

NEWSLINE

Nationally known investment advisor Hugh Johnson to address members

We are honored to have Hugh Johnson address our businesses and our region at this presentation on September 28, at 8am at the Holiday Inn Johnstown-Gloversville, 308 N. Comrie Avenue in Johnstown. This is the first time that Johnson is giving his presentation to our Chamber and its members; he has been giving economic forecasts for other Chambers in our region for a number of years.

A nationally known investment strategist, Hugh Johnson, Chief Investment Officer, Founder and Partner of Hugh Johnson Advisors, LLC, will provide his forecasts for the economy, interest rates and the global equity markets for 2019 and 2020. The challenges facing the U.S. economy, including interest rates, budget deficits, trade wars and political and geopolitical risks will be in his presentation. He will also provide an update to his forecast for our region.

Hugh Johnson has more than 40 years of investment experience. His work on the U. S. economy and financial markets guides his firm's investment strategies. He has appeared on CNBC and *The News Hour*, among others, and has been quoted in *The Wall Street Journal*, *The New York Times*, *USA Today*, *Barron's* and *Business Week*.

Cost for the event, which includes a buffet breakfast, is \$25 per person for Chamber members and their employees, \$30 per person for future members. The event is open to the public. For more details, see information in this issue about the event, visit the Chamber's website at www.fultonmontgomeryny.org or call the Chamber at (518) 725-0641. RSVP is required for planning purposes, please call the Chamber or email info@fultonmontgomeryny.org.



Hugh Johnson



Payroll Tax: To opt-in or not?

By **Ken Pokalsky**
 Vice President
 Business Council of
 New York State
ken.pokalsky@bcnys.org

Employers in New York will face an interesting decision this fall – should they voluntarily start paying a new state payroll tax as a means to reduce federal tax liability of their employees?

Adopted as part of the FY 2019 state budget, the “employer compensation expense program,” or “payroll tax”, is intended to mitigate the adverse impact of federal tax reforms on some New York State taxpayers. The idea is to substitute a tax that is assumed to

retain full federal deductibility (an employer payroll tax) for one whose federal deductibility is now limited (the state's personal income tax, which is subject to the new federal cap of \$10,000 on deductibility of all aggregate state and local taxes – or SALT – paid by individual taxpayers).

Key elements of this new legislation include:

- Employer participation is voluntary, and employers would be allowed to “opt-in” to the program on an annual basis by December 1 of each year;
- The employer would pay a flat payroll tax on each employee's wages over \$40,000, at a rate of 1.5

percent in 2019, three percent in 2020 and five percent in 2021 and thereafter. Importantly, this tax would apply to the entire wages paid by that employer to a covered employee, including wages paid for work performed outside of New York State; and

- Employees would continue to pay the state personal income tax on their wages salary, but would receive a state PIT tax credit based on the payroll tax their employer paid on their wages.

See Payroll,
 on page 4

PRSRT STD
 U.S. POSTAGE
 PAID
 ALBANY NY
 PERMIT #370



MANGINO CHEVROLET
 4477 NEW YORK 30, AMSTERDAM, NY 12010
 SALES: (518) 770-1220 | SERVICE: (518) 770-1223
WWW.MANGINOCHEVY.COM

Mangino

CHEVROLET  **BUICK**  **GMC**



MANGINO BUICK GMC
 1484 SARATOGA ROAD, BALLSTON SPA, NY 12020
 SALES: (518) 490-1275 | SERVICE: (518) 490-1273
WWW.MANGINOBUICKGMC.COM



Newsline is published by the Fulton Montgomery Regional Chamber of Commerce in partnership with **McClary Media/The Recorder**

Officers 2018

<u>Chair of the Board</u>	Amy Karas, Ruby & Quiri
<u>Chair Elect</u>	Jim Landrio, Holiday Inn Johnstown-Gloversville
<u>Immediate Past Chair</u>	Paul Connelie, Benjamin Moore & Co., Inc.
<u>First Vice Chair</u>	Denis Wilson, Fulmont Community Action Agency
<u>Treasurer</u>	Dr. Irina Gelman, EMVI Chocolate

Directors 2018

Joseph Galea – JAG Manufacturing
Juanita Handy, Crum Creek CSA
James Jankowski, Jankowski Agency
Lillian Johnson, HTCP – Healing Touch Practitioner
Laurence Kelly,
 Nathan Littauer Hospital & Nursing Home
Kevin McClary, The Recorder
Amy McCray
John Mancini, Beacon Insurance Agency Group, Inc.
Carl Marucci, Kinderhook Bank
Dr. Patrick Michel, HFM BOCES
Wes Ostrander, Randall Implements
Dr. Dustin Swanger,
 Fulton-Montgomery Community College
Robin Wentworth

Staff

Mark Kilmer, President/CEO

Becky Dutcher, Financial Administrator/Office Manager
Gina DaBiere-Gibbs, Tourism Director
Sarah Hafter, Business & Education Partnership Coordinator
Tara Ryzek, Tourism Associate
Terry Swierzowski, Vice President, Communications and Member Services
Nicole Walrath, Director of Workforce Development

Fulton Montgomery Regional Chamber of Commerce
 2 N. Main Street, Gloversville, NY 12078
 1166 Riverfront Center, Amsterdam, NY 12010
 (518) 725-0641 | (518) 725-0643 (fax)
www.fultonmontgomeryny.org
 Facebook: FMChamberNY | Instagram

Fulton County Tourism

www.44lakes.com | Facebook: Visit Fulton County, NY
 Twitter: @SeeFultonCounty

Montgomery County Tourism

www.visitmontgomerycountyny.com
 Facebook: Visit Montgomery County NY
 Twitter: @MCNYTourism

Letter from the President

It's September now, primaries are right around the corner and Election Day, November 6, is barely two months away. The political debate and campaign commercials are rapidly becoming more prevalent on television, radio and other media outlets.

I know that Election Day seems relatively far off, but now is the time to start taking note of those who will be running for office, and all the issues confronting municipalities, state and nation. Start educating yourself on these issues and as candidates come forward, please listen carefully to their messages and platforms and remember what they say today so that you may hold their "feet to the fire" tomorrow.

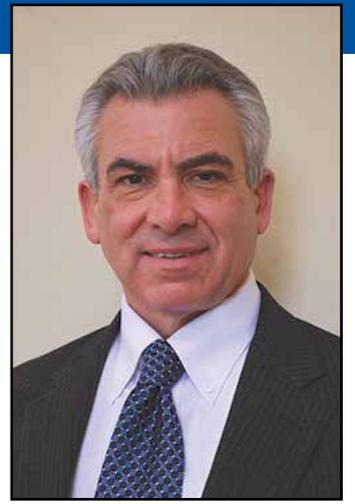
Make it a point to look for consistency in the words these candidates put forth to make sure they are not just saying what is convenient at the moment, and try to avoid putting too much emphasis on the political pundits. Research the candidates and check the accuracy of the claims and statements they make, while also checking the history of the incumbents to see if they stuck to the promises they made to get elected.

We all know that campaigns are by no means becoming "kindler and gentler," so try not to get caught up in the hype that so often turns ugly.

Consider only the meaningful facts in the messages put forth by the candidates and their representatives. Consider every statement made and test their truthfulness.

So why am I writing this in September when November seems so far off? I recall the days when I was in school and the many times I would have to cram for a test. Believe me when I tell you that is a very frustrating situation to be in. Despite the fact I would always manage to get by, I found my performance was always much better when I would consistently study the topic of the test regularly, starting well before the date of the test.

Remember, as citizens we can make a difference, and as citizens we do have an obligation and duty to vote in an informed way. If we don't take that obligation seriously and intelligently, it could end up being no more than a wasted vote that you end up regretting. I am asking you NOT to cram for that very important test that will take place on November 6. Start studying now so that when you walk into the voting booth to make those very important decisions you do so fully informed. Have the confidence that the choice you make will be the right one for our future.



Mark Kilmer
 President/CEO



**2 North Main Street,
 Gloversville, New York 12078**
 (518) 725-0641 • fax (518) 725-0643
**1166 Riverfront Center,
 Amsterdam, New York 12010**
 (518) 725-0641 • fax (518) 684-0111
 E-mail: info@fultonmontgomeryny.org
 Website: www.fultonmontgomeryny.org

Member of

American Chamber of Commerce Executives Association
 Business Council of New York State
 Center For Economic Growth
 Chamber Alliance of New York State
 Fulton County Center for Regional Growth
 Fulton County Farm Bureau
 Montgomery County Farm Bureau
 New York State Farm Bureau

Chamber Collaborates with the Gloversville Business Improvement District and Gloversville Community Music to present 2018-2019 “Chamber Music At The Chamber” Concert Series

First two concerts in series made possible by Saratoga Arts Grant

The Gloversville Business Improvement District (BID), Gloversville Community Music and the Fulton Montgomery Regional Chamber of Commerce have collaborated to present the 2018-2019 Chamber Music at the Chamber series. Four concerts are scheduled for this new series, September 29, November 29 in 2018, and in 2019 on April 6 and May 4. All concerts will take place at 3pm. Saratoga Arts made this program possible with a Community Arts Grant funded by the New York State Council on the Arts with the support of Governor Andrew Cuomo and the New York State Legislature.

