

ENTREPRENEURSHIP

the SCORE on startups

SERVICE CORPS
OF RETIRED
EXECUTIVES

From beauty products in Beverly Hills to spiritual cards on Cape Cod

MARIE FORLAND

Marie Forland knew it was time for a change when she realized she was seeing her hairdresser far more frequently than her two daughters and grandchildren on the East Coast. She laughs about that revelation, which triggered a series of life choices that has seen her trade in the glitz of Beverly Hills for the spirituality of Cape Cod.

As a single woman in California, Forland operated her own beauty products business, which included consulting to some of the world's most renowned plastic surgeons. Now she is developing Angelic Solutions, a line of highly customized art cards and collectibles from her home office in Centerville. She not only designs the covers but creates all the copy, which often includes poems.

At 50, Forland is among the wave of baby boomers trading in their previous business experiences for a new, entrepreneurial life that better combines work,



John Howitt, left, and Marie Forland have worked together to build her spiritual greeting card business, each using expertise from previous careers.

ANDREW MILLER

family, community and nature.

"It is about seeking balance. In California, I was calling five people at the same time. I used to eat over the sink. I had two suitcases packed – including one for the dry cleaners – at all times."

She chose Cape Cod because of warm, vivid memories traced back to her childhood visits here, as well as its proximity to family. She chose her new business venture because its spiritual roots meshed so well with her new home.

Despite experience running her own business, Forland understood it was an entirely different world for her on the opposite coast. Not only was she unfamiliar with the ways of the Cape, but her new venture was 180 degrees from her previous enterprise.

It's one thing to consult with plastic surgeons and sell beauty products; it's another thing entirely to build a business that must rely on artistic talents to turn oil paintings and spiritual creations into profits. "I know market trends in Beverly Hills, but I did not know the language of this area."

That's why she reached out to SCORE and encountered John Howitt.

Like so many at SCORE, Howitt is not the retiring type. It's not easy to slow down when you are author of more than

30 technical papers in the field of automobile emissions, hold two original patents on catalytic converter technology, served as president of the Manufacturers of Emissions Control Association and are a member of the Automotive Engineers Hall of Fame. During his career, Howitt frequently worked to enact legislation and regulations to control automobile pollution.

Since moving to Marstons Mills in 1997, Howitt has worked with more than 300 clients at SCORE, while finding time to be general manager of the Hyannis Mets in the Cape Cod Baseball League and a member of the industrial advisory board of Northeastern University.

What Howitt saw immediately was a greeting card that is the gift itself. "It is unique and highly saleable," he said.

At SCORE, Howitt partners with another colleague, Roger Day. "He's brilliant at what I am not."

"I call them my godfathers," said Forland. "Once a month, we get together to tackle specific objectives. They have helped me prepare price points, get ready for national trade shows, proof my work."

Howitt and Day also have connected Forland to an accountant and helped design her financial books. "They put me

develop strategies for a Web site and e-commerce. "John and Roger have helped me keep focused on my mission statement and goals."

"Artists work alone and that can inhibit good business sense," observed Howitt. "If I stayed in my basement or studio and was alone every single day and did not interact and discuss my feelings and accomplishments, I would run out of juice."

"I am steadfast reflection of the great mother. I gather all of my children; ancient and new, to the healing ground. They will find forgiveness and be washed clean of hurt and sorrow and

Three baby boomers establish new businesses - with the indispensable help of retired executives

Despite his illustrious engineering background, Howitt always saw himself more as a businessman than technologist. "I love getting involved in small business, particularly from the marketing standpoint."

Forland's business journey on Cape Cod took two years to materialize. "At first, I didn't really know how to be alone on Cape Cod. I missed Los Angeles. I started to paint while trying to decide how to build a new business. I had the financial wherewithal to take my time," she recalled.

"But after two years, I knew I could not goof off any more. Nor could I envision making a sufficient living just selling my paintings. So I determined to turn my artwork into something less emotional and more business-oriented. I also knew I wanted my products to be affordable and easy to market."

Forland gravitated to the concept of gift cards created with high-quality, beautiful paper that would be embellished by hand and targeted toward her own generation of baby boomers – those receding from the pace and values of corporate life to a more balanced lifestyle where place proves as important as work.

"I wanted something beyond 'Congratulations' and 'Happy Birthday.'"

in a comfortable pair of shoes in the community," she said.

