

# PORTSMOUTH

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*Investments in  
our Community*

APRIL 2025  
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# inside *the issue*

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## Featured

**10** **Keeping the Vibe Alive**  
WSCA-LP, Portsmouth Community Radio, is a hive-mind of creativity and endurance, led solely by volunteers.

**16** **Angels of the Animals**  
Saving suffering animals in Nicaragua is a mission of the heart for NicaLove founder Julie Burke.

**24** **Taking Humor Seriously**  
Harnessing the power of comedy to inspire growth and establish connection.

**30** **From Bike to Boardroom**  
Business owner and board director Monica McCarthy finds joy in the intersection between work and play.

## On the Cover

WSCA-LP, Portsmouth Community Radio is a community-led effort where creativity and passion meet stamina and determination. Read all about the people who make it happen on page 10.

Photography:  
Kevin Edge  
Photography

## Departments

- 4 Lifestyle Letter
- 8 City Scene
- 10 Local's Choice LIFE + CULTURE
- 16 Inspired By LIFE + CULTURE
- 24 Back Stage ARTS + CULTURE
- 30 Inspired By FINANCE + LEGAL SERVICES
- 32 Realty Report REAL ESTATE
- 34 Events



# From *Bike* to *Boardroom*

Business owner and board director Monica McCarthy finds joy  
in the intersection between work and play

ARTICLE BY ANN KATHRYN KELLY | PHOTOGRAPHY BY KEVIN EDGE

“I’ve never seen a demarcation between work and play,” Monica McCarthy observes during our phone conversation on a winter morning. “I do what I love and love what I do.”

It’s this mindset that defines both her firm—Seascape Capital Management in Portsmouth—and her personal journey. “One thing spills into another,” she continues. “Clients become friends, activities and interests become charitable endeavors, exercise creates relationships and community.”

McCarthy leads a team of five financial professionals at Seascape Capital Management, each bringing deep experience

and a client-first mentality. The firm takes a personalized approach to wealth management, catering to high-net-worth clients. With CFA®, CDFA®, CPWA® and CEPA® certifications, McCarthy combines her expertise as a financial and wealth advisor with a passion for fitness and charitable support that drives her professional and personal life. There’s a sixth VIP—Very Important Pooch—at the firm: Chloe, McCarthy’s beloved yellow Labrador and “Chief Morale Officer.”

“We always check with clients ahead of time to make sure they’re comfortable around dogs,” McCarthy says with a smile.



“But Chloe has a way of making everyone feel at home, especially in New England winters, when she’s an expert at keeping feet warm under the conference table.”

A runner for many years, McCarthy pivoted to cycling as a lower-impact sport and built endurance while riding with friends around the Seacoast. Her late husband Jim, who founded Seascope Capital Management in 2003, had fundraised and rode for several years in the Pan Mass Challenge, the grueling 200-mile bike ride to raise money for The Jimmy Fund and cancer research. When he encouraged her to join, she initially saw it as just another endurance event before discovering something much deeper: a broader perspective on perseverance, teamwork, and long-term vision—the same principles she applies to wealth management.

She went into it, she explains, understanding certain givens. It would be a well-supported and well-organized fundraising event. She would have her teammates around her at all times for motivation. She would need to balance the urge to go fast and prove herself on her first outing with the “long game” pacing approach needed to climb steep hills and wind through dozens of towns.

But what McCarthy came away with after that first ride were profound and life-affirming lessons. Of determination. Resilience of the human spirit. Physical, emotional and mental support for a cause that touches loved ones and strangers alike.

“Seeing mile after mile of crowds of people holding thank-you signs for the riders, raising their voices and arms to cheer us,

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seeing little kids with no hair and big smiles all along the route,” McCarthy remembers. “I had to say to myself, don’t start crying. I’m reading signs that say ‘I’m alive because you ride.’ It was powerful and humbling and unforgettable.” She went on to complete the ride for 10 consecutive years.

McCarthy is also deeply committed to philanthropy and the arts, seeing both as vital extensions of her values. She is a longtime supporter of Crossroads House in Portsmouth, sits on the board of the NH SPCA, and has served on the board of Portsmouth’s now-closed Museum of New Art (MONA). “Art and finance may seem like different worlds,” she says, “but both require vision, creativity, and a deep understanding of how all the pieces come together.”

*Thank you to the Gallery at Jimmy’s for providing the perfect backdrop for Kevin Edge to capture Monica McCarthy for this story.*

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