Tickets are currently available for the September 29 concert at the Fulton Montgomery Chamber of Commerce at 2 N. Main Street, Gloversville and at the Mohawk Harvest Cooperative Market, 30 N. Main Street, Gloversville. Pre-sale tickets for each concert are \$10 each. Tickets are also available for \$15 at the door if still available at the concert date. There are a limited number of season tickets available at \$35 each and are available at the Chamber. A maximum of 50 tickets are available for each concert.

Many of the artists performing for the series will offer Master Classes for student musicians that will take place on the day of/evening before the Chamber Music at the Chamber performances. For more information about these Master Classes, please contact Chamber Music at the Chamber Artistic Director Joshua Thompson at gloversvillecm@gmail.com.

The concerts will feature the following artists and will be held in the following venues:

Saturday, September 29

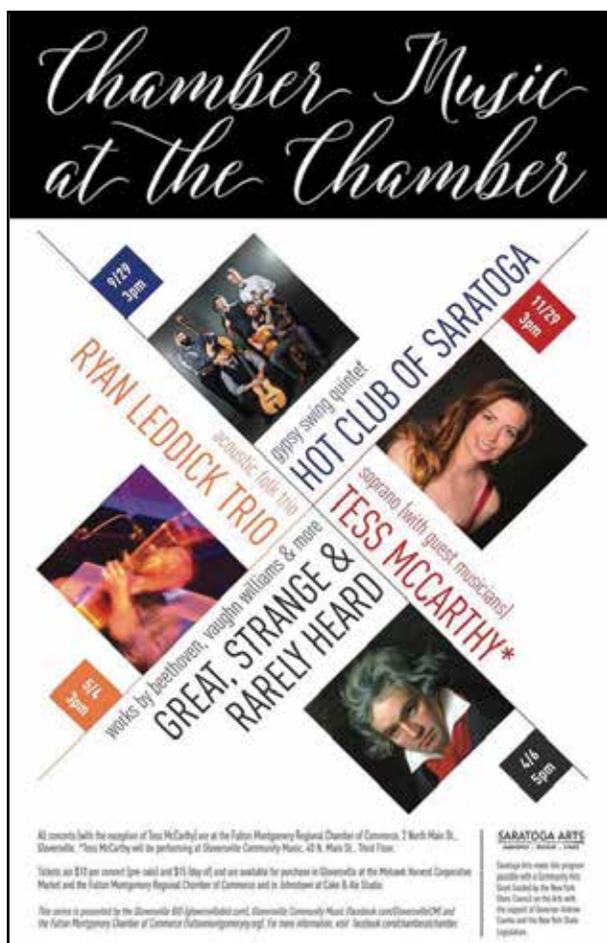
HOT CLUB OF SARATOGA – Chamber Rotunda Gallery, 2 N. Main Street, Gloversville

Hot Club of Saratoga, upstate New York Saratoga/Capital Region’s premier gypsy swing ensemble, plays a repertoire that reflects the spirit and style originated by Django Reinhardt and Stephane Grappelli in The Quintet of the Hot Club of France most prominent in the 1930’s and kept alive through a long line of gypsy jazz artists since that time. Most of the tunes they play were either written by, or recorded by, Django at some time in his all too brief musical life.

Saturday, November 29

TESS MCCARTHY, Soprano – with Guest Musicians – Chamber Rotunda Gallery, 2 N. Main Street, Gloversville

Soprano Tess McCarthy sings with Albany Pro Musica and serves as soloist and section leader at St. Paul’s Episcopal Church, Albany. Tess teaches choral and general music at The Albany Academies. A native of Troy, NY, Ms. McCarthy received her Bachelor’s degree in music from The College of Saint Rose in 2010, graduating cum laude. During her time at Saint Rose, she performed as the soprano soloist in presentations of Mozart’s *Missa Brevis in F* and Vivaldi’s *Gloria* and was asked to perform at numerous honors convocations. She has participated in master classes utilizing Alexander Technique and with pianist Vera Danchenko-Stern, who teaches at Peabody Conservatory. In the summer of 2014, Ms. McCarthy traveled to Illinois, where she won a place in the Midwest Opera Institute’s summer program, performing in Bizet’s *Carmen*, under the direction of The Metropolitan Opera’s Joshua Greene.



Poster for the new Chamber Music at the Chamber series designed by Kate Ehle, Cake & Ale Studio, Johnstown.

Ms. McCarthy is the recipient of the 2014 Joel Dolven Vocal Award, Advanced Division, sponsored by the Mendelssohn Club.

Saturday, April 6

GREAT, STRANGE AND RARELY HEARD – Works by Vaughn Williams, Beethoven & more – performed by musicians of Gloversville Community Music at the Chamber, 2 N. Main Street, Gloversville

A concert featuring classical works by Vaughn Williams, Beethoven and others. The performance will feature Gloversville Community Music faculty Kelly Lockwood, oboe and Joshua Thompson, French horn. Also performing, Ann Bottisti, flute, Alexander

Kollias, clarinet and Kristen Powell, bassoon.

Saturday, May 4

RYAN LEDDICK TRIO – Chamber Rotunda Art Gallery, 2 N. Main Street, Gloversville

Rooted in soulful vocal nuances, and rhythmic acoustic rock; The Ryan Leddick Trio showcases numerous foot tapping fusions that pique ears and turn heads with their new age power trio set up.

Formed in the fall of 2015 as a side project of Ryan Leddick, the acoustic power trio has grown into a well-established group in Upstate New York. Having played many stages, most notable LarkFest, and Move Music Festival - the group is growing followers left and right all over New York State. Not your average power trio set up, pulling from a Dave Matthews style of guitar playing, Ryan Leddick heads the group with his vocal prowess which is echoed with the swooping sound of the Trombone played by Dave Paul. Together both are bound by the momentum and driving nature of the hand drumming of Ryan Szablewski.

As a group, they pull from the eclectic to the rock sides of history to create a sound unlike any. Whether recording or performing at favorite venues across the capital district and beyond, their acoustic live sound is always in the forefront and evident. Pulling from the likes of Dave Matthews, The Police, Bernhoft, Trevor Hall, John Mayer, Bob Marley, Damien Rice, Blink 182, and Martin Sexton, the trio’s sound is new and refreshing. They are an act you do not want to miss...

Additional details about the series and concerts can be found on the Chamber Music at the Chamber Facebook page (www.facebook.com/chamberatchamber/), and on the Gloversvillebid.com website, the Gloversville Community Music Facebook page, and the Chamber’s website at www.fultonmontgomeryny.org.

There are sponsorship opportunities and program ads available for the series as well as for individual concerts for businesses, organizations and individual/group patrons. To sponsor, place an ad, or for more information contact Joshua Thompson at gloversvillecm@gmail.com or get information on Facebook page.

Chamber welcomes James Hannahs

James Hannahs is the Chamber’s new Membership Coordinator; he started in mid-August. Hannahs is a graduate of Siena College receiving a Bachelor of Arts Degree in Finance. Prior to the Chamber, he worked in Finance at the Saratoga Casino Hotel and Northwestern Mutual. He also served as an intern at UBS Financial Services in Albany. Hannahs is excited to travel around the region to meet with current Chamber members, and engage new members. Contact James at the Chamber at membership@fultonmontgomeryny.org or by phone at (518) 725-0641.



James Hannahs



Chamber schedules Tuesday Tour at the National Shrine of Saint Kateri Tekakwitha

Tuesday, September 18 – 8:00am
3636 State Highway 5, Fonda

Chamber members and their employees are invited to see the Kateri Shrine and take an easy guided tour of the hiking trails surrounding the Shrine. The first part of the trail goes up to the site of the Mohawk village. There you will see the placement of the structures as outlined in the original archeological excavation. From there it is a short walk down the path that leads to the spring where Saint Kateri was baptized. It's an easy and well-marked trail. Attendees

can also visit the gift shop, chapel and museum.

The Chamber is sponsoring this series of "Tuesday Tour" events in an effort to educate its members and the community about the region's businesses. A light breakfast will be served.

"Tuesday Tours" are free of admission for Chamber members and their employees, and RSVP is required for planning purposes. To RSVP please call the Chamber at (518) 725-0641 or e-mail info@fultonmontgomeryny.org.

For more information on the National Shrine of Saint Kateri, visit them online on Facebook or at www.katerishrine.com.

Payroll, continued from page 1



While not specifically addressed in the law, this program anticipates that employers would adjust wages to reflect their payroll tax costs.

The math is somewhat complex, but it works. With the combined effect of federal deductibility of the payroll tax, employer wage adjustments, and the state PIT credit to employees, both the employee and employer should end up with the same net (or even more) after-tax income as they would have had without the federal SALT deduction cap, while also avoiding a loss in tax revenues to the state. This would be achieved at the expense of the federal government, which would see a reduction in their tax revenues compared to their post-reform projections.

Presumably, employers would opt into this program as a means to preserve their employee's after-tax income. However, employers will likely consider other factors as well before opting in, including:

- The increased costs of administering the payroll tax and monitoring compliance;
- Their willingness and ability to modify payrolls, especially for unionized work forces;
- The impact of wage reductions on other employee benefits, such as pensions, 401K matches; and others;
- The impact of the program on non-resident employees, who may see a reduction in the value of tax credits in their domicile state for taxes paid in New York; and
- The degree to which the employer's workforce would already be receiving federal tax reductions without any state-level change.

This payroll tax proposal raises other tax policy issues as well. Chief among them:

- Will Congress or the IRS act to limit the federal deductibility of employer payroll taxes, since Congress adopted the SALT deduction cap to pay for other elements of federal tax reform?
- Will this be an effective measure to keep those high-income earners hit hardest by the SALT deduction cap from leaving New York, since the majority of their income comes from non-wage sources, primarily capital gains?
- How does the state address the impact of SALT deduction caps on employees of state and local government, and non-profit organizations, whose employers have no federal tax liability against which a payroll tax can be deducted?

