

NEWSLINE

Fulton Montgomery Chamber Announces Leadership Academy

The Fulton Montgomery Regional Chamber of Commerce will offer a Chamber Leadership Academy with classes to begin in September of 2018. The program is designed to build leadership effectiveness for new and emerging leaders who are employers, or employees, of regional businesses. The program will be highly collaborative and provides participants with tangible learning that can be applied at work, and in life. Attendees will also network and build valuable relationships with business and community leaders from the region.



Micah Strom, Leadership Academy Facilitator

Each session will be held in a regional business with tours of that business offered to attendees. The 8-week program dates and sessions are as follows from 9am-1pm with locations to be announced at a later date:

Session 1: Understanding your Leadership Style, September 7

Leveraging the power of Everything DiSC® Management, each participant will complete an assessment prior to this session and will receive a 27-page report related to their leadership style. This session helps leaders to first understand their style, recognize the styles of others, and how to motivate, delegate, and interact effectively with people of different styles. The concepts of DiSC® are reinforced throughout the remaining sessions.

Session 2: Managing your Human Resources, September 14

Leading a high performing team relies on hiring the right people. This session takes



participants through creating an effective job description, understanding various selection tools and which are most correlated to job performance, and how to navigate the drivers of employee performance.

Session 3: Motivation, September 21

Different employees are motivated differently and

leaders have a large impact on ensuring that employees are motivated in ways that are meaningful to them. This session discusses motivation and how leaders can effectively motivate their teams.

Session 4: Building a High Performing Team, September 28

A leader cannot be suc-

cessful without a high performing team. Leveraging the concepts of the 5 Dysfunctions of a Team, this session explores how a leader can build trust, encourage productive conflict, gain commitment, drive accountability, and ultimately achieve results.

Session 5:

Communication, October 5

Often we take for granted the power of communication. This session discusses the power that communication has on being an effective leader and how a leader can leverage various forms of communication to be effective.

Session 6: Delegation, October 12

Managing the work on the team requires a leader to delegate and assign work properly which can be difficult for leaders. This session discusses how a leader can effectively delegate work to their team and support their team along the way.

Session 7: Crafting Strategy, October 19

Leading a team means setting a direction for them. This session discusses the strategic planning process and how leaders can leverage the process to craft an effective strategy for their team and to also understand how to contribute to and understand the strategy of their organization.

See Academy, on page 4

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Letter from the President

As I write this article, today is June 21, the official first day of summer and the longest day of the year. But what many people actually recognize as the first day of summer actually happened three weeks ago with Memorial Day weekend.

What most people may not realize is the multitude of visitors that come to our region during this season, providing us with a seasonal boost to our economy that we depend on. Your Chamber, being the tourism promotion agency for both Fulton and Montgomery Counties spends a considerable amount of time, money and energy to invite travelers to our region by highlighting our natural beauty, unique history, family-fun venues and our variety of day or weekend events.

Having been born and raised here, and as a lifelong resident of this area, I know all too well how easy it is to take for granted all the wonderful and exciting opportunities that are available in our two-county region.

In Fulton and Montgomery Counties, you don't have to worry about the aggravating crowds, noise or two-hour waits for a table at a restaurant like some other popular destinations. Many tourists are attracted to our serene environment which many vacationers desire.

Our 44 lakes, beautiful wilderness, orchards, farm markets and historic sites are just a few things so many individuals and families are looking for. Fonda Speedway, Glen Ridge Motor Sports Park and the Amsterdam Mohawks are just a sampling of competitive and exciting attractions for the entire family. Or maybe enjoy serenity and wilderness. The region offers great outdoor resources with many hiking trails and for fishing, we have world-class on the Great Sacandaga Lake and the Mohawk River. Or, for the history buff, the significance of the Mohawk Valley is obvious and offers many sites including Johnson Hall, Guy Park Manor, Fort Klock and Fort Johnson.

As I mentioned earlier, many of us tend to overlook the importance of tourism as an important factor to our economic well-being. The number of jobs, both seasonal and full-time are considerable, and no matter where we live or what we do, we all benefit from the enormous amount of sales tax and hotel tax generated by what travelers spend here each year. In 2016, visitors to Fulton County spent \$56,042,000 and \$39,034,000 in Montgomery County.

So, whether you're a business in our region, or a resident, remember to give a friendly nod and smile to visitors to our communities, who do so much more for all of us than you can ever imagine!

For more information regarding the Chamber and what we offer our members and to our region, please feel free to contact me personally at president@fultonmontgomeryny.org or call me at (518) 725-0641. Always remember, the Fulton Montgomery Regional Chamber of Commerce is the leading voice of business in the region providing advocacy, resources and solutions for our members.



Mark Kilmer
President/CEO

Fulton Montgomery
REGIONAL CHAMBER OF COMMERCE

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Fulton Montgomery Chamber Names Fulton County Male and Female Athletes of the Year

The Chamber awarded John Fancher of Mayfield High School its 2018 "Male Athlete of the Year" and Hannah Coupas of Northville High School its 2018 "Female Athlete of the Year" at the Chamber's 31st Annual Sports Award Banquet held on Wednesday, June 6 at the Holiday Inn, Johnstown. Keynote speaker at the event was Lexi Swatt of Johnstown High School's class of 2013 who now works for CBS Sports Digital in Ft. Lauderdale, FL. The Platinum Sponsor for the event was Wal-Mart Distribution Center #6096.

John Fancher is a three-sport athlete for Mayfield High School. In fall, he is a soccer star, this year making first team Western Athletic Conference All-Star, he won the Coach's Award, and was Captain of his team that was the WAC Champion this year, and also last year.

He is a member of the school's Swimming & Diving Team which is combined with Gloversville, for which he was named a Foothills All-Star. He competed at sectionals this year for the team, placing 3rd in the 200 Medley Relay, 4th in the 200 Freestyle Relay, and 7th in the 100 Yard Backstroke. He was named co-rookie of the year in this, his first year on the Gloversville-Mayfield Swimming & Diving team.

In baseball, he was a 4-year varsity team member, and this year was named a Western Athletic Conference All-Star and was Captain of his team.



Members of the Sports Award Committee pose with John Fancher, Male Athlete of the Year; Hannah Coupas, Female Athlete of the Year, and Lexi Swatt. From left, Jim Landrio, John Mancini, John Fancher, Lexi Swatt, Hannah Coupas, Larry Peck, Jim Del Savio, Geoff Peck

Hannah Coupas of Northville participated in Soccer, Basketball and Track & Field. Her soccer team was the Western Athletic Conference Mohawk Division Champion and Section 2, Class D Champion. She was the WAC First Team overall All-Star; WAC Division 2 All-Star; a member of the Section 2, Class D All Section team; Section 2, Class D Player of the Year; Class D First Team All-State. She will attend Castleton State in the Fall to play soccer. This year, she had 20 goals and 12 assists, received the Northville Coach's Most Valuable Player Team Award, and was a Team Captain.

In the winter months, she plays basketball where she was First Team WAC Mohawk Division All-Star and

named to the Fulton County All-Area Team. Her stats are impressive as she scored 332 points (averaging 15.8 points per game), had 196 rebounds (9.3 per game); 53 blocks (2.5 per game) and 56 steals (2.6 per game). In this sport, she earned the Northville Most Valuable Player Team Award.

In Track and Field this Spring she set a 400 meter school record and the 200 meter school record.

