



# CIGAR BOX BULLETIN

Retired Men's Association of Greenwich, Inc.  
37 Lafayette Place, Greenwich, CT 06830



[www.greenwichrma.org](http://www.greenwichrma.org)

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**VOLUME 68 NUMBER 2 JULY 22, 2020**

**SCRIBE: TIM BROOKS**

*"To me, old age is always ten years older than I am" – John Burroughs*

At 10:00 am President **RUSS HARDEN** opened one of the shortest and most efficiently run RMA meetings in memory, accompanied by a rousing recording of "We are the RMA!".

## **ANNOUNCEMENTS AND COMMITTEE REPORTS**

Corresponding Secretary **ARNOLD GORDON** introduced joke-teller **GEOFFREY BURGE**, who regaled us with a complicated story about a husband, the man who he found sleeping with his wife, and the neighbor downstairs, all of whom died but got into heaven because they had a "really bad day."

Membership Chairman **PETER STERN** announced that there were 63 in attendance on the call. Birthdays (ta-da!) were **KEITH SMITH**, 81, **JIM DEAN**, 76, **ANDRE MAZUREK**, 63, **BOB FRISHMAN**, 80, and **WALT ANDERES**, 92. All got a virtual chorus of "Happy birthday to you..." which was not as ear-splitting as usual because everybody was on "mute." Peter concluded by welcoming to the meeting **STEVE STEIN**, guest of **GERRY GIBIAN**.

**MICHAEL AMBROSINO** reported on behalf of Visiting that **PETER UHRY** had a knee replacement at Greenwich Hospital two days earlier and was set to be discharged Wednesday evening, July 22. The operation was successful, and the recovery process was progressing smoothly.

Treasurer **JEFF JUNKER** downloaded some numbers – 195 loyal members had paid their annual dues so far, and eight had requested to be moved to non-active status. That left 33 members who had not responded to his email entreaties. Tsk, tsk. Jeff will be sharing the names of the 33 with the RMA Board, and a Board member will reach out to each of them to determine their status.

**RUSS HARDEN** reminded us that all official RMA trips and picnics had been canceled until further notice, because of the pandemic. **JOHN CRAINE** hove into view with an announcement that the annual RMA Boaters Raftup for this year had been canceled for the same reason. Plans to welcome new member **DAVE WATKINS** and his 55-foot boat to the RMA fleet have been postponed to next year. (For those who are not familiar with this activity—like the present, wet-behind-his-ears Scribe—this group welcomes sail and power boaters, members, spouses and crews, to meet and “raft up” (tie up side by side) at a designated location in Greenwich. Participants bring their own food and drink and share tales on the largest boat. The fleet is now down to 4-5 boats, from a high of 8-10, and new members are invited to join.)

**ARTHUR STAMPLEMAN** described today’s 11:00 am program, a panel on “Greenwich Small Business and the Impact of the Pandemic.” **PETER STERN** previewed next week’s speaker, Brian Desrosier, president of Computer SuperCenter and Lighthouse Technology Partners, both on Mason Street. Brian will speak on “Surviving 35 Years in the IT Business in Our Changing World.” This will follow his journey from Indiana to Fairfield County, first with Radio Shack Computer Center, then his current businesses and the many challenges that required constant change and adaptation. Most recently, this has included adapting his business to the COVID crisis.

## FUN AND GAMES

Golf: **PAUL CAMPION** swung and reported that 20 golfers most recently played on a “very warm day” (aren’t they all?). The course has been “hardening up,” so many, like **TONY RIGGI**, have reported the pleasure of longer drives. **JOHN CRAINE** and **MIKE ROSS** were busy exchanging “pars,” and **JOE MANCINELLI** took advantage of the terrain and broke 100 with a snappy 96. **PAUL** has heard from **FRANK SCARPA**, **SKIP AUCH** and **JACK WEIR** that they are playing on the 28<sup>th</sup>. Those wishing to play are reminded to email **PAUL** no later than noon on Thursday. Reservations are normally made on Friday mornings, and the plan is to play every Tuesday. August tee times will be early, approximately 8:00-8:30 am. For more information contact [paulcampion1@optonline.net](mailto:paulcampion1@optonline.net).

Indoor tennis: **ANDY HOLMES** served up an announcement that on the past Friday indoor tennis players gathered once again at the Old Greenwich Tennis Academy. The winners on

Court 1 were **PETER DODGE** and **SAM MARASSO**. The winners on Court 2 were **GEOFFREY BURGE** and **DON BREISMEISTER**. Next week's captain will be **PETER DODGE**.

Outdoor tennis: **JOHN KNIGHT** reported that there will be no outdoor tennis next Monday and Thursday as the Town is using the courts. Regarding pickleball, the Town has additional space for one player on Wednesdays and three on Saturdays for the balance of the season. Contact **JOHN** to get an application ([johnknight7@gmail.com](mailto:johnknight7@gmail.com)). Sessions are at the Loughlin Avenue courts from 10-12:30 until August 29. Cost will be \$33 with checks made out to the Town of Greenwich.

Tai Chi. **WILL MORRISON** calmly reminded everyone that sessions are held Mondays and Wednesdays at 3:00 pm. The group has undertaken fund raising for the Neighbor to Neighbor charity.