This new provision of the Tax Law is effective immediately, and employers have until December 1 to opt into the program for the 2019 tax year. The state Department of Taxation and Finance is issuing guidance in a host of areas including: further information on the definition of covered employees; the mechanisms for remitting payroll taxes to the state; the ability of employees to adjust tax withholdings to reflect the new payroll tax credit; and other topics.

The Business Council will develop plans for the next forum during a steering committee scheduled for our upcoming Annual Meeting in September. The meeting will also enable committee members to discuss next year's legislative priorities and issues of importance prior to the 2019 legislative session.

For more information about the Business Council of New York State, visit www.bcny.org or on Facebook, Twitter or LinkedIn.

Chamber Schedules Active Shooter Preparedness Seminar For Businesses

Wednesday, September 12
8am to 10am
Holiday Inn Johnstown-Gloversville,
308 N. Comrie Avenue, Johnstown

Seminar to be presented by the
 Fulton County Sheriff's Office

As a business owner, you take measures to protect your business and provide for your employees. However, the threat of violence in the public realm and workplace is becoming an increasingly common occurrence.

This seminar, facilitated by the Fulton County Sheriff's Office, will cover the Department of Homeland Security's established guidelines on what you should do during an Active Shooter event. Some of the topics covered during this seminar will include:

- Preventive actions

- Run, Hide, Fight techniques
- Calling 911
- What to do when police arrive

There will also be a question and answer period following the presentation and there will be a continental breakfast served.

There is a \$10 fee for Chamber members and their employees and \$20 per person for future Chamber members. RSVP is required for planning purposes - please contact Terry at the Chamber at (518) 725-0641 or email terrys@fultonmontgomeryny.org.

Chamber visits the Willing Helpers Home for Women



The Chamber visited the Willing Helpers Home for Women, 226 W. Madison Avenue in Johnstown to attend the dedication of their new rose garden in honor of Rose Knox. The home and its grounds were donated by Rose Knox and her husband to the Willing Helpers Missionary Society to be used for a retirement home specifically for women of Fulton County. The event also recognized Willing Helpers Home Board member Nancy Vandenburg for

her 28 years of service... and, there was an ice cream social and music to help with the celebration. Pictured in the ribbon-cutting ceremony are staff and members of the board of directors from Willing Helpers Home, Johnstown Mayor Vern Jackson and Chamber staffers James Hannahs and Sarah Hafter. For more information about Willing Helpers Home, visit them online at www.willinghelpers.org or call (518) 762-7719







Make your home... Your Waiting Room.

ONLINE SCHEDULING
ST. MARY'S URGENT CARE SITES

For a more comfortable urgent care experience.

- 1 Log on
- 2 Select a convenient treatment time
- 3 Wait at home until your time to be seen.*

[Visit SMHA.org/InQuicker](http://SMHA.org/InQuicker)

ALL URGENT CARE SITES OPEN EVERY DAY 9AM - 7PM (Including Holidays)

URGENT CARE - AMSTERDAM	URGENT CARE - GLOVERSVILLE	URGENT CARE - ST. JOHNSVILLE
 4950 State Hwy. 30 Amsterdam, NY 12010 (518) 841-3600	 84 East State St. Gloversville, NY 12078 (518) 773-7710	 7 Timmerman Ave. St. Johnsville, NY 13452 (518) 770-7818




*For patients with non life- or limb-threatening conditions.

Health Insurance News

Brought to you by



The Chamber's Partner in
Health Insurance

www.boucheyclarke.com

(518) 720-8888

(518) 272-0024

DRAFT FORMS FOR 2018 ACA REPORTING RELEASED

The Internal Revenue Service (IRS) released draft 2018 forms for reporting under Internal Revenue Code (Code) Sections 6055 and 6056.

- 2018 draft Forms 1094-C and 1095-C were released July 11, 2018, and will be used by applicable large employers (ALEs) to report under Section 6056, as well as for combined Section 6055 and 6056 reporting by ALEs who sponsor self-insured plans.

- 2018 draft Forms 1094-B

and 1095-B were also released in July 2018, and will be used by entities reporting under Section 6055, including self-insured plan sponsors that are not ALEs. Draft instructions for these forms have not yet been released. The draft 2018 forms are substantially similar to the final 2017 versions.

ACTION STEPS

Employers should become familiar with these forms for reporting for the 2018 calendar year. However, these forms are draft versions only, and should not be filed with the IRS or relied upon for filing.

Background

The Affordable Care Act (ACA) created reporting requirements under Code Sections 6055 and 6056. Under these rules, certain employers must provide information to the IRS about the health plan coverage they offer (or do not offer) or provide to their employees. Each reporting entity must annually file all of the following with the IRS:

- A separate statement (Form 1095-B or Form 1095-

C) for each individual who is provided with minimum essential coverage (for providers reporting under Section 6055), or for each full-time employee (for ALEs reporting under Section 6056); and

- A transmittal form (Form 1094-B or Form 1094-C) for all of the returns filed for a given calendar year.

Reporting entities must also furnish related statements (Form 1095-B or 1095-C, or a substitute form) to individuals.

Forms must generally be filed with the IRS no later than Feb. 28 (March 31, if filed electronically) of the year following the calendar year to which the return relates. Individual statements must be furnished to individuals on or before Jan. 31 of the year immediately following the calendar year to which the statements relate.

2018 Draft Forms

The 2018 draft forms are substantially similar to the final 2017 versions. **However, the revised version of the Form 1095-C clarifies that the "Plan Start Month" box in Part II will remain optional for 2018.** The IRS previously indicated that this box

may have been mandatory for the 2018 Form 1095-C.

Additional Resources

The 2017 versions of these forms are currently available on the IRS website:

Form 1094-B (www.irs.gov/pub/irs-pdf/f1094b.pdf) and Form 1095-B (www.irs.gov/pub/irs-pdf/f1095b.pdf) (and related instructions); and

Form 1094-C (www.irs.gov/pub/irs-pdf/f1094c.pdf) and Form 1095-C (www.irs.gov/pub/irs-pdf/f1095c.pdf) (and related instructions).

These forms must have been filed with the IRS no later than Feb. 28, 2018 (April 2, 2018, if filing electronically). However, the IRS extended the due date for furnishing individual statements for 2017 an extra 30 days, from Jan. 31, 2018, to March 2, 2018.

According to the IRS, information returns under Sections 6055 and 6056 may continue to be filed after the filing deadline (both on paper and electronically). Employers that missed the filing deadline should continue to make efforts to file their returns as soon as possible.

The IRS also previously released:

Q&As on Section 6055 (www.irs.gov/affordable-care-act/questions-and-answers-on-information-reporting-by-health-coverage-providers-section-6055); and Q&As on Section 6056 (www.irs.gov/affordable-care-act/employers/questions-and-answers-on-reporting-of-offers-of-health-insurance-coverage-by-employers-section-6056) and

A separate set of Q&As on Employer Reporting using Form 1094-C and Form 1095-C. (www.irs.gov/affordable-care-act/employers/questions-and-answers-about-information-reporting-by-employers-on-form-1094-c-and-form-1095-c)

More Information

Please contact Bouchey & Clarke Benefits, Inc. for more information on reporting under Code Sections 6055 and 6056:

Bouchey & Clarke Benefits, Inc.

1819 Fifth Avenue
P.O. Box 1616
Historic Downtown Troy
Troy, NY 12181
Tel: 518.720.8888
Amsterdam Office
1166 Riverfront Center
Amsterdam, NY 12010
Tel: 518.272.0024



WEST & Company CPAs PC has been counseling businesses and their executives in all aspects of financial management for years. We place great emphasis on communication and planning. Most of our clients use us as a sounding board to discuss a wide variety of financial and organizational issues. We are always only a telephone call away.

Amy M. Pedrick, CPA
John P. Sawitzki, CPA
Michael W. Rossi, CPA
Trisha L. Rogers-Byrns, CPA
Jill M. Thaisz, CPA
Elmer J. Washburn, CPA
Larry J. Sheeler, CPA
James A. Del Savio, CPA

Gloversville

97 North Main Street, PO Box 1219
Gloversville, NY 12079
Phone 518.725.7127 Fax 518.725.7835

Saratoga Springs

60 Railroad Place, Suite 302

Kinderhook Bank sponsors Chamber Checks

Representatives from Kinderhook Bank presented a check to the Fulton Montgomery Regional Chamber of Commerce for sponsorship of their Chamber Checks program. Kinderhook Bank's support helps the Chamber advertise and promote this Shop Local program. Chamber Checks are gift checks that can be redeemed at over 100 members of the Chamber who are located throughout the region. No gift is more flexible, but most importantly the program keeps shopping dollars in our local economy.

Kinderhook Bank sells Chamber Checks from its branches in Fulton and Montgomery Counties in Johnstown, Amsterdam and Canajoharie (www.nubk.com). Chamber Checks also can be purchased at the Chamber's Gloversville office, and at Ruby & Quiri in Johnstown (www.randq.com). They make



great gifts for the holidays or any time of year. To see the list of participating redeemers, visit the Chamber's website (fultonmontgomeryny.org/pages/chamberchecks).