The Male and Female Athletes of the Year were selected from the top 36 athletes as they were submitted from the Athletic Directors from the six Fulton County High Schools. The Chamber honored these athletes with medals and recognition at the event. The top athletes that were named from

each school:

BROADALBIN-PERTH HIGH SCHOOL

Jordyn DeNeuville
Alex Gardner
Zacharay Johnson
Nicholas Myers
Meghan O'Connor
Kayla Weaver

GLOVERSVILLE HIGH SCHOOL

Alexandria Benfatti
William Galster
Kerri Hauser
Trevor Mee
Brent Muhlberger
Jennifer Vickery

JOHNSTOWN HIGH SCHOOL

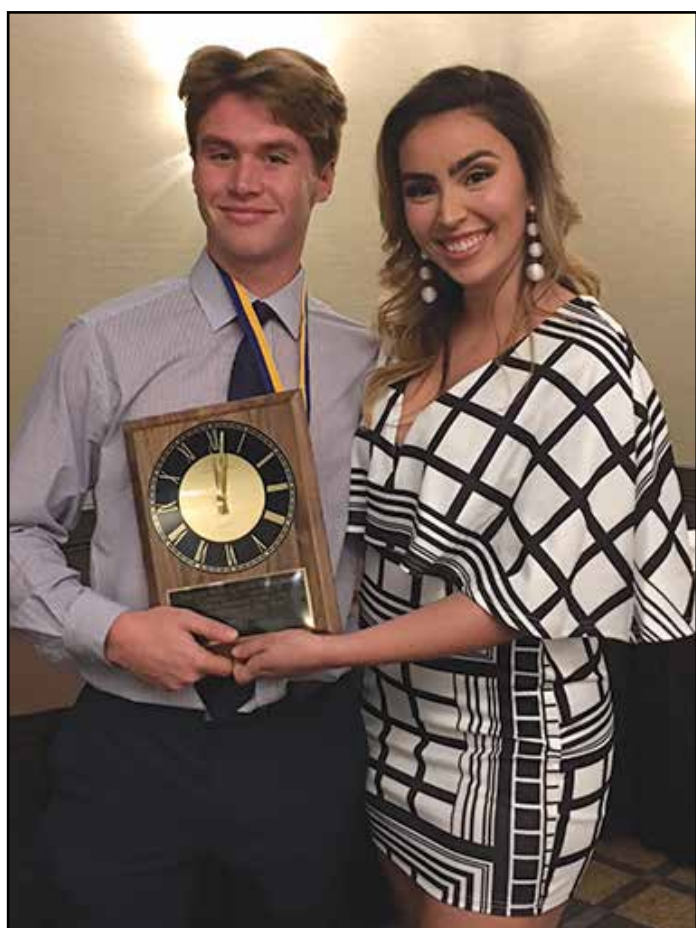
Emily Miles
Trevor Porter
Julia Sarullo
Andrew Sitterly
Jesse VanNostrand
Adam Wilson

MAYFIELD HIGH SCHOOL

Sydney Benton
John Fancher
Tommy Gates
Camryn Meca
Riley Mykel
Sydney Sheldon

NORTHVILLE HIGH SCHOOL

Hannah Coupas
Jill Hadland
Lucas Jetty
Michael Kalkbrenner
Andrew Klingbeil
Emily Ovitt



Male Athlete of the Year John Fancher and Keynote Speaker Lexi Swatt



Female Athlete of the Year Hannah Coupas and Keynote Speaker Lexi Swatt

See Athletes, on page 4

Athletes, continued from page 3



Athletes from Johnstown High School pose for a photo at the event

OPPENHEIM-EPHRATAH/ ST. JOHNSVILLE HIGH SCHOOL

Trent Backer
Sarah Carl
Coby Cover
Devyn Jones
Seth Myers
Madison Richardson

Chamber honored the schools' Championship Teams and Individual Champions with gifts and recognition in the event program.

The Fulton Montgomery Regional Chamber of Commerce is pleased to host and honor Fulton County's top athletes and athletic directors, and championship teams, their coaches and team representatives at the annual Sports Award Banquet. The

In addition, at the event the event's committee is comprised of

Chairman Jim Landrio (Holiday Inn), Jim Del Savio (WEST & Co., CPAs, PC), Michael Hauser (Twin Cities Sports Promotions), John Mancini (Beacon Insurance Agency Group), Geoff Peck (Nathan Littauer Hospital Foundation), Larry Peck (Ret. NBT Bank), Tom Roehl (WENT-AM 1340), Paul Wager (Leader-Herald) and Terry Swierzowski and Mark Kilmer from the Chamber.

The committee wants to thank the

following Chamber Member Sponsors for this year's event:

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- James Chevrolet of Johnstown
- Leader-Herald
- McDonald's Johnstown-Gloversville
- Taylor Made Group

Academy, continued from page 1

Session 8: Leading Change, October 26

If one thing is constant in organizations today, it's change and it's occurring at a faster rate than ever before. In this session, we review change, how it impacts our teams, and how we can understand the change process to lead our teams through changes effectively.

The program will be facilitated by Micah Schrom, MBA, Principal Consultant at Collaborative Dynamics, Visiting Professor of Management at Siena College and a Certified Workforce Planning Professional.

Included with the program are printed course materials, food and beverages during sessions, six one-hour one-on-one leadership coaching sessions that will take place at the workplace post-Academy, and a behavioral assessment that helps teams and leaders better understand different styles, how to interact with one another, motivate each other, and more.

Cost of the program is \$1,499 for Chamber member businesses and their employees and \$1,699 for future member businesses and their employees. Each session will take place on a Friday,

and are scheduled from 9am-2pm.

The Chamber is looking for sponsors for the program as well as locations for the classes. Please contact Chamber President/CEO Mark Kilmer for details.

For more information contact Mark Kilmer at the Fulton Montgomery Regional Chamber of Commerce at (518) 725-0641 or president@fultonmontgomeryny.org. Space in the program is limited. Visit the Fulton Montgomery Chamber Leadership Academy Facebook page or the Chamber's website for online information.

Correction

In the June issue of Newsline, there was a photo from the River Ridge Living Center Business After Hours that incorrectly identified an attendee from the National Shrine of Saint Kateri Tekakwitha.

The attendee pictured was Barbara Minch, not Rita Gullion as she was originally listed.

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Your Business on the Chamber Website It's a Great Benefit of Membership



If you haven't completed, reviewed or enhanced your business listing on the Chamber website, www.fultonmontgomeryny.org, you need to. The business directory on our website is Search Engine Optimized and ready to drive traffic to your business information – your website, Facebook page, phone, or to your doorstep. This could be a critical component of your business' online strategy and also one of the most valuable benefits of your Chamber membership.

As a Chamber member, your FREE listing on the Chamber's Online Business Directory includes:

- 200 character business description
- Hours of operation
- Driving directions
- Personalized keywords to help search for your business on the site
- Free online job postings
- Free online promotions
- Updating the Chamber's database without having to call or email

These basic listings require your attention to update your business description, 8 key word/search terms, hours of operation and driving directions to enhance your searchability.

Don't remember how to log on to your listing on our website? PLEASE contact Terry Swierzowski at the Chamber and she can help you. Call (518) 725-0641 or email terrys@fultonmontgomeryny.org.

Start by checking out what business information is already on our site by visiting www.fultonmontgomeryny.org and go to our business directory. We have made a strategic decision to develop our website into a true asset for our businesses, and for the people who are trying to find you, both inside and outside of our region. Please go to this link to watch a short video on how to better capture this online traffic or to fill out an online request form to get help from ChamberMaster: campaign.chambermaster.com/Public Your Business on the Chamber Website

People on our website have already made an important decision; they are looking for a business right here in our region.

Many members realize the benefit of their membership and the value of targeting the market already driven to the Chamber's Online Business

Directory. It is about utilizing the web and the Chamber name to promote your business.

Jason Moengen, our Internet Marketing Consultant from our software and marketing partner, ChamberMaster, can help you promote your business to these targeted, potential consumers using the Chamber's website. **Jason will be in our region from July 15 to July 19 to meet with**

members in person; he is also available by phone/email from July 2 through July 31, to provide advertising and listing upgrade opportunities to increase your business' visibility online.

Here are some of the opportunities that Jason can provide to your business during this website campaign:

- Enhance your Listing
- Logo, Photos, Priority Placement in the Online Business Directory, a 1600 Character Business Description, with an additional 200 Character



**Jason Moengen,
Chamber's Internet
Marketing Consultant
from ChamberMaster**

Description right in the Search Results

- Receive an Enhanced Map Listing Pin which includes more information when clicked
- Be Highlighted in your Business Category
- Display a custom banner ad as one of our Limited Business Category Sponsors
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Watch your email for more details on how to schedule your one-on-one consultation or if you'd like to get on the list to be contacted first, you can email jason.moengen@growthzone.com or call 800-825-1785 x351. You can also contact Terry at the Chamber if you have any questions or need further information.

These opportunities are only offered once per year – don't miss out!