Walkers: **TAD LARRABEE** strode in with news that twelve Walkers had a successful outing at Binney Park and Riverside last Thursday. Walks are normally scheduled for every Thursday at 9:00 am. If you want to receive email notices for future walks contact **TAD** at [tadlarra@optonline.net](mailto:tadlarra@optonline.net).

Hearts: **DON CONWAY** reported on recent play. Everybody won once!

## COMMENTS

**RUSS HARDEN** opened the floor for other business. **TONY COCCHI** reported that his Facebook page had been hacked and that FB messages from him should be ignored.

**MICHAEL AMBROSINO** offered additional information regarding the planned RMA trip to the Baseball Hall of Fame at Cooperstown, NY, which was canceled due to the pandemic. Prior to the cancellation **TONY FITZPATRICK**, a member of the trip committee, did research on the town of Cooperstown, the Hall of Fame, and the inductees. The plan was to print a pamphlet containing this information and distribute it to the passengers on the bus. **MICHAEL** felt it would be an appropriate gesture to include the information as an attachment to the CBB in appreciation of **TONY'S** time and effort.

**CLICK HERE** for *The Village of Cooperstown*

At only 10:25 am, **HORST TEBBE** closed the meeting with another rousing, raspy rendition of the RMA song (“We are the RMA...!”).

### **TODAY'S SPEAKER**

At 11:00 am **HOLLISTER STURGES** introduced today’s program, a panel of four local businesspeople discussing “Greenwich Small Business and the Impact of the Pandemic.” **ARTHUR STAMPLEMAN** then introduced and interviewed Sean Dowling, a Certified Financial Planner (CFP) and president of the wealth advisory firm The Dowling Group in Riverside, CT. Sean acknowledge published estimates that up to 40% of small businesses in the U.S. will fail this year, although for context it should be remembered that a large percentage of small businesses fail even in normal times. Sectors suffering the most from the pandemic include restaurants, hotels, and dentists. On the other hand, liquor stores, some take-out establishments (like pizza shops) and hardware stores have done quite well. Greenwich small businesses are generally doing better than the national averages; he attributes this to the town’s “good infrastructure.” Sean also spoke about the various government loan programs, including EIDL, PPP and the six-month hiatus on SBA loans. Navigating these can be difficult, and local banks are often best at helping local businesses do this. **ARTHUR** added that he had also spoken with David Moore, commercial lender with Greenwich Bank & Trust and Connecticut Community Bank, who was scheduled to be on the panel but had to cancel. David echoed many of Sean’s observations, and said that his bank had made many loans. His feeling was that the small business failure rate in Greenwich was more like 10%.

**HOLLISTER STURGES** then introduced and interviewed Caren Vizzo St. Phillip, owner and general manager of Caren’s Cos Cobber, a popular American-style bar and grill on East Putnam Avenue in Cos Cob. Caren also manages the restaurant at The Griffith E. Harris Golf Course, newly renamed the Cobber North. She described the severe decline in the restaurant business due to shutdowns during the early stages of the pandemic, and her concern for the welfare of her 18-person staff. However, with the help of SBA loans and outdoor dining at both locations she has managed to survive. Although some indoor dining is now permitted (at 50% capacity), the main issue there is making patrons feel safe dining indoors.

**HOLLISTER** then introduced and interviewed Kim Caravella, who operates “habitatgreenwich,” a unique gift and interior design boutique in Cos Cob. She was forced to close at the start of the pandemic but was able to reopen as controls relaxed. Her business remained viable due to a unique mix of specialty goods, at both modest and higher price points, that are not found at

“big box stores” or online. Especially helpful to her was the fact that she has a busy interior design practice, which continued throughout the pandemic.

**HOLLISTER’S** final guest was Randy Caravella, Kim’s husband, who owns Post Wine & Spirits in Cos Cob, a boutique wine, and spirits shop just a few doors from Kim’s shop. Randy’s business was booming during the pandemic, up 75%-100% each month. For those reluctant to come into the store he worked out a delivery arrangement with Arcuri Pizza, as well as curbside pickup. Business is still good, though returning to levels nearer to normal.

**HOLLISTER** then conducted Q&A with the panelists, reading questions submitted by the virtual audience. Caren observed that her restaurant business was down perhaps 50%, offset to only a small degree by take-out. Take-out service will continue, however. Staff morale is good, and Caren maintains a very positive attitude regarding future prospects. Her number one concern is keeping everyone, including staff, safe. In answer to another question Sean stated that clothing stores had been hit very hard, but financial services such as his were OK. He foresaw a good recovery in 2021. Inflation is not a great concern, at least for the next three years or so. Kim responded that her shop sales were off almost 100% during the shutdown, and loans were difficult to get. However, as noted, her interior design business remained strong. All participants emphasized that flexibility and innovation were the keys to dealing with the present environment.

#### **NEXT WEEK’S SPEAKER**

Brian Desrosier, president of Computer SuperCenter and Lighthouse Technology Partners,  
“Surviving 35 Years in the IT Business in Our Changing World.”

**NOTE TO CBB CONTRIBUTORS:** next week’s CBB scribe will be **AV RIVEL**. Please send a copy of any remarks you want included in the CBB to **AV** at [arivel@optonline.net](mailto:arivel@optonline.net)

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