In the photo, from left,

are Kinderhook Bank's Gloria Pickering and Dori McDannold, Chamber President/CEO Mark Kilmer, Kinderhook Bank's Carl Marucci and the Chamber's James Hannahs and Becky Dutcher.

September is the month for our Annual Golf Tournament!

See insert for Sponsorship Opportunities and Registration

We are hosting our 2018 Annual Golf Tournament on Friday, September 21 at Amsterdam Municipal Golf Course, 158 Van Dyke Avenue, Amsterdam, NY with a shotgun start at 11am. This year's tournament will be played in a Ryder Cup style with match play and there will be a Tryon Cup awarded along with twosome prizes and individual prizes, as well as a skins game. The \$150 registration fee includes greens fees and cart, continental breakfast, lunch, snacks, on-course refreshments, prizes, entrance into skins game, golf gift and dinner and the tournament is open to the public.

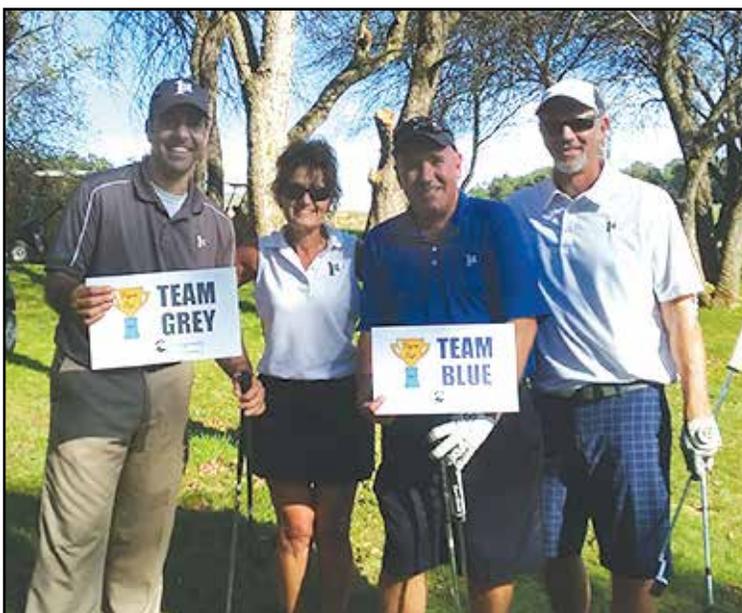
Sponsors to date for the event are: **Gift Sponsor** – St. Mary's Healthcare, Amsterdam,; **Beverage Cart Sponsors** – First Choice Financial Federal Credit Union; **Tee Sponsors** – First National Bank of Scotia. There are additional sponsorship opportunities available including a Dinner/Awards Sponsorship, Happy Hour sponsorship, Craft Beer Hole sponsorship, Beverage Cart Sponsor, Margarita Hole sponsorship, tee sponsors, and more.

The Chamber also is accepting donations from its members for its Prize Raffle. If your business would like to donate to the tournament or be a sponsor, please contact at the Chamber Mark Kilmer, President or Tournament Coordinator Lori Stachnik at loristachnik@nycap.rr.com.

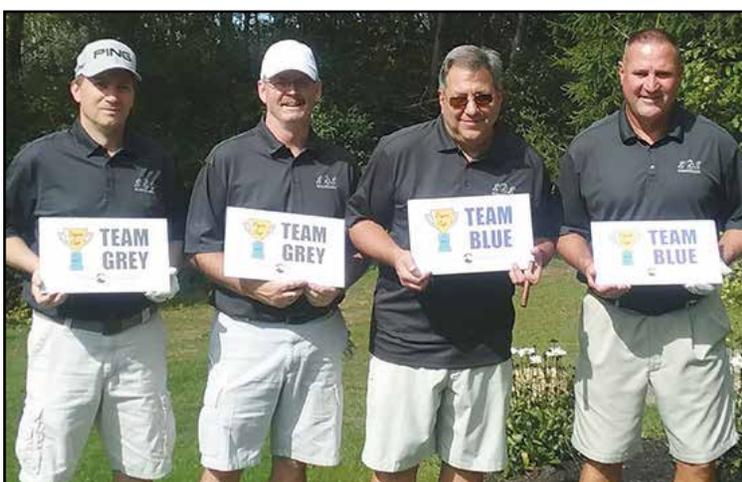
Registrations for golfers are on a first-come, first served basis and people can register themselves, twosomes or foursomes. For more information or to register, contact the Chamber, or visit their website at www.fultonmontgomeryny.org or Facebook event page.



Last year's tournament winners – Mark Winslow and Angelo Saccocio.



First National Bank of Scotia team.



The L&L Embroidery foursome from last year's tournament.



Groversville Economic Development Corporation

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



First Choice Professional Services, Inc.

Accounting and Tax Services

ACCOUNTING & TAX PREPARATION

•

PAYROLL

Our Services:

- Personal and business tax preparation
- Business bookkeeping and accounting
- Payroll Service to include:
 - Check preparation or direct deposit
 - Quarterly reports
 - Annual reports
 - Audit representation

We are gladly accepting new clients

Call us for an appointment to discuss your accounting needs!

Visit our website:
www.fcprosv.com
 518-842-2575 phone
 Email: info@fcprosv.com

Want to reach almost
**3,000 BUSINESSES/
BUSINESS OWNERS**
every month?



This is the place, advertise in

Newsline

Fulton  Montgomery
REGIONAL CHAMBER OF COMMERCE

contact

Brian Krohn, *McClary Media*,
(518) 843-1100 ext. 108
brian.krohn@mcclarymedia.com

Chamber Member News

Assemblyman Butler hosts veterans picnic

Assemblyman Marc Butler 118 (RIC- Newport) is hosting a Veteran's picnic for the third consecutive year. This event is open to all area past, and active Veterans and a guest of their choice.

The Assemblyman's office is partnering with the Pine Tree Rifle Club, 419 Johnson Avenue, Johnstown on September 15, 2018 from 12:00 – 4:00 PM. The day will include a speaker, former Navy Seal and current Fulton County Undersheriff, Dan Izzo, music by the "Sophisticats" for enjoyment, a song selection by Mayfield student Cameron Allen, fun, games, and of course lots of good food.



**Assemblyman
Marc Butler**

Butler stated "It is my pleasure to recognize and honor all Veterans, past and present. We must never forget it is through their Service and Sacrifice that we have the many freedoms we enjoy."

This event is offered to each Veteran and one guest at no cost. Reservations are required and space is limited. To reserve a place, please contact the Assemblyman's office at 518.762.1427- or email your reservation request to dmacvean@gmail.com.

This event will be made possible through donations from individuals and local businesses. If you would like to become a donor or sponsor for this event, please contact Assemblyman Butler's office. (518.762.1427).

Farmers® understands small business.



FARMERS® AGENTS ARE SMALL BUSINESS OWNERS, JUST LIKE YOU!

Contact The Frank J Casler Agency today!

Round out your coverage with additional policy options that include:

- Commercial Umbrella Insurance
- Business Auto Insurance
- Workers' Compensation Insurance
- Life Insurance for Business Owners

518.212.2765

Frank Casler
Your Local Agent

1451 STATE HIGHWAY 5S, AMSTERDAM, NY 12010
<https://agents.farmers.com/fcasler>



Chamber Member News

Johnstown Historical Society to hold a Living History Walking Tour

The Johnstown Historical Society will hold a Living History Walking Tour, "Stories Behind the Stones" on Saturday, September 22 at the Johnstown Cemetery on North Perry Street. Costumed guides will lead tour groups down winding roads dotted with elaborate headstones. The past will come alive as actors introduce themselves as former residents who helped shape the city of Johnstown and beyond. Information boards with interesting historical facts will mark the path.

Tours will begin at 1:00 and will take about 90 minutes. Tickets are \$10.00; children under 12 will be admitted free. Tickets can be purchased on the day of the event, which is a fund-raiser for the historical society. Rain date will be Sunday, September 23. For further information, call 518-332-7695 or visit the Johnstown Historical Association.



Gloversville Sewing Center wins award

Gloversville Sewing Center, 385 South Main Street, Gloversville was the recipient of Bernina's prestigious Presidential Award, given each year to a dealer who demonstrated exemplary sales, service, and customer education.



In business for over 38 years, Diana and John Marshall, are the owners of Gloversville Sewing Center with locations in Gloversville and Saratoga N.Y. The award recognizes the dealer that best exemplifies the spirit of cooperation and education represented by the Bernina brand. This includes the implementation of a successful integrated marketing program that supports the entire Bernina product line, modern store merchandising, a well-developed educational approach, dedication and years serving Bernina customers, and above-average growth in dollar sales and Bernina units sold.

For more information visit Gloversville Sewing Center at (518) 725-4919 or visit them online at gloversvillesewingcenter.com or on Facebook.

Meet a few LITTAUER gems



Nicholas Fusella, DO
Family Practice

GLOVERSVILLE CENTER
99 East State Street, Suite G-01
Gloversville, NY 12078
(518) 775-4201



Scan here to watch his video



Michael Parslow, DO
Family Practice

SPECULATOR CENTER
Route 8
Speculator, NY 12164
(518) 548-8155

MAYFIELD CENTER
2497 State Highway 30
Mayfield, NY 12117
(518) 661-5441



Scan here to watch his video



Jerome Rosenstein, MD
Obstetrics & Gynecology

GLOVERSVILLE CENTER
99 East State Street Suite 101
Gloversville, NY 12078
(518) 775-4360



Scan here to watch his video



Shri Verma, MD
Gastroenterology

KINGSBORO GI CENTER
434 South Kingsboro Ave.
Johnstown, NY 12095
(518) 773.8896



Scan here to watch his video

Chamber Member News

Paul Nigra Center for Creative Arts seeks artists for 2018 Fiber, Textile Art and Quilt Show

The Paul Nigra Center for Creative Arts is excited to host its first-ever Fiber, Textile Art and Quilt Show. This celebration of fiber art will feature works made primarily of fiber, fabric, textiles and/or related materials such as hand-dyed silk, felting, weaving, fiber sculpture, fashion, crochet, lace and quilts. All artists who work in these media are welcome to submit.