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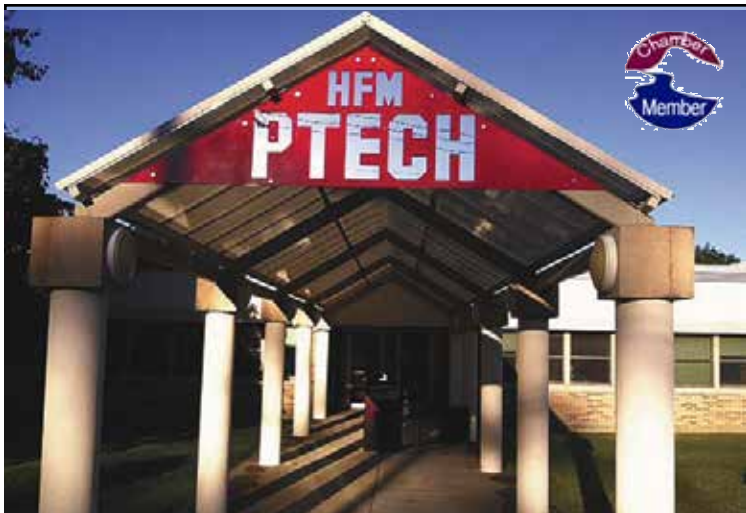
Tax Benefit for Chamber Member Businesses!

You may deduct costs for dues to professional organizations and those organizations which you can show are necessary to conducting your business. For example, your dues to the Chamber are deductible if you can show that your Chamber membership allows you to promote your business – which we definitely do!

The IRS stipulates that the membership associated with these dues must be ordinary and necessary and actually help you carry out the duties of your trade. If your motivation for joining an organization is primarily for pleasure or for social purposes, those associated membership dues are not deductible.

The IRS allows a wide swath of qualifying organizations for this business deduction, including not only chambers of commerce and medical and legal associations, but also organizations like business leagues, civic or public service organizations like the Kiwanis, real estate boards and trade associations. However, the fraction of membership dues that goes toward lobbying or political activities—even when applicable to your specific line of business—is not considered a deductible expense. Such as in the case of the U.S. Chamber of Commerce that does a fair amount of political lobbying, 25% of membership dues you may pay to them would not be deductible, while 75% of those dues can be deducted.

The Chamber always suggests that you consult with your tax professional. Don't have a tax professional? Please refer to the list of tax preparers, accountants, etc. on our website at www.fultonmontgomeryny.org.



Are you interested in working with students who will embrace the essential business skills and who will be trained educated employees for the future?

Well, PTECH is the new future! PTECH is a technologically based early college high school that allows students to gain real-world, project based experiences through partnering businesses in your community.

We are currently looking for mentors who will be willing to communicate online with students weekly. Interested in becoming a partnering business?

Contact Nicole Walrath at

(518) 725-0641 or nicolew@fultonmontgomeryny.org for more information.



Saratoga Arts Offers Community Arts Grants in 2019

Saratoga Arts is offering 2019 grants of up to \$5,000 to be awarded to non-profit organizations, municipalities and sponsored individual artists in partnership with qualifying organizations to present arts and cultural programs of high artistic merit in local communities in Fulton, Montgomery, & Saratoga Counties.

Basic Eligibility Requirements:

- Applicant is an incorporated non-profit, or government entity or municipality in Fulton, Montgomery, or Saratoga County
- Event must take place in the county that the organization is located in
- Event must be open to the general public
- Requesting funds for an arts or cultural event taking place in 2019
- Additional funding resources must be secured in cash and in-kind
- Applicant is an incorporated non-profit, or government entity or municipality in Fulton, Montgomery, or Saratoga County
- Event must take place in the county that the organization is located in
- Event must be open to the general public
- Requesting funds for an arts or cultural event taking place in 2019
- Additional funding resources must be secured in cash and in-kind

Learn more at www.saratoga-arts.org/grants

Informational Grant Seminars

Saratoga Arts offers free in-person and web-based seminars to assist applicants in understanding the grant application process. Seminars focus on specifics of the grant application, including writing the narrative, successfully completing the budget, successful project examples, and review panel tips. Here are the seminars taking place in our region and/or online:

July 12, 2018

Meet the Artist & Studio Visit
Artist Grant Info. Presentation
Julie Takacs Art Studio
439 Mapletown Road
Canajoharie NY 13317
6:30pm-7:30pm
(Julie Takacs 2015 Artist Grant Awardee)

July 25, 2018

Saratoga Arts
320 Broadway, Saratoga Springs
9am-10am, Community Arts Grants
10:15am-11:15am, Arts Education Grants
11:30am-12:30pm, Artist Grants

August 1, 2018

Paul Nigra Center for Creative Arts
2736 NY-30, Gloversville, NY 12078
5:00pm-6:00pm, Community Arts Grants
6:15pm-7:15pm, Arts Education Grants
7:30pm-8:30pm, Artist Grants

August 8, 2018

Centro Civico
143-145 East Main Street
Amsterdam NY 12010
5:00pm-6:00pm, Community Arts Grants
6:15pm-7:15pm, Arts Education Grants
7:30pm-8:30pm, Artist Grants

September 12, 2018 Live Webinar

Registration Required
4:00pm-5:15pm, Community Arts Grants
5:30pm-6:45pm, Arts Education Grants
7:00pm-8:15pm, Artist Grants

Applicants may attend any one of the listed seminars.

Register online at www.saratoga-arts.org

Returning Applicants

Returning Applicants are not required to attend an Informational Seminar. As an alternative, returning applicants are asked to register online to receive the document Application Overview – For Returning Applicants, which outlines new and important updates and changes to the grant application process.

Deadline to Register: September 14, 2018

Upcoming Application Deadlines

Letter of Intent Deadline: September 14, 2018

Application Review Deadline: October 5, 2018

Application Deadline: October 26, 2018

Grant Writing Assistance is Available

In addition to informational seminars, Saratoga Arts offers current applicants grant writing assistance, proposal feedback, and helpful grant-related resources.

Do You...

Have questions about the Community Arts Grant Program at Saratoga Arts?

Want to find out if your project idea is eligible for funding?

Need help narrowing down potential locations and artists for your arts event?

Need feedback on your grant proposal narrative or budget?

For more information visit:

www.saratoga-arts.org/grants

Opportunities To Represent Our Region at Gems Along the Mohawk

Gems Along the Mohawk represents a most unusual private/public partnership and clearly boosts community-wide support. By educating visitors, they encourage them to experience the many recreational, historic, natural and commercial resources of Central New York, highlighting both the rich agricultural and industrial history of that region. They greet over 150,000 visitors each year at the specialty retail store, cruise desk and Waterfront Grille. They house over 70 manufactured regional legacies.

Of key importance to their visitors is their strategic location, being on the Erie Canal at Exit 30 off of the NYS Thruway, on the route of the Canalway Trail and at the beginning of the Southern Adirondack Scenic Byway. It is the only place in the entire State of New York where the water meets the road in such a convenient, attractive manner.

In 2017, Gems Along the Mohawk celebrated its 15th year on the Erie Canal in Herkimer, perfect timing as the Erie Canal was celebrating the 200th year celebration of its opening. In 2018, they will begin celebrating both the manufacturing legacies of the Mohawk Valley

and the 100th anniversary of the opening of the Barge Canal System. This waterway was an integral part of the transportation of the manufactured goods from the shores of the canal to businesses throughout the country. This waterway helped make New York State "The Empire State." The businesses that already are included at the Gems Along the Mohawk each have a special historic story to tell.

Gems Along the Mohawk is looking for businesses in Fulton and Montgomery Counties to represent our region in the specialty retail store. Any business can sell their products there and they are looking for a variety of different businesses to best

represent us there.

If you are interested in having a display for your business at Gems Along the Mohawk, please email Terry Swierzowski at the Fulton Montgomery Chamber **No later than Friday, July 20** at terrys@fulmontgomeryny.org. To learn more about Gems Along the Mohawk visit them online at gemsalongmohawk.com or stop by and see the store at 800 Mohawk Street in Herkimer.



ADA Compliant Websites An Emerging Issue That Is Important For Your Business

Recently, Gina DaBiere-Gibbs, the Chamber's Tourism Director, was attending a meeting of the Capital-Saratoga region where she and her tourism colleagues discussed making their tourism websites ADA compliant. Most in the room didn't know anything about this issue, and when Gina brought it back to the Chamber staff, there were none of us that knew anything about website compliance either when it comes to the ADA. In fact, in 2017 there were almost 1,000 lawsuits brought by plaintiffs against public accommodations' websites saying that they were not accessible to people with disabilities. And of the nearly 1,000 lawsuits, Florida and New York led the way as far as number of lawsuits. (www.adattitleiii.com).

