



Reading resident Joyce Vvriotes, executive director and a trustee of the Cummings Foundation, poses in her office at Cummings Properties in Woburn.

DEDICATED TO PHILANTHROPY



Vvriotes, an avid runner, poses with her dogs, Kona and Chase.

Reading woman leads the charity-boosting Cummings Foundation

Organization and action. They have a presence in Joyce Vvriotes' office. The Reading resident directs the Cummings Foundation, based in Woburn, an extraordinary entity formed by Bill Cummings, 87, a Medford-raised and Tufts University-educated entrepreneur whose life has revolved around opportunity and ideas. Since the foundation's modest start in 1986, when Cummings and his wife, Joyce Cummings, pledged 10% of their annual income, they have given away more than a half-billion dollars of wealth generated by Cummings Properties, a commercial real estate venture. Dollars have flowed to nonprofits funding causes related to human services, social justice, education, health care and the environment. Now, the profit from the rents on all 11 million square feet of Cummings properties (owned outright) flows to organizations in or near the communities where Cummings owns its buildings. Among the local recipients have been Mission of Deeds and Understanding Disabilities, both based in Reading. Mission of Deeds, at 6 Chapin Ave., has received

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Joyce Vyriotes catches up with Bill Cummings, a former Reading resident who established the Cummings Foundation with his wife, Joyce, in 1986. The charitable organization has awarded \$500 million in grants to Greater Boston nonprofits.

awards over the years totaling \$524,000. The most recent one in 2018 was for \$300,000 over 10 years.

The nonprofit gives new beds and bedding and other household essentials to people leaving homelessness and others in need, says its director of partnerships, Sharon Petersen.

Since it started in 1993, it has provided people with more than 27,000 beds and furnished almost 17,000 homes.

Last year, the organization gave away 1,500 beds with pillows and sheets, as well as cribs and crib mattresses and bunk beds. Everything is new.

"There is nothing out there like the Cummings Foundation," says Bruce Murison, who has been with Mission of Deeds for around 30 years and now works in the warehouse.

This year, the philanthropic company awarded \$30 million to 150 organizations in 49 Massachusetts towns and cities.

Running the good race

Vyriotes has been with the Cummings Foundation since 2010. She is also a marketing and communications person for the affiliated Cummings Properties.

Her office is clutter free and well lit. A

treadmill work station stands in the corner. At her sit-down desk rests an exercise ball for a chair.

She's a triathlete. She and her husband, Paul, undertook the unique challenge of running every street and road in Reading when running competitions paused during the pandemic.

Vyriotes especially likes to move others' lives forward.

In a tour of her office, she points to posters and photos and events tied to foundation grants.

Other charitable organizations don't necessarily publicize their giving. In the beginning, the Cummings Foundation tended to keep things low key, as well.

Not anymore. Vyriotes says that they create posters for each round of giving and distribute press release templates to recipients for them to publicize the awards.

Recipients say that foundation awards attract additional charitable giving from others.

"They say this is a like a Good House-keeping Seal of Approval," Vyriotes says.

The foundation is known for identifying small and medium organizations doing critical work, whether it be feeding the hungry, helping immigrants or unhoused

people get settled or learn new skills, or funding schools that train people in health and nursing and other fields.

They also are partners in larger pursuits, including the minority-serving Franklin Cummings Tech in Boston, teacher training at Salem State, the Cummings School of Architecture at Roger Williams University, and Endicott College's Cummings School of Nursing and Health Sciences.

The Cummings Foundation committed \$15 million to help create the University of Global Health Equity in Rwanda, a founding contribution matched by the Bill & Melinda Gates Foundation. The Cummings Foundation subsequently gave an additional \$10 million for a newly completed campus in Butaro, Rwanda.

Among the volunteers who review grant applications and visit award recipient sites are a North Reading resident, Eric Johnson, and two Reading residents, Bill McElhiney and George Rio.

Johnson, a Tufts University employee for 36 years, works in fundraising and alumni relations and has known Bill Cummings for years.

For nine years, Johnson and others have reviewed applications from prospective award recipients, forwarded by Vyriotes

and her team.

"By the time we review applications, we are reviewing the best of the best," Johnson says.

Vyriotes brings discipline to everything she does and has an outgoing personality, he says.

McElhiney, a recently retired administrator with O'Sullivan Architects in Reading, volunteered for the Cummings Foundation as a site visit committee member in 2022.

On their visits, members hear how recipients are making use of the awards. His first visit was to a Lawrence organization that gave bundles of clothes to children in need.

Another visit was to the University of Massachusetts Lowell for a recipient that helps first-generation college students adjust to campus life. McElhiney met the director and five of the students.

"They were honored to know we care about them," he says.

Murison says that a site visit member recently came to Mission of Deeds to hear how the money was helping the organization. He appreciates the opportunity to tell their story in person.

Occasionally, Vyriotes stops by the downtown nonprofit to say hello. Once, she brought along her father, who had been visiting her.

Mission of Deeds helps people throughout Middlesex and Essex counties, as well as Chelsea, Revere and Winthrop.

