

IN PERSON



W. MARC BERNSAU

OUTSIDE THE BOX | BILL AND JOYCE CUMMINGS

Giving by example

PHILANTHROPISTS BILL AND JOYCE CUMMINGS SHOW EMPLOYEES HOW IT'S DONE

The Cummings Foundation has distributed more than \$200 million to Massachusetts nonprofits since its inception in 1986, but what the foundation's founders Bill and Joyce Cummings are most proud of these days is the Cummings Properties Employee Directed Giving program that donated a record \$357,000 to 242 local charities this holiday season. The program requires no financial contribution from the commercial real estate firm's employees, and is separate and in addition to Cummings' matching gift program, which matches up to \$2,000 per employee per year. BBJ's Joe Halpern recently sat down with the couple to better understand what drives their lifetime passion for giving back.

TITLES: Founders of the Cummings Foundation
AGES: Joyce, 76; Bill, 80
RESIDENCE: Winchester
EDUCATION: Joyce graduated from the University of Alabama with a bachelor's degree in nutrition in 1962. Bill graduated from Tufts University with a bachelor's degree in business administration in 1958.



Your foundation has given away hundreds of millions of dollars to local charities. Why is your company's employee-directed giving program,

which raises a fraction of the amount in comparison, so important to you?

Bill: Our biggest concern here is to do something that would get our work colleagues more into the whole side of philanthropy that's been important to Joyce and me since we established Cummings Foundation in 1986.

Joyce: The employees are the ones who are doing the work and handing out the money (for the company), which is important to us. This program presented an opportunity to engage them and give them a chance to give away some of what they were earning.

Was it difficult to get the employees to buy into what you were trying to do with the program?

Bill: The percentage has increased each year and I think we're over 90 percent (employee involvement) now. Of course, we want it to be 100 percent, but there have been some language barriers with some (of our employees), and we've had culture barriers with others. There are people here that are just not used to doing that kind of thing. But most of them who do it find that this is just a special opportunity to do something that they otherwise wouldn't do.

Is there one particular thing that stands out most about this program to you?

Bill: It brings both philanthropy and the family into focus. I was lucky enough to have been given that early lesson at home with my mom and the charity work she did in the neighborhood. Now we get to watch the families of our employees enjoy giving back.

What advice would you give executives at other companies about getting their employees to buy into similar program?

Bill: I would strongly advise them the program does wonders in terms of intra-company morale. We get enormous feedback for this program versus what we otherwise do that is so much more significant in terms of dollars. But people notice this one because it's grassroots, it's in the neighborhoods.

How do you start a program like this? What are the first steps?

Bill: It's so easy to manage. It takes no time at all. All we have to do is to make sure the recipients have tax ID numbers and that they are legitimately registered. Beyond that we don't have to do really much more except collect the (charity names) and make sure the checks get distributed.

Has there been any mistakes made along the way to the program?

Bill: The biggest mistake may have been that we originally opened it up to only employees with 10 years or more service with us. We probably started off that way by using it as perk for longevity, and we quickly realized that it was a mistake not to allow all employees to get involved.

The word is that you're writing a book, Bill. Can you tell us a little about that project?

Bill: I very much hope to have the book in circulation by late spring. The book is an autobiography that is just as much at the same time, not a text, but an advice book for people in business, people managing not-for-profits, people managing businesses, entrepreneurs starting things up. Just real basic parts of what it takes to run a good business with a lot of little sidelights worked in wherever I could. So, it's a book on business disguised as an autobiography.



EXECUTIVE PURSUITS
FOOD & WINE

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CHAMPAGNE FOR THE HOLIDAYS? BUT, OF COURSE!

BY SANDY BLOCK

Champagne for the holidays. ... First, let's agree that a taste of the divine French bubbly makes everything look and feel better. Or, at least that it should. It's a perfect gift for anyone who drinks alcohol. Its pop and fizz signal celebration, and the time is most definitely now.



We Americans enjoy close to a quarter of our annual total champagne consumption this time of year.

The question is though, which champagne? Most bottles that you're likely to encounter are classified as either "Brut NV" (a consistent-tasting moderately priced blend of different vintages, vineyards, and grape varieties that remains the flagship of every champagne house's product line up) or the glamorous and ultra-expensive "Tete de Cuvees" (wines, such as Dom Perignon or Roederer Cristal, that are given extended aging and crafted exclusively from the region's finest, most select grapes).

There are, however, some insider champagne categories that are distinctive, delicious and memorable. And the big secret is that they're amazing accompaniments to the right dishes. All of the following, for instance, are naturals with lobster.

Simply put, these are the driest wines of the region, with no sugar added to take the edge off champagne's natural acidity. The best are bracingly citric and tart, with transparently chalky flavors. Some refer to this style as "naked champagne" because there aren't even traces of sweetness to mask the intensity of flavor. One of my favorites is Billecart-Salmon "Extra Brut," NV, which is a very pure expression of champagne's natural affinity for raw shellfish.

Blanc de blancs: These are pure chardonnay champagnes and they have some of the longest aging potential. Creamy in texture, they epitomize finesse, with subtle vanilla, herb-like and often mineral flavor tones. The Ruinart Blanc de Blancs, Brut NV is a real treat, especially with white-fleshed fish. It's a "melt-in-your mouth" champagne.

Rose: What's more festive than pink champagne? A fast-growing segment of the market, it's almost always produced by adding about 15 percent red wine from the region into a white brut champagne. Few have the full complement of lush, spicy, berry-like flavors of the Laurent-Perrier, Cuvee Rose Brut, which is 100 percent pinot noir. Its over-the-top charm and slightly smoky notes make it a fantastic accompaniment for poached salmon.

Vintage: Constituting less than 5 percent of U.S. sales, to most people vintage-dated champagnes fall in a nebulous category, somewhere between the ubiquitous Brut NVs and the aspirational prestige Cuvees. The product of years that experience exceptional weather, they are easier to make than NV, because they require less blending. Aged for a few years more than the mandatory three, Taittinger Brut 2009 is a richer tasting wine, with toasty bread-like and hazelnut aromas.

Demi-sec, or sec: These are mellow rounder textured champagnes that feature substantially more sugar dosage than brut. They're not exactly confectionary, but you will likely notice some mild sweetness. My favorite is the Veuve Clicquot "Demi Sec," NV, from the best-selling producer on the U.S. market. Interestingly, this champagne style is ideal for moderately spicy Asian curries as well as white fruit-based desserts, such as those incorporating peaches or pears.

Sandy Block is VP of beverage at Legal Sea Foods. He was the first American resident of the East Coast certified as a Master of Wine.