How do you make sure your website is in compliance? You can contact a qualified web design agency (check out web designers on our website, www.fultonmontgomeryny.org) and make sure that agency is up to date on ADA website compliance rules. If you'd like to look at auditing your website on your own, you can find a complete list of ADA compliance guidelines on the Americans with Disabilities Act website: www.ada.gov/pcatoolkit/chap5toolkit.htm

Businesses in New York, as well as all over the country, should avail themselves of this information and make sure their websites, mobile apps and other online platforms are accessible to all.

Your Chamber is in the process of looking for an expert in the field who can give a seminar on this topic. Watch for further information in future issues of Newsline and/or in Monday's email – Chamber Connections.

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Chamber Member News

Littauer's Peck featured speaker at MAX Series Symposium

Nathan Littauer Hospital & Nursing Home is proud to announce that Littauer's Vice President of Population Health and Executive Director of the Nathan Littauer Foundation, Geoffrey Peck, was a featured speaker at the Medicaid Accelerated eXchange Series (MAX Series) Symposium. The event took place on Wednesday, May 30, at Metropolitan West in New York City.

The goal of the symposium was to reduce 30-day readmissions, emergency department visits, and overall hospital utilization by successfully implementing multidisciplinary action plans. He shared best practices, and celebrate the success of Littauer's initiatives to reduce readmissions. According to Peck, Littauer and a network of regional partners are successfully addressing these issues. "Partnerships with community-based organizations have made these care-management improvements possible. We have an incredible group of service agencies in Fulton County," he continued.



Littauer's Vice President of Population Health and Executive Director of the Nathan Littauer Foundation, Geoffrey Peck

The MAX Series program is supported by the New York State Department of Health.

Littauer welcomes Karen Bruce, FNP, to Johnstown Primary/Specialty Care

Nathan Littauer Hospital is proud to welcome Karen Bruce, RN, MS, FNP-C, to the Perry Street Johnstown Primary/Specialty Care Center. Ms. Bruce comes to Littauer from Cambridge, New York where she was working as a Nurse Practitioner in family health. She is a graduate of The Sage Colleges and is currently working on her PMHNP – Psychiatric and Mental Health Nurse Practitioner.

"Karen comes to us at a time when her services couldn't be more welcomed and needed," said Littauer's Patrice McMahon – Vice President, Primary/Specialty Care Services. "We

are thrilled to have her join the Littauer healthcare team."

"I loved being a nurse," said Bruce. "I just felt that I would be more effective and better bene-



Karen Bruce, RN, MS, FNP-C, joins the Perry Street Johnstown Primary/Specialty Care Center

fit my patients as a Nurse Practitioner. "Bruce has practiced all over the country and treated all age groups. "I have enjoyed every single one too," added Bruce.

Bruce is currently seeing patients at the Johnstown Primary Specialty Care, Perry Street location. Appointments can be made by calling (518) 736-1500. She will also be the

Littauer Primary Care presence with The Family Counseling Center in Gloversville.

Willing Helpers' Celebrating 110 years

Willing Helpers' Home for Women will be celebrating their 110th year anniversary in November. The idea for the Home started in 1883 when Mrs. Catherine D. Wells invited her Sunday School Class of the Johnstown Presbyterian Church to start a local missionary society to service the needs of the elderly women in the area. Thus, the Willing Helpers Society was formed.



In 1907, Mr. and Mrs. Charles B and Rose Knox gifted the Livingston Estate at 226 West Madison Avenue to The Willing Helpers' Society Inc. Through this gift, a "Home" was made possible for elderly women of Fulton County. The Home was first opened on November 24, 1908.

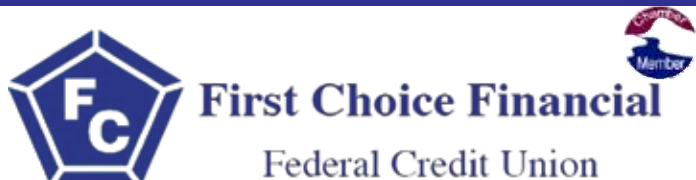
The 110th celebration began last

November 19, 2017 as we joined in a worship service with the members of the Johnstown Presbyterian Church led by Rev. Leonard Sponaugle. A celebration at the Willing Helpers' Home will be held on November 18, 2018. The event, while still in the planning stages, will be an Open House celebration.

Their Board of Managers sponsors a monthly event for the residents, above and beyond what is offered daily by the facility's activities director, Debbie Gibson and the staff. The board held their annual picnic with the residents at Thursday June 21st with entertainment by the Dream Catchers. On July 19th a Hawaiian Luau pool party will be held on the deck, complete with a tropical lunch and Beach Music. Their August event is the annual ice cream social scheduled for August 16 with entertainment by Galaxy.

Prior to the Ice Cream Social, a dedication of the rose garden in honor and memory of Rose Knox will be held at 1:30 PM.

For more information on the Willing Helpers' Home for Women, please check out the website, willinghelpers.org, or by calling Director, Tammy Kruger 518-762-7719.



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Chamber Member News

The Fulton County Center for Regional Growth Announces the Return of the Cavalcade of Champions Drum Corps

The Fulton County Center for Regional Growth (CRG) announces the return of the Cavalcade of Champions Drum Corps Exhibition on July 22, 2018!

It's been 30 years since the Fulton/Montgomery Counties region has heard the exciting sounds of the drum corps – so make sure you purchase your tickets today and welcome this exciting and talented group back to our area.

Husky Football Field at Gloversville's Park Terrace School (50 Bloomingdale Avenue, Gloversville) will play host for the evening's entertainment. The stadium gates will open to spectators



at 5:30 p.m. and the show starts at 7:00 p.m. Four of the country's top corps will be performing: 7th Regiment from New London, CT; Legends from Kalamazoo, MI; Raiders from Burlington, NJ; and Spartans from Nashua, NH.

Pre-sale tickets can be purchased online from CRG's website (www.fccrg.org, under the events tab) via credit/debit card. Pre-sale tickets can also be purchased locally (cash only) for \$25 per person at the Mohawk Harvest Cooperative Market (30 North Main Street, Gloversville) and CRG's office (34 West Fulton Street, Gloversville). Day of event tickets will also be available at Husky Field at \$30 per person.

On the day of the event, spectator parking around the event site will be at a premium. The City of Gloversville Transit System has agreed to provide a shuttle service for spectators from the public parking lots in downtown Gloversville along Elm Street to the Park Terrace School. This will also allow attendees the opportunity to arrive early and visit the restaurants and shops along downtown Gloversville's Main Street.



Raiders from Burlington, NJ



Legends from Kalamazoo, MI



7th Regiment from New London, CT

Here's a snapshot of this event:

Cavalcade of Champions Drum Corps Exhibition
Sunday, July 22, 2018 at Husky Football Field,
Park Terrace School, Gloversville

Gates open at 5:30 p.m.

Show starts at 7:00 p.m.

Purchase tickets online: www.fccrg.org or in person at Mohawk Harvest Co-op or CRG's office

Want a preview of the event? Go to Youtube to watch clips of all four of the corps routines, as well as behind the scenes videos that allow you to get to know the members of the drum corps. Search them all and find a favorite that you can cheer on during their July 22nd event!

7th Regiment from New London, CT – Legends from Kalamazoo, MI - Raiders from Burlington, NJ. – Spartans from Nashua, NH.

CRG is seeking volunteers to assist us with this event! If you are interested in participating, please email Becky Hatcher at beckyh@fccrg.org.

Chamber Member News

Arkell Museum Looking for Entries for the ART OF NEW YORK

The Art of New York Annual Juried Art Show



The Boiling Pot, Canajoharie

The Arkell Museum & Canajoharie Library welcome entries to The Art of New York: Annual Juried Art Show. Artists living in New York State and working in any medium are invited to apply. \$900 in awards. Solo show in the Regional Art Galleries for Best in Show artist; Juror: Corey Pitkin, local, national, and international competition winner and painting instructor. Deadline September 14. Exhibition Nov 2 - Dec 30, 2018.

Visitor Information: The Regional Art Galleries of the Arkell Museum & Canajoharie Library are open Tuesday - Friday, 10:00 AM - 5:00 PM (until 7:30 pm on Wednesday), Saturday - Sunday, noon - 5:00 PM. Regional Art Galleries are free to the public, Museum admission is \$9.00 for adults, \$6.50 for students and seniors, and free for members. The Arkell Museum & Canajoharie Library is located at 2 Erie Boulevard. The building has off street parking and is wheelchair accessible.