Quilts submitted must be no larger than 96" square and must have a 4-inch sleeve attached for hanging purposes.

The show will hang from October 4, 2018, to January 9, 2019. Throughout its run, the arts center will host a number of special events to encourage the public to visit and enjoy the artwork. Artists may submit work now until September 2 through www.OnlineJuriedShows.com. Please note that this is not a juried show, but this website



is used for ease of submission and selection by the curators. Artists who wish to submit should visit the website and scroll down until they find the Fiber, Textile Art and Quilt Show. Further submission guidelines are available there.

Through the generous donations of supporters, the Paul Nigra Center for Creative Arts is able to offer monetary awards to outstanding submissions. All winners will

also receive a membership to the arts center, which grants them access to special events and discounts on classes, workshops and future gallery submissions.

The fee for entry of up to three works is \$15 for members of the Paul Nigra Center for Creative Arts or \$25 for non-members. Artists may submit an additional two entries maximum for a fee of \$7 each for members or \$10 each for non-members. Notification of acceptance will be sent out by September 6 and the dates for drop-off or mailing of artwork are September 26-28 from 9 a.m. to 6 p.m. and September 29 from 9 a.m. to noon.

The Paul Nigra Center for Creative Arts will hold a public opening and Meet the Artists Reception, where the greater public is invited to view the show, on Thursday, October 11, from 6-8 p.m. Attendees of the reception will receive free admission to the gallery. The public is also welcome to view the show throughout its run. The regular gallery admission fee is \$5. Members of the Nigra Arts Center, children under the age of 18 and participating artists are admitted for free.

The Paul Nigra Center for Creative Arts is located at 2736 State Highway 30 in Gloversville. For more information about this show or the Paul Nigra Center for Creative Arts, call (518) 661-9932 or visit www.pncreativeartscenter.org.

Chamber Member Anniversaries

The following businesses realize the value of their Chamber investment and have renewed their membership in the month of August 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

Walter Elwood Museum	2016
Target Distribution Center	2016
Loopie's Irish Pub	2016
Oak Mountain LLC	2015
Liberty Fresh Market	2014
A to Z Indoor Comfort Systems.....	2014
Taco Bell, Johnstown.....	2014

5 to 9 Years

Literacy NY-Fulton, Montgomery Schoharie.....	2013
Home Helpers & Direct Link of Amsterdam.....	2011
Hotel Brodalbin.....	2009

10 to 19 Years

Village of Ft. Johnson	2008
Fulton County Historical Society & Museum	2008
Sikorski's Service Station	2008
Sacandaga Outdoor Center	2008
New York Oncology Hematology, PC	2008
Adirondack Enterprises Self Storage Facility	2006
Adirondack Mechanical Corporation.....	2004
Empower Federal Credit Union	2005
Colleen Ioele-DeCristofaro, Howard Hanna Real Estate	2004
Clear Image Screen Printing	2004
The Floor Coverings of the Galleria	2004
Virginia M. Mackey Real Estate.....	2003
Catholic Charities of Fulton and Montgomery Counties	2002
L&L Embroidery	2002
J.R.'s Home Improvement	2001
Liberty ARC.....	1998
Shrine of Our Lady of Martyrs	1998
New York Central Mutual Insurance Co.	1998

20 Years or More – Congratulations and THANK YOU!

Sacandaga Veterinary Clinic.....	1994
Wayne Harrison, DDS	1994
Adirondack Country Store	1993
Mayfield Central School District	1992
Vincenza's Banquet House	1992
Rinaldo Esposito, DC.....	1992
Greater Johnstown School District	1991
Gloversville Sewing Center, Inc.	1990
HFM BOCES	1990
Mountain Valley Hospice	1987
Canada Lake Store & Marine	1977

TWELVE PERCENT OF ADULTS IN OUR COMMUNITY CANNOT READ THIS ADVERTISEMENT.

YOU CAN HELP—TUTOR.

**LITERACY
NEW YORK
FULTON, MONTGOMERY
AND SCHOHARIE COUNTIES
(FORMERLY LITERACY VOLUNTEERS)**

**On-line
Tutor Training
available**



**Call Today for More Information
Fulton and Montgomery Counties Office Location:
73 North Main Street, Suite 101
Gloversville, NY 12078**

**518-725-1440 or 518-227-3786
Email: lnyfms2@gmail.com**



Like us on



Chamber Member News

Kinderhook Bank Corp. Reports Results for First Six Months 2018

Kinderhook Bank Corp. (“KBC”), (OTCQB:NUBK), the holding company for The National Union Bank of Kinderhook (the “Bank”), announced results for the six months ended June 30, 2018.

Net income available to common shareholders was \$2.3 million, or \$1.72 (diluted) per common share, for the six months ended June 30, 2018, compared with \$0.7 million, or \$1.00 (diluted) per common share, for the six months ended June 30, 2017.

Results for the first six months of 2018 included an after-tax gain on loan sales of \$275 thousand or \$0.18 per share (diluted) as well as an after-tax loss on sale of securities of \$124 thousand or \$0.08 per share (diluted). Results for the first six months of 2017 included an after-tax charge of \$322 thousand or \$0.30 per share (diluted) of one-time merger and transactions costs related to the Bank’s acquisition of Patriot Federal Bank which was completed on November 10, 2017.

Total assets at June 30, 2018 were \$637 million compared to \$464 million at June 30,



2017. Net loans grew at an annualized 8% rate for the first six months of 2018. KBC and Bank President and Chief Executive Officer, John A. Balli, stated, “I am very pleased that net income per common share (diluted) for the first six months of 2018 was greater than the same period for any previous year. We continue to experience strong growth and increases in our loans and deposits.” Balli continued, “Our remarkable team of talented bankers looks forward to serving our many new customers.”

In operation since 1853, and celebrating 165 years serving the community, Kinderhook Bank’s main office is located in Kinderhook with branches in Albany, Amsterdam, Canajoharie, Chatham, Delmar, East Greenbush, Greenport, Johnstown, Latham, and Valatie NY.

Member FDIC.

To advertise in

Fulton  Montgomery
REGIONAL CHAMBER OF COMMERCE

Newsline

contact

Brian Krohn,

McClary Media,

(518) 843-1100 ext. 108

brian.krohn@mcclarymedia.com



**We are the attorneys of
Cioffi Slezak Wildgrube.
A 100% Women Owned Law Firm**

CIOFFI • SLEZAK • WILDGRUBE P.C.
ATTORNEYS AND COUNSELORS AT LAW

Estate Planning and Administration, Elder Law, Commercial
and Residential Real Estate, Business and Corporate Law

1473 Erie Boulevard
First Floor
Schenectady, NY 12305

518.377.6700
cswlawfirm.com



The 2018 REGAL TourX



CHEVROLET  BUICK  GMC
WE ARE PROFESSIONAL GRADE

Mangino

Discover the ALL NEW GMC LINE-UP



MANGINO CHEVROLET
4477 NEW YORK 30, AMSTERDAM, NY 12010
SALES: (518) 770-1220 | SERVICE: (518) 770-1223
WWW.MANGINOCHEVY.COM

MANGINO BUICK GMC
1484 SARATOGA ROAD, BALLSTON SPA, NY 12020
SALES: (518) 490-1275 | SERVICE: (518) 490-1273
WWW.MANGINOBUICKGMC.COM

Two Great Locations!



**THE Place
to Go for
the Area's
Best
Selection of
Vehicles!**

Mangino



MANGINO CHEVROLET
4477 NEW YORK 30, AMSTERDAM, NY 12010
SALES: (518) 770-1220 | SERVICE: (518) 770-1223
WWW.MANGINOCHEVY.COM



MANGINO BUICK GMC
1484 SARATOGA ROAD, BALLSTON SPA, NY 12020
SALES: (518) 490-1275 | SERVICE: (518) 490-1273
WWW.MANGINOBUICKGMC.COM

Chamber Member News

The Regional Art Galleries of the Arkell Museum hold three solo shows

The Regional Art Galleries of the Arkell Museum & Canajoharie Library welcome you to three solo shows by artists Marion Kratky, Kevin Kuhne, and Doug Mess, on view through October 17, 2018.

Living in Northville, NY, and working primarily in oil, Marion Kratky's focus has been on landscapes of the Adirondacks. She offers a rich color palette, bold brush work, and a strong sense of light to create works that are uniquely her own. This show explores her impressions of the natural landscape informed by the Adirondacks and other places observed firsthand. Recent awards include 2nd Place, Masters Division, in the Central Adirondack Art Show in 2018, 2017 and 2016 at View, Old Forge, and 1st Place, Oil, in the 2017 and 2016 Annual Hagaman Art

Show with a previous Best of Show. Other juried shows include The Art of New York: Annual Juried Art Show at the Arkell Museum & Canajoharie Library, The Frederic Remington Art Museum International Show, The Bennington, and the 2018 Adirondack Artist Guild Annual Juried Show, with a previous Best of Show there.