Forland's SCORE team has contributed three ways to her business:

- **Support.** That is daily encouragement and other support intimately involved in her business model. "In the beginning, it was emotional; then, it was familiarity; now it includes real resources," she said. "Inevitably, it is about brainstorming together. We will establish an agenda for our meetings and go right down the list."
- **Identifying markets.** The team quickly focused on the bereavement market. "I remember walking right into a local funeral home after one meeting. That took some guts," she said. "I never had envisioned that market, but I encountered a very positive reaction."
- **Tracking progress.** Cash flow. Financing. Pricing. These fundamentals are the bread and butter of SCORE's model – and they can get lost as priorities when a single owner must manufacture her entire product line herself, travel across the country to sell at trade shows and

injustice. I will illuminate their hearts with courage to live the truth of love in all things. All will be one and a blanket of peace will unfold across the land."

That is among the many original messages found inside Forland's customized cards, whose fronts are embellished with real pressed roses or feathers. So far, she's sold thousands through wholesale and retail outlets, primarily boutiques and fine gift stores. So far, most of these venues are off-Cape. Two lucrative markets are California and Connecticut.

So far, however, Angelic Solutions has not quite moved into the black. "We're getting there. Progress is steady," she observed.

"There are days that I am upbeat. Other times, I will meet with John and Roger feeling really beat up. 'What am I going to do? What was I thinking? I must be crazy. No one wants my cards.'

"But they will say, 'Wait a minute.' They track my sales. They help me open up other connections, especially through Roger's connections with the Cape artistic community, especially the Falmouth Artists' Guild.

"Ultimately, they honestly believe in my business. If they didn't, I am convinced they would tell me so." ■

ENTREPRENEURSHIP

A Falmouth entrepreneur is building a global business based on renewable energy

JOHN WALSH

Over a quarter-century, John Walsh has become a global expert on the very specialized skill of measuring water flow at hydroelectric dams such as Hoover and Cooley. He has worked in China, India, Europe and South America.

Now, entering his 50s, he's decided to strike out on his own, trading a 25-year career with a corporation to establish his own world headquarters in Falmouth. Those headquarters are in his home, and in a broadband age, he can traverse the globe from anywhere he wishes.

Like many peers, Walsh was watching his company reduce staff to remain competitive in a global economy. After one set of severe layoffs, the company moved from Falmouth Heights to West Wareham. While he did not feel personally threatened, he began to consider his long-term future, and determined that it was better to be in control of a smaller world than continue to manage a division with diminished certainty about tomorrow.

"I wasn't seeing real investment in my division. My philosophy was increasingly different from the parent company. So rather than get confrontational, I decided it would be best if I were to leave."

So he left – cold turkey. No golden parachute.

"It was a very comfortable and lucrative position, but for the long term, I did not see chance for a personal future," Walsh explained. Once he was responsible for \$4 million in revenues; shortly thereafter he was living on Cape Cod with no job or income.

"I had nothing but a lot of chutzpah and contacts from former customers."

His wife watched with a combination of pride and anxiety. "I was apprehensive at first," she recalled. "Then, I accompanied John when he led an international conference in Oregon after he left. I could not believe how many people from

all over the world approached him and asked for his business card. That gave me peace of mind."

Ed McDonald is a generation older than Walsh. But in his late 60s, he is anything but retired on Cape Cod.

Seven years removed from his job at Hewlett-Packard – where he directed international business development in emerging countries for its medical products group – McDonald operates his own home-based business, Healthcare Industry Consulting. He also actively participates in SCORE, an organization of retired executives that counsels small businesses.

Like so many of his SCORE colleagues, McDonald's resume belies his modest, understated demeanor. He holds degrees in electrical engineering and industrial technology. He has attended Harvard's Graduate School of Business and worked as a researcher at the Massachusetts Institute of Technology. Overlaying this technical background, the Chatham resident devoted a significant chunk of his career to marketing and sales.

It was that combination of technology and marketing experience that connected McDonald to Walsh, when he approached SCORE for help getting his nascent business, RennaSonic, off the ground.

"Retirement just doesn't compute for me," explained McDonald. "I consult with SCORE year-round, I have my own consulting business that I can operate at my own pace, and I work closely with the American Heart Association as chairman of its Emergency Cardiac Care Committee, a role that requires frequent travel."

As is the case with most SCORE clients, they get connected to a two-person team. McDonald's partner is Thomas Kennedy of North Falmouth, a financial manager



Using the expertise of Ed McDonald, left, John Walsh has launched a global business right here on Cape Cod.

and controller who has worked for John Hancock Mutual Life Insurance Company and Bank Boston Investor Services, as well as the TLK Group on Cape Cod.