Phone: (518) 673-2314

Website: www.arkellmuseum.org/regional-art-call-for-entries

Facebook: /arkellmuseum

Instagram: @arkellmuseum

Twitter: @ArkellMuseum

Joint Exhibition to Open For Caroga Historical Museum in Caroga Lake, August 2

The Caroga Historical Museum (CHM) continues its 41st gallery series with a joint exhibition of painters, Mrs. MaryJean Cleland and Ms. Maria Simone (grandmother-granddaughter, respectively). The welcome reception on August 2nd at CHM, 145 London Bridge Road in Caroga Lake will be from 7 pm - 9pm with refreshments. There is no admission fee and the event is open to the public.

The show, "Organic Divergence," is a representative sample of the artists' shared origins and experiences. Mary and Maria have had many opportunities to work together, both in painting and sculpture and agree that while their common roots carry a theme throughout their work individually, it is quite clear that their diverse experiences have played an equally influential role. With their last show together being in 2010, Mary and Maria are delighted to be exhibiting together again with the Caroga Museum.

Ms. Cleland continues to be strongly influenced by her organic surroundings, affected by the natural Adirondack spirits, the seasons, and colors. While Ms. Simone began her painting in Caroga Lake, her artwork continues to explore the intersection of her local surroundings with those of urban influences.

MaryJean Cleland, native of South Glens

Falls, educated at SUNY Plattsburgh and St. Rose is a retired art teacher from Gloversville School District. She has resided in Caroga Lake for the last 40 years. Many of her works can be found in collections throughout the US. Her most recent exhibit was a one woman show with SVAN (Sacandaga Valley

Arts Network) Artists Gallery,

Northville, NY. She has exhibited extensively throughout

the region as well as in

Ireland.

Maria Simone, born in Seattle, Washington and raised in Caroga Lake, is a graduate of the School of the Museum of Fine Arts at Tufts University. She has shown her work locally and in various shows throughout New England.

Ms. Simone currently lives in

Gloversville with her 3 rescue dogs and

2 rescue cats and works in Latham for the Arc New York.

An ardent animal lover, Maria's commissioned pet portraiture can be found in collections throughout the country.

The August exhibition runs August 2nd through August 26th. The museum is open Thursday through Sunday 1 - 4 pm. Admission is free with donations gratefully accepted. For more information, contact Caroga Historical Museum at 518-835-4400, www.carogamuseum.org, like us on facebook.



Left, Mary Cleland and Maria Simone

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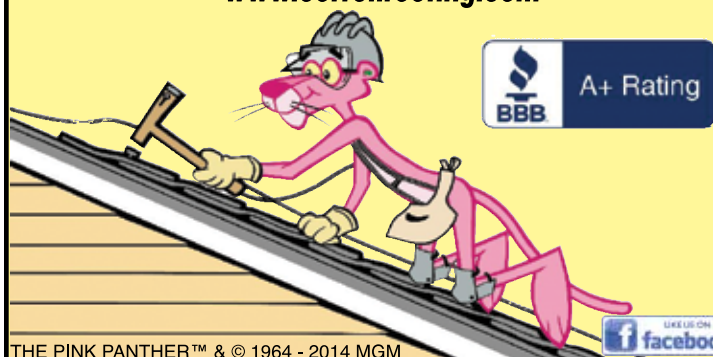
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Chamber Member News

Elizabeth Cady Stanton Hometown Association's (ECSHA) Sunflower Shoppe Hosts Women Veterans from Ballston Spa

On May 29, the ECSHA's Sunflower Shoppe, 26 W. Main Street in Johnstown, had the pleasure of hosting a luncheon and shopping experience for five residents of the Guardian House in Ballston Spa, Saratoga County. The Sunflower Shoppe is an all-volunteer community outreach project that helps women entering the job market for the first time or re-entering the labor force find quality, affordable clothing to help them move toward economic independence. The Guardian House, a grassroots effort started in 2008, houses up to 11 homeless female veterans.

The women from the Guardian House enjoyed a luncheon provided by ECSHA board members. They were then encouraged to pick out several outfits and accessories (shoes, jewelry, and purses). The veterans had a great time trying on clothing and critiquing each other's picks and everyone found something to take home. One vet could not attend the party but her friends found things they knew she would like and were able to bring them home for her. The Guardian House vets left with their clothing and accessories, a gift bag with hygiene items, a plant, and a small quilted table topper all provided by the Sunflower Shoppe



Luncheon guests from the Guardian House and Sandy Feissinger from the Sunflower Shoppe

and ECSHA members. A large gift basket full of hair products and personal care items was also donated by Michelle Giardino and Connie Carver to take back to the Guardian House.

Visit the Sunflower Shoppe on Facebook (they are currently accepting donations of gently used clothing), and find more information about the Elizabeth Cady Stanton Hometown Association online at www.ecstantonhometown.org or on Facebook.



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Chamber Member News

Chamber Member Anniversaries

The following businesses realize the value of their Chamber investment and have renewed their membership in the month of June of this year. Please note these member businesses and the year they joined! Thank you to all our renewing Chamber members:

Less than 5 Years

Schenectady Community Action Program, Inc.	2016
Gloversville Housing Authority	2016
Klippel's Kozy Korner.....	2016
Alzheimer's Association.....	2015
Willing Helpers Home for Women.....	2015
Flooring Authority	2014
Lee Publications, Inc.....	2014
First National Bank of Scotia.....	2014
Young Living Essential Oils, Kat Simmons ...	2014
Evolution Recycling.....	2014

5 to 9 Years

Muni Clubhouse, LLC	2013
McMurray's	2012
Route 30 Wine & Liquor Depot.....	2012
GTM Payroll Services, Inc.	2011
Cioffi, Slezak, Wildgrube, PC	2011
Curtin-Hebert Machines.....	2009

10 to 19 Years

Computer Doctor	2008
Steet Toyota Johnstown-Gloversville	2007
Spirits of the Adirondacks	2007
Iroquois Lanes.....	2007
Sunshine Gardens.....	2006
Bosco's Family Restaurant	2006
ADK Realty	2006
Sanders Motorsports, Inc.	2005
Ferguson & Foss, PC	2005
Paychex	2004
Knights Inn.....	1999

20 Years or More – Congratulations and THANK YOU!

Judith-Ann Realty, Inc.	1998
Kinowski Agency – Amsterdam	1998
Randall Implements Co. Inc.	1998
Riley Mortuary, Inc.....	1997
J. R. Kaczmarek Home Improvement.....	1998
Judge Polly A. Hoye	1997

20 Years or More – Congratulations and THANK YOU!

Gloversville Public Library.....	1996
Sunset Bay Vacation Resort RV Park & Marina	1996
Town of Northampton.....	1994
Town of Johnstown.....	1994
Coldwell Banker – Arlene M. Sitterly, Inc.	1989
Patti's Greenhouses, LLC	1987
Correll Contracting Corp.	1987
Main Motorcar Chrysler Dodge Jeep Ram	1986
Dunham's Spring Shop, Inc.....	1985
Andy's Service Station	1983
Jankowski Agency, Inc.	1983
Arthur Carl Spring, Esq.	1983
Palmer Pharmacy	1982
Bornt Waste & Metal	1970
SF Fabrics, LLC (Somerset/Falk Fabrics)	1979
Noble ACE Hardware	1978

Gloversville Economic Development Corporation

Has money available to loan to businesses located in the city of Gloversville at comfortable and competitive rates for a variety of needs ou purposes! Businesses interested in this offer should call the Chamber at (518) 725-0641 or email president@fultonmontgomeryny.org for more info.

Twilight Market Set to Begin

This summer, downtown Gloversville will once again play host to the Twilight Market, a once-per-month farmers market and family-friendly event open to all. The Twilight Market plays host to local vendors, community groups, live music and children's activities throughout the summer with each month's market revolving around a set theme.

2018 Twilight Market

5 – 8 p.m.

North Main Street, Gloversville

July 13th – Summer Splash

August 10th – Glove City Arts

September 14th – Fresh Start

Full details available at

www.downtowngloversville.org

Vendors

The market currently hosts seven local vendors including artisans, prepared food vendors and others. A few spaces are still available if you would like to join. Full details are available at downtowngloversville.org/downtown-events/

twilight-market/vendors/.

