former NHL player

**Phil Bourque**, NHL veteran, two Stanley Cups with the Pittsburgh Penguins

**Gerry Callahan**, popular albeit controversial Boston Herald and former Sports Illustrated sports columnist and co-host of WEEI-FM's Dennis and Callahan, the popular sports radio morning program based in Boston. Played on Chelmsford High School's first ever "Super Bowl" team in 1978. Many consider him the reason Chelmsford lost the game for he drew a penalty on a touchdown play resulting in Chelmsford High School's loss. This play led to the nickname Gerry "The Clipper" Callahan, which people often call up and mention on his radio show.

**George Condo**, Chelmsford High School graduate. Painter who has exhibited at the New Museum and the Whitney Museum Biennial. His artwork can also be found on the cover of Kanye West's 2011 album, My Beautiful Dark Twisted Fantasy. He formerly worked as a printer for Andy Warhol.[40]

**Bill Cooke**, pro football player

**Dan Curran**, former fullback/linebacker for the Arena Football League's New Orleans VooDoo and National Football League (2001–2009)

**Edward DeSaulnier**, state legislator and judge.[41]

**Gururaj Deshpande**, social entrepreneur, co-founder of Sycamore Networks, Deshpande Center for Technological Innovation at MIT

**Steve Hunt**, jazz pianist who recorded and toured with Allan Holdsworth, Stanley Clarke, and Billy Cobham; teaches at Berklee College of Music

**Ulysses John "Tony" Lupien**, Major League Baseball player and the baseball coach at Dartmouth College for 21 seasons, born in Chelmsford in 1917

**Jon Morris**, NHL veteran, New Jersey Devils

**Benjamin Pierce**, Governor of New Hampshire and the father of U.S. president Franklin Pierce, born in Chelmsford in 1757

**Peter Torkildsen**, chairman of the Massachusetts Republican Party and former two-term Congressman in Massachusetts' 6th District, from 1993 to 1997

**John Traphagan**, author, professor of Religious Studies and Anthropology, and former director of the Center for East Asian Studies, University of Texas at Austin

**Kristen Wilson**, actress appearing in several films, television shows and plays, including the national tour of West Side Story

**Lance Wilder**, background design supervisor for The Simpsons, 1986 Chelmsford High School graduate. The elementary school appearing in The Simpsons is based on McCarthy Middle School, which was Chelmsford's high school

before the construction of the current Chelmsford High School in 1974. The town hall in the show is based on the Chelmsford Public Library (prior to the recent reconstruction). Many other local businesses and stores in Chelmsford find their way into the background in The Simpsons' hometown of Springfield, including Zesty Pizza, and the now defunct, Skip's Restaurant, Skip's Ice Cream, Tony and Ann's Pizza, and Jack's Diner.

**Jeffrey Snover**, Microsoft Technical Fellow and inventor of PowerShell.

**Liz McCartney**, Broadway actress

**Sandra Newman**, Writer

**Jack Eichel**, Current NHL player, Buffalo Sabres

**Colleen Mullen**, Current Head Coach, University of Albany Women's Basketball and Chelmsford High School graduate

**Charlie Noyes**, current president of the 99 Restaurant & Pub, headquartered in Woburn, Ma.

**Jeff Bauman**, Author & Boston Marathon Bombing Survivor.

**Andrew Cahill**, United States Army Special Forces

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left to right  
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James Cullen - Shannon, Cullen & Associates, LLC  
Tom Boucher - Lowell Five

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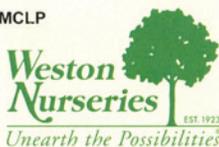
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**Chelmsford, Braintree makes Money's 2020 'Best Places to Live in America' list**

By Heather Morrison | hmorrison@masslive.com

Massachusetts has some of the best places to live in America, according to Money.

The magazine released its yearly "Best Places to Live in America" list. Among the 50 cities and towns listed, there were two Massachusetts locations.

Chelmsford ranked 14 on the list.

"Chelmsford may be the best kept secret of Middlesex County," the website states. "Only 30 miles from downtown Boston and adjacent to historic Concord, Chelmsford shares the beauty and charm of its more famous neighbor, while being much more accessible."

It also highlights the town's schools and farmer's market.

The median home price in Chelmsford is \$342,000 with the median household income being \$109,000.



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## Raking In the Facts on Fall



### How does weather affect fall color?

The most brilliant color displays are brought on by warm, sunny days and cool nights.

Rainy/overcast days reduces light intensity and, in turn, color, by limiting photosynthesis.

**2 tons**

The trees in just one acre of forest can shed as much as 2 tons of leaves each fall.



**28,000**

The number of people that suffer shoulder, neck and back injuries attributed to leaf disposal every year, according to West Hartford Chiropractic.

### Want fries with that?



A 200lb person can burn 409 calories in 60 minutes raking leaves, or 1.3 standard fast food burgers.

DPW of District of Columbia collects between 8,000 and 10,000 tons of leaves between November and January each year.



### Ash-tonishing

A mature, healthy tree can have 200,000 leaves. During 60 years of life, such a tree would grow and shed 3,600 pounds of leaves.

### Why do leaves change color?

Shorter days and cooler temps signal the phosphate - which helps break down sugars produced by chlorophyll - to exit the leaf.

Veins carrying fluids into and out of the leaf gradually close off, and the trapped sugars promotes the production of anthocyanins: pigments that give cranberries, cherries and strawberries their colors as well.

Anthocyanins often combine with the always-present carotenoids: yellow, orange and brown hues hidden in summer by the presence of green chlorophyll.

### Why do leaves fall?

Pigmentation has no effect on leaf-drop. Rather, as veins close off and phosphate exits, a layer of cells forms at the base of the leaf where it attaches to the twig. Once the leaf is sealed off, it falls.

### Shhh

There are currently twenty California cities that have banned leaf blowers.



### More color

Why do people flock to the northeast every fall? 70% of tree species in New England carry anthocyanins, compared to the 10% in other temperate regions.

### Geronimo!

If you're looking to leap, the optimal size for a leaf pile is at least 3 feet tall at its center, and twice as wide, according to reporters at McClatchy Newspapers. Avoid piles near roads (curbs are not your friends), damp piles and tightly packed heaps.

### 24 inches

The Seattle Times reports that a 24-inch leaf rake suits most people.



## CBA HOLIDAY SOCIAL

The Chelmsford Business Association feels that due to COVID-19 restrictions it is in the best interest of our members, friends and associates that we cancel this years Annual Christmas Social.

If we thought that we could make the arrangements to proceed with extreme caution we would. Times being what they are we feel it's best to cancel.

**Please consider having a dinner at The Princeton Station, the food is fabulous as always, and they would love the support!**

We plan to continue this great tradition in 2021 and hope to see you there. We hope that you stay well and that we will see you soon.



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