"I had been in contact with SCORE for at least the last two years on and off," said Walsh. "I met Ed early in 2005. We developed a connection because our backgrounds are similar. Tom brings financial management to the relationship; Ed technology and marketing."

"When a client reaches out to us, we assess their needs and put together a team with the skill sets that can best address the particular startup," said McDonald. "If someone starts with a client, but he or she needs other resources, we are able to internally connect to that expertise."

The essence of Walsh's past, present and future is his unusual expertise in measuring water flow through large pipes and projects such as hydroelectric dams. The devices and programs he uses and develops determine how well the turbine converts water power to electrical energy. It is critical that flow is measured to the minutest level. A couple of tenths of a percent could represent hundreds of thousands of dollars, he explained.

Not only can Walsh provide his skill set as a consultant, but he is intent on developing new equipment to do the job better.

What is **SCORE?**

Cape Cod SCORE is one of 389 chapters of the SCORE Association, whose 10,500 volunteer members throughout the United States are called Counselors to America's Small Business. The 35 volunteer business professionals of Cape Cod SCORE offer:

- Free and confidential business advice to existing and startup companies.
- Series of seven-week "Successful Small Business Management" training workshops on a regular basis throughout the Cape and Islands and in Fall River.

How can SCORE assist your business?

Cape Cod SCORE has a team of 35 retired and active executives who have been involved in a wide range of successful business activities, serving as business owners and managers. "We have been where you are now. We have worked for ourselves and others. Now, we are here to help you to do the same. We take no salary or any other form of compensation to help our clients. Our satisfaction comes from helping you succeed," said a SCORE representative.

Make an appointment for business counseling and you get:

- Free counseling for as long as your business requires.
- One-hour counseling sessions - organized for counselors to learn about your business, your goals and your plans. The first session works best when you bring with you examples of what you want to discuss: products, brochures, financial statements.
- Based on your needs, counselors will guide you with the next steps to develop your business. You will gain confidence in your business decisions with each successive counseling session.

For more information, visit scorecapcod.com or contact SCORE at (508) 775-4884 or capcodscore@verizon.net.

"I teamed with a colleague to develop software that optimizes power plant production," he said. His entrepreneurial appetite was whetted when he sold the program to the Sacramento Municipal Utilities District last year.

With growing populations in the West demanding more water and government incentives to develop renewable energy sources such as hydroelectric power, Walsh is convinced he is on the cusp of a very bullish industry.

Yet, while virtually all of Walsh's new business will be in the western United States or abroad, he is intent on building RennaSonic right on the Cape, where he has lived for most of his life. It's testimony to a flattened world where international business can be conducted instantaneously and collaboratively from any computer, any time.

SCORE's McDonald, though, had a significant impact on locating RennaSonic, based on his international career in marketing.

Because Walsh will have clients abroad and on the West Coast, the best place to be located is the East Coast, McDonald explained. "You can talk to anyone in the world on the same day. I ran teleconferencing sessions worldwide from Boston. It was 11 hours difference to India, 12 hours to China, four hours from California and six to seven hours to Europe."

It's that kind of knowledge and experience that Walsh needs from SCORE, despite his extensive knowledge of his industry. It's one thing to manage a corporation's resources; it's entirely something else when building your own business from the ground up.

"It is always good to seek outside advice from an objective point of view. It is too easy to run your own business on passion and emotion," said Walsh. "That's necessary; but so is making sure the numbers make sense; the plan is strategically sound. That requires bouncing off people who have been in similar situations. I would be crazy not to avail myself of Ed's and Tom's knowledge. It has given me confidence to make the change personally, plus constant feedback - both positive and constructively critical."

McDonald recalls that Walsh had "a good skill set." But he had to document that as part of a business plan. He signed up at the University of Massachusetts for an online course on writing just such a plan. Then he earned an MBA.

"The Web is changing completely the way we are doing business. My first course was on information technology. Because of that, I was able to put my Web site up much faster and proficiently than I would have been able to. I designed and built it."

What impressed McDonald was Walsh's ability to generate cash flow as a consultant immediately while he took the necessary time to develop programs he could sell to the industry - with much higher payback.

"When you start up a business, you often don't know where the revenue will come from for the first two years," said McDonald. And lending institutions are reluctant to let you borrow if you don't have a cash stream.

What Walsh learned from his SCORE relationship is how much a business plan is an "organic document" to be constantly reviewed and massaged in response to a changing environment. "It's good to have a place to start and maybe go to, but it comes with detours," he said with a smile.