Community Groups

The market is also a great place to find out what is happening in the community and how you can get involved. Each month, a handful of community groups will be on-hand with information about their programs and activities. If you are part of a community group that would like to participate in the market, please email us at twilightmarket@fccrg.org.

Volunteers

We are currently looking for volunteers to help with set-up, break-down and market tasks. Your participation is greatly appreciated! If you would like to lend a hand at this important downtown event, please email us at twilightmarket@fccrg.org.

The Twilight Market thanks its Key Partner for 2018 Nathan Littauer Hospital & Nursing Home and Market Sponsors Fulton County Center for Regional Growth, Kinderhook Bank, North Country Ecological Services, Ricmar Design & Print Shop and To the Moon and Back.

Chamber Member News

Summer Kid Camps Offered at Nigra Arts Center



The Paul Nigra Center for Creative Arts is hosting a series of day camps for children this summer. Camp themes range from music and theater to cooking and outdoor adventure. Each camp also includes plenty of arts, crafts and fun activities for kids of all ages. Extended hours are being offered at several of the camps, which will take place at the center, located at 2736 State Highway 30 in Gloversville. Members of the center receive a discount. For more information and to register, call (518) 661-9932 or visit pncreativeartscenter.org.

Rock & Roll Kid Camp – Session One

July 10-12 | 8:30 a.m.-4:30 p.m.

Ages 5-15 | Cost: \$130 pre-registration/\$150 at door

Popular music instructor Tom Simek is back with this super fun camp! Children will enjoy three days of music education as they learn about songwriting and how to create a music video. On the last day of camp, they will perform for friends and family.

Kid Cooking Camp

July 17-19 | 8:30 a.m.-4:30 p.m.

Ages 6-12 | Cost: \$130

pre-registration/\$150 at door

This is the camp where kids cook up a storm and then gobble it all up! Campers will work alongside our chef instructors to make three gourmet lunches in our professional teaching kitchen. Kids will also make fun food-related art projects to take home.

Rock & Roll Kid Camp – Session Two

July 24-26 | 8:30 a.m.-4:30 p.m.

Ages 5-15 | Cost: \$130 pre-registration/\$150 at door

Tim Simek is back with more music and tons of fun! Campers will learn about songwriting and working together to make rockin' music. On the last day of camp, family and friends will be treated to a live performance.

Caroga Lake Music Festival (CLMF) Camp

July 31-August 3 | 9:30 a.m.-12:30 p.m.

All ages welcome | Cost: \$150

This is an educational/performance program for musicians of all ages and abilities. The program is directed by Kyle Barrett Price and faculty from the Caroga Lake Music

Festival (CLMF). Camp-goers will experience a unique music-making experience in small and large groups organized by age and ability level. The camp will include lessons, classes and close tutoring with the world-renowned faculty musicians of CLMF. The camp will conclude with a celebration concert featuring the groups and collaborations between camp-goers and CLMF musicians.

Summer Stage Camp

August 6-10 | 9:00 a.m.-3:00 p.m.

Ages 6+ | Cost: \$159

Instructor Roberta Esposito will take campers from audition to performance in one week! Campers will be broken into groups as they work with instructors to discover the many elements that go into putting on a show. This hands-on experience will involve campers in each step of the creative journey as they work on everything from acting and music to costumes, props and set pieces. At the

end of the week, campers will perform for their families, friends and loved ones.

Adirondack Adventure Camp

August 14-16 | 8:30 a.m.-4:30 p.m.

Ages 5-15 | Cost: \$130 pre-registration/\$150 at door

Our campers always have a blast in the great outdoors during our Adirondack Adventure Camp! Activities will range from scavenger hunts to art projects with an outdoor theme.

Living Storybook Camp

August 21-23 | 9:00 a.m.-2:00 p.m.

Ages 5-10 | Cost: \$95 pre-registration/\$115 at door

This storytelling experience puts campers in control of the story! Children will use their imaginations as they work with counselors on characters, story, setting and even costumes. At the end of camp, children will become the storybook in a special video parents will be able to share with the world!

Mohawk Harvest Cooperative Market to Celebrate its 9th Birthday with a Celebration and Caroga Lake Music Festival Concert

On Saturday, July 21 the Caroga Lake Music Festival will hold a Quartet Performance at Mohawk Harvest Cooperative Market, 30 N. Main Street, Gloversville. The concert will present an hour of quartet favorites, which will be preceded by a celebration of the Co-op's 9th birthday with birthday treats for anyone who attends the celebration/concert. The concert and celebration are free of charge; however free will donations are accepted which will benefit the Caroga Arts Collective.

For more information about Mohawk Harvest Co-op, please visit them online at www.mohawkharvest.org, on Facebook or Instagram. For more information about the Caroga Lake Music Festival and the Caroga Arts Collective, please visit www.carogaarts.org or on Facebook: Caroga Arts Collective: Caroga Lake Music Festival.



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Chamber Member News

Welcome New Members!

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The Amsterdam Waterfront Foundation announces Riverlink Summer Concert Series schedule for 2018



Enjoy FREE music every Saturday evening during July and August in Amsterdam's Riverlink Park. Enjoy food and drink at River's Edge Restaurant in the Park or stroll the Mohawk Valley Gateway Overlook pedestrian bridge and wine and dine at any number of restaurants/taverns on Amsterdam's historic South Side. See details and performer bios at riverlinkconcerts.com/calendar/. Follow the Riverlink Summer Concert Series on Facebook.

- **Saturday, July 7 @7pm** – Mark Doyle and the Maniacs
- **Saturday, July 14 @ 7pm** – Orquesta Akokan
- **Saturday, July 21 @7pm** – Frank Vignola Trio
- **Saturday, July 28 @7pm** – The Big Takeover
- **Saturday, August 4** – Riverfest 1pm-9pm – food, vendors, kids activities ALL DAY and @8pm – Laurie Lewis & the Right Hands; Fireworks at 10pm
- **Saturday, August 11 @7pm** – Robbie Fuls | Elrod & Mother Judge open @6
- **Saturday, August 18 @7pm** – Keith Pray Big Soul Ensemble
- **Saturday, August 25 @7pm** – Sweetback Sisters



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201 South Shore, Peck Lake
\$598,000

There's nothing better than life on the lake! This gorgeous 4 bedroom *lakefront* home has been completely remodeled. It offers 3 floors of living space, including a wonderful lower level "family suite." Over 3,200 sq ft, on nearly 2 acres...call me for all the amazing details!



110 Joann Way, Town of Florida
\$289,900

Come take a look at this 3 year young Hodorowski built, 4-bedroom, 3-bathroom Colonial on the outskirts of Amsterdam, just minutes to I-90. 4 bedrooms including master suite plus spacious bonus room on second level. Quality finishes, plenty of open living space, great yard, wonderful location and room to expand.



110 Fairway Lane, Amsterdam
\$249,900

What a gorgeous setting for this Brownell built Post & Beam! The peace & privacy of this setting is almost unbelievable as it is located just around the corner from shopping, hospital, golf course, & minutes to NYS Thruway. Multi level contemporary, plenty of room for entertaining & quiet time.



2 W. State St., Gloversville
\$349,900

Gloversville's crown jewel is on the market! This 1863 Victorian has many original features including 8 fireplaces, 4 bedrooms, 3.5 bathrooms. The home is stunning and so is the surrounding grounds which include a 3 unit rental. This has the potential to be the area's newest Bed & Breakfast! If you would love to see it...give me a call!

LANA RUGGIERO
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www.ruggierorealtyllc.com

518-470-4738

LANARUGGIEROREALTY@GMAIL.COM



12 St. Thomas Place, Gloversville
\$240,000

Exciting business opportunity with this large light manufacturing building located in downtown Gloversville. Well established shoe manufacturing company currently, it has the potential for so many different businesses. Large parking lots, loading docks, 3 bay garage, 4 stories plus basement & elevator.