City Scenes: Albany to Canajoharie – Albany, NY, resident Kevin Kuhne specializes in watercolor depictions of the Capital region. With a B.S in Art Education, he teaches classes at South Colonie School District, Arlene's Artist Materials, and other venues. Kevin is an active member of many local arts organizations, including the Oak Room Artists. He is a Signature Member of the Northeast Watercolor Society and has shown in the Artists of

the Mohawk Hudson Regional in 2014 and 2015, and the 2014 Adirondack National Exhibition of American Watercolors. "My interest in local history, architecture, people, and conservation inspires and motivates my work. I most enjoy working plein air, throughout the year, often using my car as my studio. Formally, the beautiful shapes, color patterns, and atmosphere of everyday scenes is what attracts me. Working on site allows me to convey the energy and life in the streets and neighborhoods where I find these elements."

Visitor Information: Free admission to the Regional Art Galleries, Museum admission free for members and children under 11; \$9 adults, \$6.50 seniors & students. The Museum, Regional Art Galleries, and Library are open Tues - Fri, 10 am-5 pm; Sat & Sun, Noon-5 pm. The Regional Art Galleries and Library remain open until 7:30 pm on Wednesdays. The Arkell Museum & Canajoharie Library are located at 2 Erie Boulevard. The building has off street parking and is wheelchair accessible. Info: 518-673-2314 or visit www.arkellmuseum.org/regional-art.

CRG helps new business get started



FULTON COUNTY CENTER FOR REGIONAL GROWTH

Adirondack P.E.T.S. is the realization of a long-held dream. Ms. Martinovic started developing her business plan to bring pet ambulance services to Fulton County in 2016. In 2017, she started working with Ron Peters at Fulton County Center for Regional Growth when she heard about the Microenterprise Grant Program.

"Ron took the time to understand my business. He provided insight and direction that I hadn't found anywhere else. And he worked with me every step of the way in order to make sure that my application for Microenterprise Grant Funding was complete," Ms. Martinovic stated. "Because of the dedication of the CRG, I can now assist people in need while doing a job that I am passionate about."

Elizabeth Martinovic founded Adirondack Pet Emergency Transportation Services (or Adirondack P.E.T.S) after spending 30+ years caring for animals and rescuing birds.

"I noticed there were no services around that provided 24/7 emergency transport for animals. So I made it my mission to bring that to our region," Ms. Martinovic said when asked why she chose this field of business. "I, myself, have needed this type of service in the past. I knew I couldn't be the only one looking for this kind of help."

In addition to emergency services, Adirondack P.E.T.S. can also assist with other transportation services, including pet relocation, assistance with veterinary and grooming visits, as well as routine pet maintenance needs, like the administration of medication and nail clippings. They also will be working closely with local veterinary emergency hospitals, family veterinarians, fire departments, EMS, police, humane societies, foster care facilities, rescue groups, animal services, and boarding facilities to provide a dependable, indispensable network of care.

For more information about the Fulton County Center for Regional Growth, visit them online at www.fccrg.org.

FRANK'S GUN & TACKLE SHOP

3549 St Hwy 30, Gloversville, NY
Across from Adirondack Animal Land
(518) 883-5053
FRANKSGUNSHOPS.COM

A family owned & operated business and we have been in business for 34 years priding ourselves in customer satisfaction.

Over 800
Different Types & Brands of Firearms to Choose From:
Kimber • Glock • Ruger • Springfield
Smith & Wesson • Charter Arms
Browning • Remington • Henry
Tikka • Marlin • Winchester
and many more!

Hunting Licenses Available Now

Largest Selection of MUZZLELOADERS & SUPPLIES
Pyrodex • Black Horn • White Hots
Triple Zpellets • Loose Powder
and Pellets • T/C • CVA • Traditions
Replacement Breech Plugs and
whatever else you will need

Gear Up for Hunting Season
HUNTING GEAR • DEER LURE • GAME CAMERAS • SCOPES & MOUNTS
GAME CALLS - DUCK • TURKEY • PREDATOR
KNIVES • SHARPENERS • CLAY BIRDS • HOLSTERS
Like us on Facebook for all the up-to-date specials & sales

Welcome New Members!

Thank you for making an investment in your business, and in our region, with Chamber membership:

AGELESS AESTHETICS
3734 State Highway 30
Amsterdam, NY 12010
(518) 332-4936 (Rebecca Clarkin CRNA)
(518) 421-8150 (Mary Constantino – FNP-BC)
Facebook

Providing quality Botox services, derm fillers, Botox parties in a spa location or location of your choosing. We provide individualized consultations to determine needs and wants from cosmetic injections and derm fillers, and fully educate our customers on our products.

JUST BECAUSE BOUTIQUE
142 N. Main Street
Northville, NY 12134
(518) 848-2855 | Facebook

A women's clothing shop located on Northville's historic Main Street offering an ever-changing array of fashions and accessories. Established 2012, under new ownership 2018.

**GLOVERSVILLE POSTMASTER
MARIE BUCK**
115 N. Main Street
Gloversville, NY 12078
www.usps.com

Post office in Gloversville, New York. Offers mail packaging supplies, stamps, money orders, PO Boxes, bulk mail, passports, and more.

Chamber Member News

Capital City Coffee Roasters to host open house in October

Capital City Coffee Roasters, 274 S. Main Street, Gloversville, is hosting an OPEN HOUSE in October for businesses and their employees to tour their facility, and introduce their great coffee products. Watch this newsletter, and Monday's Chamber Connections, for details on date and time.

Capital City Coffee Roasters, formally known as Hudson Valley Coffee Roasters, was restructured in 2010 by lifelong coffee enthusiast Steve Scheidel. From its inception, the primary objective was to bring the highest quality coffee beans from around the world to the Capital Region and beyond. Their first roasting facility was located in a small building on the outskirts of Albany, New York.

It was during this time that David Marrotta joined the company as production manager and would later become a partner as well as director of



coffee operations. David, originally a Hagaman native, has many family members in the area and close ties to the community. David and his family formally founded and operated Mocha Blend Café, a high end espresso bar in Troy, NY.

In 2015, Capital City Coffee partnered with John Antonucci, owner of wholesale food distributor Antonucci Produce and Seafood, located in Gloversville, NY since 1982. The partnership brought a brand new roasting facility for Capital City

Coffee Roasters, which is located behind the Antonucci Produce building in Gloversville.

President of the company, Steve Scheidel, says the expansion of Capital City Coffee was greatly influenced by the growth of a well-known retail coffee company. "In 1999, when I first entered into the coffee industry, people didn't buy lattes, cappuccinos, espresso, like they do today." Scheidel said, "The specialty coffee market is something that has rapidly grown in recent years, beginning with companies like Starbucks." He continued, "Today, our colleges, cafes, and restaurants call on us to help with their specialty coffee programs. It's the local consumer that has helped shape our business and allowed us to continue our commitment to roasting artisan coffee."

After relocating to Gloversville, the company made an immediate

point of hiring a local staff to help with coffee roasting, equipment service and delivery. As the company continues to expand, it plans to bring on more team members from the area and increase its presence in the region.

"I'm very pleased we were able to relocate our company to the community I grew up in," David Marrotta said about the move to Gloversville. "It's been a lifelong dream, I couldn't be more grateful to invest in this area of Upstate New York."

Offerings from the company include roasted to order coffee, Certified Fair Trade Organic whole bean coffee, flavored coffees, café products like espresso machines, coffee brewers, teas, flavor syrups, smoothie products and much more.

To get in contact with the Capital City Coffee Roasters, call 518-766-9087 or visit their website at www.capitalcityroasters.com.

STORAGE TRAILERS FOR SALE!



48 ft. x 102 in.

**DELIVERY
AVAILABLE**

**Starting at
\$1,800.00**



ACE SERVICE CENTER

CALL TO PURCHASE:

Mayfield Commerce Park, Gloversville, NY

518-224-2011

Check Us Out On 

Chamber Member News

Amsterdam Wal-Mart store celebrates re-launch



On Friday, August 3, the Chamber helped our Amsterdam Wal-Mart store celebrate its re-launch and introduction of its new Grocery Pickup service. We held a ribbon cutting, the store gave three local organizations grants of \$2,500 each, announced that it had donated \$98K worth of food to local food banks, and showed off its new rebranded apparel lines, that it's offering hunters expanded products with hunting rifles and shotguns, and more. Store Manager Cory Willson said that the additions and renovations have added jobs but more importantly make sure it is serving its great customers. He also thanked his associates and management team who helped make sure everything went smoothly. In the ribbon cutting photo, in front from left are the Chamber's Gina DaBiere-Gibbs, Amsterdam Town Councilman Tom DiMezza, Store Manager Cory Willson and the Chamber's Becky Dutcher. Behind them are Willson's leadership team and other representatives. The store is located at 101 Sanford Farm Shopping Plaza in Amsterdam and can be reached by phone at (518) 843-6890. Find out more about online grocery ordering and easy pickup at www.walmart.com/grocery.



CORRELL ROOFING & SIDING

Commercial • Residential • Industrial
Great Prices-Great Value-Great Reputation

Proud Installer of Owens Corning® Products

Shingle, Metal & Low Slope Roofing siding, Windows, Seamless Gutters

PLATINUM PREFERRED CONTRACTOR

- ✓ Financing Available
- ✓ Independent 3rd Party Reviews & Reference List
- ✓ Fully Insured
- ✓ Free Estimates

518-725-7310 or 518-843-3118
Showroom- 24 W.10th Ave, Gloversville
www.correllroofing.com

BBB A+ Rating

THE PINK PANTHER™ & © 1964 - 2014 MGM

bouchey & clarke
BENEFITS, INC.