With hopes of a healthy consulting portfolio, Walsh and SCORE have been developing presentations to banks so he can develop actual products that require capital. He's looking at a full spectrum of institutions, from gargantuan Bank of America - which has international reach - to Cape Cod Five Cents Savings Bank and Cape Cod Cooperative, because of their affinity to local businesses.

RennaSonic has another strategic advantage. If efforts to raise capital fall short, Walsh still can fall back on consulting.

"I am passionate about this industry," said Walsh, reciting a veritable travelogue of past assignments - from Quebec and James Bay to Pakistan. As he looks ahead to develop his new business, he plans to target China, Brazil and India for new clients - all from the comfort of his long-time Cape Cod home. ■

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After a long career on the road, he enters retailing for the first time - advised by a veteran buyer from Macy's and Bloomingdales

BILL BOHLIN

Deborah Skinner is the retiree who won't retire. As soon as she left New York City for the Cape, she took a job at the Christmas Tree Shops, applying a lifetime of retail experience that had taken her around the world. "I really wasn't looking to work, but I got bored," she confessed.

Now, in her 60s, she is devoting herself to helping others - like Bill Bohlin. In his 50s, he is venturing into retail for the first time after two decades as a regional marketing manager. Last year, he opened Shoreline Interiors in East Harwich.

Together, Skinner and Bohlin are designing a business model that not only reflects their particular talents and viewpoints, but also addresses emerging demographic trends on the Cape that will have a profound impact on the economy. Uppermost on their radar is the opportunity to serve the rapidly expanding second-home market.

Skinner's resume is a hidden currency for Cape Cod. She doesn't have a storefront or shingle. She may be counted officially as a retiree. But she is applying extraordinary knowledge and experience gained over a lifetime to spur local business growth and inspire new entrepreneurs. In most cases, her clients at SCORE represent year-round enterprises and new business models.

Moreover, Skinner is a role model for businesswomen, a fast-growing group on Cape Cod. When she began work 40 years ago, she confronted constant gauntlets because of her gender; yet she persevered and eventually became one of the foremost merchandise executives for Federated Stores, owners of Macy's, Bloomingdales and other department store chains.

"When I first entered the job market,

my resume said 'D.A. Skinner,'" she recalled. "If it said 'Deborah,' chances were I would not get an interview." At that time, she was attempting to secure a position in business. But after constant rejections - and running low on money - Skinner decided to get a job selling men's ties.

That changed her life profoundly. She was immediately recruited for the executive training program and six months later became the youngest buyer in Cleveland. By 1975, right after President Richard Nixon went to China and initiated historic trade relations, Skinner found herself among the first 75 American merchants invited to Canton to develop relationships for Federated as its first buyer ever in that nation.

A year later she moved to Hong Kong to cover the Far East, and convinced her bosses to open an office in China. "I had to move quickly because Bloomingdale's wanted to have the first-ever showing of Chinese merchandise." Soon, she was buying in excess of \$1 million of Chinese products.

At that time, Mao Tse-Tung still ruled the nation, and Skinner was surrounded by the regime's brutality and repression. She needed two passports so she could work both on the mainland and in Taiwan, which was a strong market as well.

Eventually, Skinner became Federated's director of overseas operations, traveling six to nine months a year around the globe from her New York City headquarters.

As valuable as that experience is to Bohlin, it is matched by Skinner's second career as her own boss. Eventually tiring

of the travel, she decided to open up a retail store as an original tenant at South Street Seaport in New York City. She specialized in decorative home furnishings, housewares and gifts.

That meant 60- to 75-hour work weeks,



When Bill Bohlin, left, started a new retail career, he received invaluable advice from Deborah Skinner, a former retail buyer.

staying open 10 hours a day, 364 days a year. At the same time, she somehow found time to volunteer at an organization called The Momentum AIDS Project. So moved by the outreach, Skinner eventually sold her store and became the full-time director of development, bringing in a \$300,000 grant from the Robert Wood Johnson Foundation.

It's no wonder Bohlin feels so fortunate connecting with Skinner, who has served as chair of SCORE, guiding its financial development, fundraising and curriculum for clients. When she first came on board, it was counseling 685 clients; now, the number is 850 and climbing. With that growth comes the need to recruit five more volunteer executives.

Bohlin explained: "I had an idea in my head for a new concept for furnishings and home products. I went to SCORE

and had appointments to discuss philosophy, where I wanted to be, what I wanted to sell – and see what they thought.

“I was ready to take their advice to heart. Had I gone in with my plan and they said, ‘Forget it,’ or ‘Change directions,’ I probably would not have continued. But I received a thumbs-up across the board, so I proceeded.”