Tourism News

Event Partnership Opportunities for Fulton County's HARVESTER, a CycleADK Event – September 29-30



Gina DaBiere-Gibbs

Director of Tourism

tourism@fultonmontgomeryny.org



Our Story

At Cycle Adirondacks (CycleADK), our mission is to grow and support bicycle tourism in the Adirondack Park. Our flagship event, The Ultimate Cycling Vacation, was created in 2015 and has become an annual award winning, fully supported week-long road cycling tour of the Adirondacks and surrounding region. In order to continue growing the brand and cycling advocacy, CycleADK introduced a three-day tour early summer tour, **The Weekender**, in partnership with Paul Smith's College and **The Harvester**, a two-day fall agritourism ride in Fulton County. Additionally, CycleADK continues partnerships in support of other cycling events throughout the region including **Ride for the River**, a July event supporting the Ausable River Association.

At its heart, CycleADK is about communities, people and landscape. We pride ourselves in telling the stories of this special place through community engagement and the power of providing our guests with an instant and lasting sense of place. The result is events that celebrate communities, culture and nature at every opportunity.

Event Summary

The Harvester is a fully supported 2-day tour showcasing the pastoral agricultural landscape and rich history of Fulton County, the Mohawk Valley and southern Adirondacks. In partnership with Cycle Adirondacks, the September 29-30 event features interactive route stops allowing cyclists to learn about the agriculture and history that provided the foundation and continue to support the local and regional economies. Proceeds from the event support charitable efforts in Fulton County.

For more information, or to sponsor THE HARVESTER, please contact Gina DaBiere-Gibbs at tourism@fultonmontgomeryny.org or call (518) 725-0641. For registration or event information please visit CycleADK online at cycleadirkadacks.com.

com/harvester/

Community Partnership Levels

\$1,500 – Community Entertainment Partner

- Exclusive sponsor of the event community entertainment stage
- Logo on entertainment stage branding (3x8 banner)
- Logo on rider T-shirt given to every event registrant
- Logo with link on CycleAdirondacks.com event webpage
- Ability to place marketing materials in guest registration bags
- Social media mentions on Cycle Adirondacks channels
- Branding on social media marketing specific to event community entertainment

\$1,250 – Event Video Partner

- Exclusive sponsor of the

digital video created during the 2018 event and used to market the 2019 event

- Logo on rider T-shirt given to every event registrant
- Logo with link on CycleAdirondacks.com event webpage
- Ability to place marketing materials in guest registration bags
- Social media mentions on Cycle Adirondacks channels

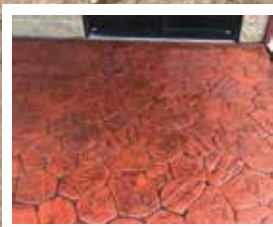
\$1,000 – Registration Partner

- Exclusive sponsor of on-site event registration
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- Logo with link on CycleAdirondacks.com event webpage
- Ability to place marketing materials in guest registration bags
- Social media mentions on

Cycle Adirondacks channels
\$750 – Volunteer Team Partner

- Exclusive sponsor of event local volunteer team
 - Exclusive logo on all volunteer team apparel
 - Logo on rider T-shirt given to every event registrant
 - Logo with link on CycleAdirondacks.com event webpage
 - Ability to place marketing materials in guest registration bags
 - Social media mentions on Cycle Adirondacks channels
- \$250 – Supporting Partner**
- Logo on rider T-shirt given to every event registrant
 - Logo with link on CycleAdirondacks.com event webpage
 - Ability to place marketing materials in guest registration bags
 - Social media mentions on Cycle Adirondacks channels

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Health Insurance News

Affordability Percentages Will Increase for 2019

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Overview

On May 21, 2018, the Internal Revenue Service (IRS) issued Revenue Procedure 2018-34 to index the contribution percentages in 2019 for purposes of determining affordability of an employer's plan under the Affordable Care Act (ACA). For plan years beginning in 2019, employer-sponsored coverage will be considered affordable if the employ-

ee's required contribution for self-only coverage does not exceed:

9.86 percent of the employee's household income for the year, for purposes of both the pay or play rules and premium tax credit eligibility; and

8.3 percent of the employee's household income for the year, for purposes of an individual mandate exemption (adjusted under separate guidance).

Action Steps

These updated affordability percentages are effective for taxable years and plan years beginning Jan. 1, 2019. **This is a significant increase from the affordability contribution percentages for 2018.** As a result, some employers may have additional flexibility with respect to their employee contributions for 2019 to meet

the adjusted percentage.

Overview of the Affordability Requirement

Under the ACA, the affordability of an employer's plan may be assessed in the following three contexts:

- The **employer shared responsibility penalty** for applicable large employers (also known as the pay or play rules or employer mandate);
- An exemption from the **individual mandate** tax penalty for individuals who fail to obtain health coverage; and
- The **premium tax credit** for low-income individuals to purchase health coverage through an Exchange.

Although all of these provisions involve an affordability determination, the test for determining a plan's affordability varies for each provision.

The IRS previously adjusted the affordability contribution percentage for 2015 in Rev. Proc. 14-37, for 2016 in Rev. Proc. 14-62, for 2017 in Rev. Proc. 16-24, and for 2018 in Rev. Proc. 17-36. The adjusted affordability contribution percentage for purposes of the individual mandate exemption is separately announced in the Notice of Benefit and Payment Parameters final rule for each year.

Affordability Adjustments

Chart 1 below illustrates the adjusted affordability percentages for each purpose since 2014. Each provision is described in more detail following the chart.

Affordable Employer-sponsored Coverage

Under the ACA, employ-

ees (and their family members) who are eligible for coverage under an affordable employer-sponsored plan are generally not eligible for the premium tax credit. This is significant because the ACA's employer shared responsibility penalty for applicable large employers (ALEs) is triggered when a fulltime employee receives a premium tax credit for coverage under an Exchange.

To determine an employee's eligibility for a tax credit, the ACA provides that employer-sponsored coverage is considered affordable if the employee's required contribution for self-only coverage does not exceed **9.5 percent** of the employee's household income for the tax year. After 2014, this required contribution percentage is adjusted annually to reflect the excess of the rate of premium growth.

Employer Shared Responsibility Rules

The ACA's employer shared responsibility or pay or play rules require ALEs to offer affordable, minimum value health coverage to their fulltime employees (and dependents) or pay a penalty. The affordability of health coverage is a key point in determining whether an ALE will be subject to a penalty.

These rules generally determine affordability of employer-sponsored coverage by reference to the rules for determining premium tax credit eligibility. Therefore, for 2014, employer-sponsored coverage was considered affordable

under the employer shared responsibility rules if the employee's required contribution for self-only coverage did not exceed **9.5 percent** of the employee's household income for the tax year.

This affordability contribution percentage was adjusted to:

- 9.56 percent for 2015 plan years;
- 9.66 percent for 2016 plan years;
- 9.69 percent for 2017 plan years; and
- 9.56 percent for 2018 plan years.

For 2019, Rev. Proc. 18-34 **increases the affordability contribution percentage to 9.86 percent.** This means that employer-sponsored coverage for the 2019 plan year will be considered affordable under the employer shared responsibility rules if the employee's required contribution for self-only coverage does not exceed **9.86 percent** of the employee's household income for the tax year.

Employers may use an affordability safe harbor to measure affordability of their coverage. The three safe harbors measure affordability based on **Form W-2 wages** from that employer, the employee's **rate of pay** or the **federal poverty line (FPL)** for a single individual. IRS Notice 2015-87 confirmed that ALEs using an affordability safe harbor **may rely on the adjusted**

See Health, on page 19



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Chart 1						
Purpose	Affordability Percentage					
	2014	2015	2016	2017	2018	2019
Employer Shared Responsibility Rates	9.5%	9.56%	9.66%	9.69%	9.56%	9.86%
Individual Mandate Exemption	8%	8.05%	8.13%	8.16%	8.05%	8.3%
Premium Tax Credit Availability	9.5%	9.56%	9.66%	9.69%	9.56%	9.86%

Health Insurance News

Health, continued from page 18

affordability contribution percentages for 2015 and future years.

The affordability test applies only to the portion of the annual premiums for self-only coverage and does not include any additional cost for family coverage. Also, if an employer offers multiple health coverage options, the affordability test applies to the lowest-cost option that also satisfies the minimum value requirement.

Individual Mandate Exemption

The ACA’s individual mandate requires most individuals to obtain acceptable health coverage for themselves and their family members or pay a penalty. However, individuals who **lack access to affordable minimum essential coverage are exempt** from the individual mandate. For

purposes of this exemption:

- Coverage is affordable for an employee if the required contribution for the lowest-cost, self-only coverage does not exceed **8 percent** of household income (as adjusted).
- Coverage is affordable for family members if the required contribution for the lowest-cost family coverage does not exceed **8 percent** of household income (as adjusted).