Call us today for Employee Benefits and Health Care Solutions that benefit you & your employees
518.720.8888

WEALTH. HEALTH. FOR LIFE.

Offices in historic Downtown Troy, Saratoga Springs & Amsterdam

www.boucheyclarke.com

Chamber Member News

Home Helpers & Direct link of Amsterdam Celebrated a Caregiver Appreciation Day for their 300 Staff Members



“Every day should be caregiver appreciation day,” said Home Helpers CEO Ramon Rodriguez. “Our caregivers amaze me every day with their commitment and hard work. It’s challenging work, and their dedication makes a tremendous difference in people’s lives and to our business.”

“Thanks to our exceptional caregivers,” Ramon continued, “I remain excited and positive about Home Helpers of Amsterdam’s opportunities for continued growth and success. My personal gratitude goes to each caregiver for all they do every day for our company and for our clients.”

The celebration held July 27, 2018 featured great food, games, raffles and prize draw-

ings. Vendors who provide employee benefits were on hand at the event to answer questions, along with those providing local services caregivers may wish to learn more about.

Find out more about

Home Helpers & Direct Link of Amsterdam, 58 N. Pawling Street, Hagam by calling (518) 842-5626 or visiting them online at local.homehelpershomecare.com/amsterdam/home/ or on Facebook.



Broadalbin Manufacturing corp.



Machining - Fabricating - Welding of ALL TYPES (as well as on site) Welding, Handrails, Boat Docks, Frames & Hardware, Complete Machine Shop Facilities. We Also Furnish Equipment.

Will Travel Anywhere in the Tri-County Area.

Phone: (518) 883-5313 • Fax: (518) 883-5320

info@bmanuf.com • www.bmanuf.com



8 Pine Street, Broadalbin, NY 12025

FAMILY OWNED & SERVING THE COMMUNITY OVER 50 YEARS!



NYSDOT#38945

Residential & Commercial

- Complete Loading & Unloading Services
- Specializing in Box Store Deliveries
- Commercial Deliveries and Moving
- Free Estimates
- Specializing in Piano Moving
- Removal and Clean Outs

518-842-3281

mingosmoving@gmail.com



Full Service Concrete & Construction Services Available



K-9 Concrete

COMMERCIAL

RESIDENTIAL

Specializing in Concrete Stamping

Jason Nare
518-424-3517

Chad Nare
518-857-1641

Chamber Member News

Hales Mills Country Club features great tournaments well into the fall

Hales Mills Country Club, 146 Steele Road in Johnstown, features some great fall tournaments that are open to the public. Many think that fall is the best time of the year to play golf!

- 9/8 Toys for Tots
- 9/9 JAVAC Tournament
- 9/16 Member/Guest (for Members only)
- 9/22 Village Pizzeria Tournament
- 10/6 VanAuken Tournament
- 10/14 Spackler Impossible Pin Tournament

For information on these great tournaments, contact the Hales Mills Country Club professional, Chris Mathewson, at (518) 736-4622, or visit them online at www.halesmillscountryclub.com or on Facebook.

A history of Hales Mills Country Club:

It's not very often that a beautiful Dairy Farm gets converted to a fantastic golf course. It's even more unique when the original owner sells the facility to another pair of Dairy Farmers!

In 1995 Larry Hollenbeck converted his Dairy Farm into Hales Mills Country Club. The 240-acre eighteen hole facility includes a grass tee driving range, a modern clubhouse and a full-service restaurant that is open to the public for lunch and dinner. In 2013 Hollenbeck sold the course to friends and fellow dairy farmers Roy and Ray Dykeman of Fultonville. Other partners include Angelo Saccocio, Roy Lomanto and Gene Bargstedt.

In five years the course has seen many improvements including drainage and irrigation, tree cutting, and redesign of a couple of holes. The newest project is the renovation of the Signature Par Three Number 8 with the addition of bunkering, pond improvements, and opening up the right side of the green clean-

ing up some trees and brush. Most importantly Superintendent Carl Albanese and his experienced staff have been very aggressive with new turf management policies concentrating all putting surfaces. Day in and day out Hales Mills Golf Club offers some of the best putting surfaces within 100 miles!

The golf course offers yardages to fit the skill set of the whole family. Ownership believes that golf should be fun and quick! The driving range is open to the public and lessons are available from Chris Mathewson.

The Full Service Restaurant is well known for its Prime Rib Dinners (Thursday's and Friday's), it's Wednesday Chicken Wings Night and famous for hosting Holiday Parties, Family Occasions, and more! Many Holiday Parties are already booked so please contact the club today at 518-736-4622 (or www.halesmillscountryclub.com).

The golf course also offers Annual Memberships. In the near future the Club's 2019 plans will be announced. Member and guest privileges are available to all members. For anyone who would like to try out the course AND restaurant they suggest their Tuesday special of \$28 for golf AND a burger! You can enjoy your burger before or after play (Dine before 3:00 in order for our kitchen to be ready for dinner). Please call today and mention your Chamber membership for additional discounts.

Men's Association plays Monday's and Ladies on Thursday's. Hales Mills also offers many couples and family events throughout the year. Check out their website at www.halesmillscountryclub.com sign up on our Facebook page to view daily and weekly specials, events and restaurant offerings.



COLDWELL BANKER

Arlene M. Sitterly, Inc.



Your Real Estate PROFESSIONALS



**363 N. Comrie Ave.,
Johnstown, NY 12095
(518)762-9885**

**4781 St. Hwy. 30,
Amsterdam, NY 12010
(518) 212-2503**

www.coldwellbankerams.com



Elizabeth Cady Stanton Women's Consortium schedules events in Johnstown

Join Rose Knox (aka Anne Niles) for Tea on Saturday, September 15 from 2-4pm at the First Presbyterian Church, 37 S. Market Street in Johnstown. \$12 per person donation with proceeds benefiting the Elizabeth Cady Stanton Women's Consortium Symposium on March 28, 2020. RSVP by Saturday, 9/1 to Sandy Maceyka (518) 736-5130 or Helen Martin (518) 762-7638.

Save the date – November 3, 2pm at the Fulton County Courthouse to hear

Laurie Kozakiewicz, Ph.D. talk about the criminal trial of Susan B. Anthony in a U.S. federal court in 1873. Anthony was arrested for voting in voting in Rochester, New York in the 1872 elections in violation of state laws that allowed only men to vote. The talk will be followed by refreshments and discussion at the Johnstown Historical Society Museum at 17 N. William Street in Johnstown. Free will donations are welcomed and will also support the 2020 Symposium.

Upcoming Chamber Events

Be sure to check out our website for more details and updates at www.fultonmontgomeryny.org

Specifics about all the following events can be found on our website/mobile site, under "Chamber Events" www.fultonmontgomeryny.org.

Thursday, September 6 – 4pm-6pm

Meet the Artists Reception for HFM Prevention Council Art Show

Chamber office, 2 N. Main Street, Gloversville

Experience artwork, poetry and various forms of creative expression by people in recovery and other friends of HFM Prevention Council. This show is a celebration of Substance Abuse Recovery Month. Come and find out about the many great things that have been going on in prevention and recovery – and get to know other people who care as much as you do! Free admission and open to the public. No need to RSVP – please join us.

Wednesday, September 12 – 8-10am

Active Shooter Preparedness Seminar – Facilitated by Fulton County Sheriff's Office

Holiday Inn Johnstown-Gloversville, 308 N. Comrie Avenue, Johnstown

As a business owner, you take measures to protect your business and provide for your employees. However, the threat of violence in the public realm and workplace is becoming an increasingly common occurrence.

This seminar, facilitated by the Fulton County Sheriff's Office, will cover the Department of Homeland Security's established guide lines on what you should do during an Active Shooter event. Some of the topics covered during this seminar will include:

- Preventive actions
- Run, Hide, Fight techniques
- Calling 911
- What to do when police arrive

There will also be a question and answer period following the presentation and there will be a continental breakfast served.

There is a \$10 fee for Chamber members and their employees and \$20 per person for future Chamber members. RSVP is required for planning purposes – please contact Terry at the Chamber at (518) 725-0641 or email terrys@fultonmontgomeryny.org.

Tuesday, September 18 – 8am

Tuesday Tour at the Saint Kateri National Shrine and Historic Site

3636 State Highway 5, Fonda

Chamber members and their employees are invited to see the Kateri Shrine and take an easy guided tour of the hiking trails surrounding the Shrine. The first part of the trail goes up to the site of the village. There you will see the placement of the structures as outlined in the original archeological excavation. From there it is a short walk down the path that leads to the spring where Saint Kateri was baptized. It's an easy and well-marked trail. Visit the gift shop, chapel and museum.

The Chamber is sponsoring this series of "Tuesday Tour" events in an effort to educate its members and the community about the region's businesses. A light breakfast will be served.

"Tuesday Tours" are free of admission for Chamber members and their employees, and RSVP is required for planning purposes. To RSVP please call the Chamber at (518) 725-0641 or e-mail terrys@fultonmontgomeryny.org.