Humble beginnings

Down the hall from Vyriotes' working quarters is Bill Cummings' office. It has a big glass-cased bookcase, the floor spread with an Oriental rug.

Framed photographs and media articles and plaques tell much of the Cummings story, as does his book, "Starting Small and Making It Big: Hands-on Lessons in Entrepreneurship and Philanthropy."

Cummings has since retired from the day-to-day operations of his real estate venture, but he and his wife are still involved in the foundation. Dennis Clarke is CEO of Cummings Properties, which manages the commercial real estate owned by and operated for the sole benefit of Cummings Foundation.

Cummings grew up in Medford. His family lived in an apartment above a liquor store and taxi stand.

From an early age, he worked and saved money. In junior high, he sold ice cream from a bike with a refrigerated unit. Later, he worked at Brigham's Ice Cream.



Joyce Vyriotes is flanked by Dennis Clarke, CEO of Cummings Properties, and Woburn Mayor Michael Concannon at the Cummings Foundation's 2024 Grant Winner Celebration in June.

He and his father bought and sold small boats. They bought low, negotiating the price, and sold higher, making a profit on these 10- to 12-footers – often on the market as boaters sought bigger vessels.

Cummings studied liberal arts at Tufts and after graduation worked for Vick Chemical Co., in traveling sales. In the early 1960s, he bought a fruit juice business, Old Medford Foods, for \$4,000 and transformed the operation by selling the product at colleges.

He was outgoing, had his eyes open for opportunity and saw one by buying refrigerated dispensers and selling juice at college cafeterias.

He met his wife when making a sales call in Boston at Mass Eye and Ear, where she was a dietician.

Their first home was in Reading, on Ash Hill Road, from 1967-70. They have four children and numerous grandchildren, all of whom have been provided for to help them navigate their economic futures.

In 1970, Cummings sold Old Medford Foods for \$1 million and moved into the commercial real estate sphere. He says that the company grew during downturns in the economy, such as in 1996, in New England.

"Big time," he says.

Many developers and contractors who had tried to grow too swiftly ended up having to sell their holdings at bargain basement prices. Cummings typically bought property with his own cash, thereby avoiding interest payments on

loaned money.

In 1996, Cummings bought the former headquarters of United Shoe Machinery Corp. in Beverly for \$500,000.

He spent millions of dollars restoring its appealing turn-of-the-century architecture and earned the adoration of untold numbers of local people who had once worked there or had family who had worked there.

The business park became and remains very successful. But success can come to mean different things.

In his book, Cummings includes the following revelation:

"After many successful years building and leasing commercial real estate in Greater Boston, Joyce and I came to recognize and believe that no one can truly 'own' anything. With our ever-so-brief stays upon this earth, how can we possibly think of ourselves as *owning* land? How can we ever be anything more than caretakers of the ground that lies beneath whatever we might develop on a site? It was easy thereafter to start giving away much more."

In 2011, he and his wife joined The Giving Pledge, founded by Bill and Melinda Gates and Warren Buffett to encourage the world's wealthiest people to pledge at least half their assets to charitable causes, while alive or after death.

Creating opportunities

Often, the Cummings Foundation gifts are transformational for the recipients and those whom they serve.

In Lawrence, one of the most densely populated and poorest cities in Massachusetts, where more than 80% of the population is Hispanic, many of them immigrants or first-generation families, eight nonprofits received Cummings grants this year.

Esperanza Academy, a privately funded tuition-free middle school in Lawrence, received a \$500,000 Cummings Foundation grant over 10 years. The money, according to Head of School Jadihel Taveras, will pay the salary of a second full-time math teacher and otherwise enrich STEM education for its students. The academy has extended-day classes 11 months of the year.

Esperanza's half-million-dollar grant comes at a pivotal time. It will break ground this fall on a \$30 million school at 454 N. Canal St.

In Haverhill, Jennifer Matthews, the director of L'Arche Boston North, an organization that helps adults with disabilities develop culinary skills, says that the foundation's 10-year \$500,000 grant will help L'Arche open a community cafe where the clients can learn not just how to prepare and serve food but to meet and talk to customers.

Vyriotes is well suited for the Cummings mission, dedicated to helping those most in need. The former high school majorette grew up in Melrose and studied anthropology and English at Mount Holyoke College, graduating in 1996. She later worked in the Southwest between 2000 and 2010, raising money and organizing events for the University of Arizona Cancer Center and the Muscular Dystrophy Association.

Her first job out of college was with Boston Duck Tours, founded by bold entrepreneur Andy Wilson. He faced waves of municipal opposition to his idea of taking tourists on trips by land and water in amphibious vehicles.

Wilson was persistent.

"Andy had a saying, 'You can't tell me no, not right off the bat. Consider the possibility, then come back to me,'" Vyriotes says.

The Cummings Foundation and Cummings Properties share a similar philosophy, whether it includes a new funding idea or seeking a municipal approval for a commercial property.

"We have a saying here, 'Let's get to yes,'" Vyriotes says.

That yes ends up delivering broad dividends, including those that help people succeed. 🏆