Bohlin had grown up in a local family business – Cape Cod Paper Products in Dennis, living in a house next door to the warehouse. “We had so many cases of cups and napkins in our living room, we had to tunnel upstairs sometimes,” he laughed.

He eventually took over the business with a brother, but Bohlin realized it was not his life’s calling. He sold his share and took a job with Perkins restaurant supply company of Taunton, where he stayed for 16 years, putting in tens of thousands of miles on the road, traveling across New England.

As happy as he was, the thought of owning his own retail business nagged at him. And after a lifetime surrounded by restaurant supplies, Bohlin knew he wanted to sell an entirely different line of products – furniture and home accessories.

Among the first paybacks working with SCORE was Bohlin’s choice of location. Initially, he coveted Chatham, but there was no available space for the size showroom he envisioned. Eventually, he found an attractive site in East Harwich near the intersection of routes 39 and 137.

“One space was twice what I wanted, but it was facing the street. SCORE counseled against going overboard; so I eventually decided to take a location toward the back. It was still visible from the road, its rent was much less – and as it turned out, it was easier for trucks to unload merchandise.”

That eclectic merchandise now includes several specialty brands, including Simon Pierce hand-blown glass and pottery. It’s so popular that he has placed its logo with his road sign. “I also try to carry furniture lines you don’t find anywhere else on the Cape. Furniture from Sweden, linens from Italy, a lot of solid cherry furniture from Charlie Shackletown and Vermont Clock Company products. A line of towels I sell is made from bamboo.”

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Bohlin also has begun purchasing handwoven rugs from Tibet after he met the producer, who lives in Vermont. "His company includes the sheep and shepherds. He will actually come to the Cape with his weaver who is visiting from Tibet." When a customer is interested in the rugs, Bohlin is able to tell the entire story about the product.

Now, Bohlin has moved Shoreline Interiors to his original hometown of Dennis. It's all part of his evolution to combine business with community. He discovered property right on Route 6A that includes a classic antique home with a large barn previously used as an art gallery.

Bohlin envisions decorating both buildings with his products and merchandise, while also managing to more

Sunday, including during the winter. He's noticed that many customers are visiting him as they are leaving the Cape after a weekend here. In some cases, they purchase furniture for delivery not here, but at their homes off-Cape. His manufacturers ship directly from their factories, he explained, making this process easier.

This off-Cape clientele – reinforced by Shoreline Interior's Web site, which drives 10 percent of his sales, and growing – now includes customers who order his furniture from one home in California for delivery at another home in New Jersey.

Bohlin also has established a design consultancy and hired an expert to serve clients. "Many of them don't know what they want. She goes to their home to help. We charge for her time, but she

"I do all the buying myself. I buy what I really like. I try to sell things that people can't get anywhere else. Everything I sell has a story to tell, and I try to tell those stories to customers. That philosophy has worked well."

efficiently combine the costs of business and home life. And he gets to work where he lives – not to mention the very lively customer traffic that characterizes Dennis village during the spring, summer and fall.

This all is music to Skinner's ears. She is impressed with Bohlin's business model and encourages his eclectic tastes. She also is taken by his decision to wear a shirt and tie every day.

"A lot of people ask me why I dress up," said Bohlin. "I do it to separate myself. If you dress first-class, customers consider your establishment first-class."

About 60 percent of those customers, he noted, are second-home owners, who represent half of all the houses in the towns surrounding his business. "They come to the Cape and decide they not only need new furniture, but want their second home to be nothing like their first one. Plus, they rarely look at price. They see things they really like, and they buy them."

With second-home owners in mind, Bohlin is open all day every Saturday and

makes a commission for sales rather than just an hourly wage."

Among the biggest surprises Bohlin encountered is how much more it costs to run a business. "The biggest mental adjustment I have made is not getting fixated on a single day. I may experience five slow days in a row and then experience a huge day. I need to see the big picture. It's a lot more encouraging when I look at it that way."

If Bohlin can have one do-over, it probably would be the store's name. He realized it did not instantly signal that he sold furniture as well as provide design consultation. He's building that theme now into his advertising.

It underscores one of Skinner's most important pieces of advice: Keep options open. "Don't say, 'Here is my game plan and stick with it.' Keep an open mind."

Bohlin returns Skinner's compliments. "I had lot of friends who thought I was nuts. 'You should be thinking of retiring,' they said. SCORE gave me the impetus. I give SCORE a big pat on the back. In fact, I would love to be a SCORE volunteer when I retire finally." ■