This affordability contribution percentage was adjusted to **8.05 percent** for plan years beginning in 2015, **8.13 percent** for plan years beginning in 2016, **8.16 percent** for plan years beginning in 2017, and **8.05 percent** for plan years beginning in 2018.

The tax reform bill, called the Tax Cuts and Jobs Act, **reduced the ACA’s individual mandate penalty to zero**, effective beginning in 2019. As

a result, beginning in 2019, individuals will no longer be penalized for failing to obtain acceptable health insurance coverage. However, the 2019 Notice of Benefit and Payment Parameters final rule notes that individuals may still need to seek this exemption for 2019 and future years (for example, in order to be eligible for catastrophic coverage).

As a result, the final rule increases the required contri-

bution percentage in 2019. For 2019, an individual qualifies for this affordability exemption if he or she must pay more than **8.3 percent** of his or her household income for minimum essential coverage.

Premium Tax Credit

The ACA provides premium tax credits to help low-income individuals and families afford health insurance purchased through an Exchange.

The amount of a taxpayer’s premium tax credit is determined based on the amount the individual should be able to pay for premiums (expected contribution). The expected contribution is calculated as a percentage of the taxpayer’s household income, based on the FPL. This percentage increases as the taxpayer’s household income increases and is indexed each year after 2014, as in Chart 2 below.

Chart 2						
Income Level	Contribution Percentage					
	2014	2015	2016	2017	2018	2019
Up to 133% FPL	2%	2.01%	2.03%	2.04%	2.01%	2.08%
133-150% FPL	3-4%	3.02-4.02%	3.05-4.07%	3.06-4.08%	3.02-4.03%	3.11-4.15%
150-200% FPL	4-6.3%	4.02-6.34%	4.07-6.41%	4.08-6.43%	4.03-6.43%	4.15-6.54%
200-250% FPL	6.3-8.05%	6.34-8.10%	6.41-8.18%	6.43-8.21%	6.34-8.21%	6.54-8.36%
250-300% FPL	8.05-9.5%	8.10-9.56%	8.18-9.66%	8.21-9.69%	8.10-9.56%	8.36-9.86%
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Chamber Night at the Amsterdam Mohawks

Photos from the Chamber Night at the Amsterdam Mohawks Game at Shuttlesworth Park, Amsterdam, Thursday, June 7. For a list of games throughout the 2018 season, visit www.amsterdammohawks.com.



Gina DaBiere-Gibbs, Chamber's Tourism Director, throws out one of the first pitches of the game.

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Chamber members enjoy the view of the game from one of the Party Decks.



Mojo, the Mohawks' mascot, gets into the action.

Business Education Partnership News

Business Partners Are The Key To Our Future Workforce

The Chamber's Business Education Partnership (BEP) connects students in programs such as PTECH, Ag PTECH, Foothills PTECH (Pathways in Technology Early College High School) and Pathway programs with our regional businesses to help support a well-prepared, capable and adaptable workforce.

Pathways in Technology Early College High School (PTECH) redefines secondary education with a project-based learning curriculum that focuses on skills in specific career clusters. Each PTECH school has different pathways that students can choose to follow and pursue their high school diploma through their home district while also earning an Associate's degree at an affiliated community college, either FMCC or SUNY Cobleskill. PTECH looks and functions like a hybrid between college and the workplace. The 4- to 6-year sequence emphasizes individualized pathways that guide the student to completion of the degrees with workplace experiences, mentorships, in-depth learning and real-world experiences.

HFM PTECH opened its doors in September 2014 in Johnstown. HFM PTECH offers students four pathways including advanced manufacturing, business, health studies and information technology.

In 2016 Agriculture (Ag) PTECH in St. Johnsville was

the second school in our region to be awarded as an early college high school. Students at Ag PTECH are offered nine agriculture-related pathways including: agriculture business, agriculture engineering technology, agricultural power machinery, agriculture science, animal industry, biological technology, culinary arts, environmental studies, fisheries and wildlife technology and sustainable crop production.

This year we are proud to announce another NYS PTECH-awarded program for our region, welcoming students in the fall of 2018 – Foothills PTECH located in both Gloversville and Johnstown High Schools. Students who enroll in the Foothills PTECH have the option to either go into an Academy of Computer Science and Gaming Arts in Johnstown or into the Academy of Health & Medical Sciences in Gloversville.

Additionally there are two school districts that have been locally approved, and are expected to sign on as



Sarah Hafter,
Business Education
Partnership
Coordinator



Nicole Walrath,
Director of Workforce
Development

PTECH programs in the fall of 2018. Amsterdam High School is set to offer pathways in cybersecurity and early childhood education. Oppenheim Ephratah St. Johnsville Senior High School will explore pathways in construction and business.

Other school districts are exploring pathways for their students, working towards obtaining a college degree in a course of study but not a college degree. Pathways encourage students to explore career options and then implement what they learned after they graduate high school and enter the workforce. These students will obtain stronger workplace skills and improved behavioral/social tools with the long-term goal of an improved student life outcome. A career pathway is defined as "a program of interconnected academic and elective classes revolving around a career or subject theme. It is integrated with experiential learning and close connections between secondary and post-secondary education, training and apprentice-

ship. The program is designed to support the development of career and life readiness for the learner, so that the individual can successfully enter and advance in a career path."

To that end, Fort Plain High School will offer pathways in advanced technology and business; Northville High School will offer students a pathway in advanced fabrication technology; and Mayfield High School's pathway will focus on distribution.

The Chamber's Business Education Partnership is looking for businesspeople to get involved with the students in the PTECH schools and pathway programs mentioned above. Businesses or their employees can provide support by being guest speakers, guest judges, mentors, offering workplace tours, job shadowing opportunities, internships, workplace challenges and more. Any real-world experience pertaining to your business would be most appreciated and helpful for the

students. Get involved with the Chamber's Business Education Partnership to become a partner in education and invest in our region's future!

Please contact Nicole Walrath at nicolew@fultonmontgomeryny.org or Sarah Hafter at sarah@fultonmontgomeryny.org for further information on how to become involved with either a PTECH or Pathway program. You can also follow the HFM Business Education Partnership on Facebook or find out more on the Chamber's website, www.fultonmontgomeryny.org/pages/business-education-partnership or call the Chamber at (518) 725-0641. Nicole and Sarah will be visiting/calling on businesses in our region in July and August as they look to sign on business partners for the upcoming school year. Please consider becoming a partner with us in developing students for the workforce of the future!

"Medicare 101" Seminar Held



The Chamber hosted a "Medicare 101" seminar on Friday, June 22 presented by CDPHP, Bouchey & Clarke and the Fulton County Office for Aging. For more information, visit these businesses at www.cdphp.com; www.boucheyclarke.com; www.fcoba.org.

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Business Education Partnership News



HFM PTECH

Freshmen students participated in mock interviews with local professionals at Hamilton Fulton Montgomery Pathways in Technology Early College High School (HFM PTECH) on June 7. It was an opportunity to practice a life skill they are sure to use in the future. Find out more about these mentors' businesses at: Montgomery County Office for Aging – officeforaging.com; NBT Bank – www.nbtbank.com; Amsterdam Printing – www.amsterdamprinting.com



Tammy Malagisi, NBT Bank, interviews a PTECH student.



Dave Jordan, Montgomery County Office for Aging, with PTECH student.



Mary Been from Amsterdam Printing participates in mock interviews.



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Business Education Partnership News



Ag PTECH

Ag PTECH freshmen on June 11 — their last day of school before exams — visited the St. Johnsville Rehabilitation and Nursing Center, 7 Timmerman Avenue in St. Johnsville, to talk with residents and build wheelchair-accessible gardens for them. In small groups, the students “interviewed” the residents about different aspects of agriculture and the changes they have seen during their lifetimes. Each group had the opportunity to speak with several residents in the courtyard outside the building. The students then filled the wheelchair-accessible garden beds with soil and planted a variety of vegetables that the residents will be able to tend to throughout the growing season. All the materials the students used were funded through a \$350 Stewart’s Holiday Match grant the school received to carry out the service project, which was part of the students’ earth science class sustainability project and their agriculture science class. Find out more about St. Johnsville Rehabilitation and Nursing Center at www.stjrncc.com

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