Friday, September 21

– 11am shotgun start

Chamber's Annual Golf Tournament – The Tryon Cup

Amsterdam Municipal Golf Club, 158 Upper Van Dyke Avenue, Amsterdam

We will be hosting this great tournament in the autumn (in our estimation, the BEST TIME OF YEAR FOR GOLF) – on September 21 at Amsterdam Muni – and again this year our tournament will be styled after the famous Ryder Cup.

The Ryder Cup, a biennial tournament played by the best of the best, is one of the world's greatest sporting events. The tournament brings 24 of the best golfers from Europe and the United States together for a head-to-head golf competition. The Ryder Cup is September 28 through 30 this year near Paris, France, and the Chamber wants to join in on the fun and bring the camaraderie and sportsmanship seen at the Cup to your backyard!

Sponsorship Opportunities Available – See flyer inside this newsletter.

How do you sign up as an individual golfer, a two-person team, or foursome?

Simply contact Terry Swierzowski at the Chamber (518)725-0641 or info@fultonmontgomeryny.org and she can sign you up, or use the form included in this newsletter!

Presented by



Friday, September 28 – 8am

Economic Forecast by Hugh Johnson of Hugh Johnson Advisors, Albany

Holiday Inn Johnstown-Gloversville, 308 N. Comrie Avenue

We are honored to have Hugh Johnson address our businesses and our region at this presentation on September 28, at 8am at the Holiday Inn Johnstown-Gloversville, 308 N. Comrie Avenue in Johnstown. This is the first time that Johnson is giving his presentation to our Chamber and its members; he has been giving economic forecasts for other Chambers in our region for a number of years.

A nationally known investment strategist, Hugh Johnson, Chief Investment Officer, Founder and Partner of Hugh Johnson Advisors, LLC, will provide his forecasts for the economy, interest rates and the global equity markets for 2019 and 2020. The challenges facing the U.S. economy, including interest rates, budget deficits, trade wars and political and geopolitical risks will be in his presentation. He will also provide an update to his forecast for our region.

Hugh Johnson has more than 40 years of investment experience. His work on the U. S. economy and financial markets guides his firm's investment strategies. He has appeared on CNBC and *The News Hour*, among others, and has been quoted in *The Wall Street Journal*, *The New York Times*, *USA Today*, *Barron's* and *Business Week*.

A full buffet breakfast will be served. Cost is \$25 per person for Chamber members and their employees, \$30 for future members/public. RSVP required for planning purposes; please contact the Chamber at info@fultonmontgomeryny.org or call (518) 725-0641.

Want to reach almost

**3,600 BUSINESSES/
BUSINESS OWNERS**

every month?

This is the place, advertise in

Fulton  Montgomery **Newsline**
REGIONAL CHAMBER OF COMMERCE

contact

Brian Krohn, *McClary Media*,
(518) 843-1100 ext. 108
brian.krohn@mcclarymedia.com



Tourism News



Gina DaBiere-Gibbs
Director of Tourism
tourism@fultonmontgomeryny.org



Fall Foliage Report

The I LOVE NY annual fall foliage report will start on Wednesday, September 12 and will continue through October to early November after New York State has reached peak season. Fulton and Montgomery Counties are reporting weekly about the status of our leaves. The leaf report is based on brilliance, color, rating (near peak, peak,

past peak, etc.), and percentage of leaves that have changed.

Thank you to our "foliage spotters" at the Adirondack Country Store, Down by the

River Kayak Rentals, Lapland Lake Nordic Vacation Center, Schoharie Crossing State Historic Site and Southern Adirondack Pines

Visit our tourism event calendars for more information on these and other events happening in Fulton County, www.44lakes.com/calendar and Montgomery County, www.visitmontgomerycountyny.com/events-calendar.

Campground and Cabins, for your weekly reports which are available at www.44lakes.com/blog and www.visitmontgomerycountyny.com/blog and shared on our tourism social media pages.

The Harvester Cycling Event

The Fulton County Tourism Department wants to remind you that the Harvester registration is still open. This cycling event is a fully supported 2-day cycling tour showcasing the pastoral agricultural landscape and rich history of Fulton County, the Mohawk Valley, and southern



Adirondacks.

The event will take place September 29 and 30, 2018. The ride 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. Each day will include multiple ride routes for all abilities and feature stops at local farms and historic sites.

The Goods:

- 2-Day tour with multiple fully supported routes for all ages and ability levels.
- Registration includes route, meals, medical and mechanical support, educational opportunities, entertainment and an event T-shirt.
- The finish line event is open to all and features live music and local craft beverages.

Visit cycleadirondacks.com/harvester for registration information. Partial proceeds from the event support the Fulton Montgomery Regional Chamber of Commerce Scholarship Program. And thank you to our current sponsors Benjamin Moore & Co., Inc. and Alpin Haus.

For more information about the Harvester please contact Gina DaBiere-Gibbs, Director of Tourism, at (518)725-0641 or tourism@fultonmontgomeryny.org.



Waterjet and Machining

A Division of Electro-Metrics Corporation
231 Enterprise Road, Johnstown NY, 12095



Specializing in:

- State of the Art Waterjet
- Commercial and Artistic Glass Cutting and Etching
- Custom and Precision Machining, Milling and Turning
- Sheet Metal Fabrication
- One-off and Volume Custom Metal Parts
- Custom Vintage, Speed, Commercial and Street Vehicle Parts
- Expert Welding
- Powder Coating

Send Inquiries to: info@emihq.com
or call Paul Sikora at 518-705-4480

RUBY & QUIRI
makes it Easier on your business needs, too

**Great Selection
of Commercial Flooring**

Plus get Ruby Rewards to be used on
your personal furniture purchases!

Free Floor Measurement • Free Needs Analysis
Locally Owned & Operated

Contact Amy Karas at 518-365-0525 or akaras@randq.com

RUBY & QUIRI
Everything's Just Easier at Ruby & Quiri

307 North Comrie Ave.,
Johnstown, NY 12095
762-RUBY • www.RandQ.com

FURNITURE | MATTRESSES | APPLIANCES | FLOORING | AREA RUGS | DESIGN STUDIO | PEG'S BOUTIQUE

Tourism News



Harvest Tour Guide

Autumn is the perfect time visit the many agricultural businesses located in the Fulton and Montgomery Counties region. Since 1998, the Fulton Montgomery Harvest Tour Guide has been very successful in promoting agritourism throughout the two-county region and attracting visitors to our local farmers and producers. Fulton and Montgomery Counties have a large variety of fresh local products as well as wonderful resources that reflect the area's agricultural heritage; it is important to continue to promote that aspect of our region year round. Additionally, while visitors are here, they purchase local products, stay in local lodging facilities, and eat in local restaurants.

The FREE agritourism map is available at the following locations:

- Fulton Montgomery Regional Chamber of Commerce, 2 North Main Street, Gloversville and 1166 Riverfront Center, Amsterdam
- Fulton County Visitor Center, State Routes 30 & 29, Vail Mills

- Montgomery County Soil and Water Conservation District 4001, State Highway 5S, Fultonville
- Don't forget to visit our event calendars for the many seasonal agricultural festivals: www.44lakes.com/calendar and www.visitmontgomery-countyny.com/events-calendar.





Chamber Checks make great gifts for loved ones, good bonuses for employees, and support small businesses in this region! Purchase these gift checks at either Chamber office, any Kinderhook Bank branch or Ruby & Quiri in Johnstown.

Chamber Checks sponsored by:







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.



Business Education Partnership News



PTECH Student Interns with Amsterdam Mohawks

You could say 16-year-old Nick Wayman hit a home run with his internship this summer.

Wayman, a junior in HFM PTECH's business pathway, has been working for the Amsterdam Mohawks baseball team since the middle of May and continued with the team through August. The experience helped steer him down a more focused career path, and

he now sees a sports marketing career as a possibility.

"This internship had everything I want to do in my career. I never thought I'd have an opportunity like this," he said.

Since school let out for the summer, Wayman has been putting in full-time hours with the Mohawks. To see him at the field — talking with players and other employees and taking photos of fans, among other things — you might assume he's been working this gig for much longer.

"You have to get out of your comfort zone and open up and talk to people," he said.



Nick Wayman poses with Mojo, the Mohawks' mascot.

He's especially grateful for the networking with local business people he's been able to do throughout the internship.

"You meet so many great people and make good connections with the sponsors," he said. "I've grown some great relationships, and I get constant feedback. The experience has been amazing."

Some of Wayman's responsibilities include posting photos and other materials to the Mohawks' social media channels, updating the website, and writing the script for the announcer. The overall goal, however, is not lost on him.

"We do everything we can to give these players what they need to be successful and go pro," he said, adding that they also work hard to grow the team's fan base.

If a problem arises during a game, Wayman said he and

the other staff members work very hard to make sure no one can tell that anything is amiss.

"You have to think and act fast, so no one notices," he said. "There's a lot of collaboration that needs to happen. There's a lot going on behind the scenes."

The other Mohawks interns are college students who are a few years older than Wayman. But Brian Spagnola, president and general manager of the Mohawks, said the young PTECH student has shown great professionalism.

"Nick has really worked his tail off. He just jumps right in wherever we need him," he said.

The interns are given particular nights for which to coordinate activities, and Wayman was assigned Garage Sale Night and NASCAR Night. For NASCAR Night, he arranged

to bring drivers and cars to the field and mapped out activities throughout the evening.

"Nick came up with ideas of his own, and that's what we're looking for," Spagnola said.

Barry Rouse, director of activities, said he has been impressed with Wayman's work ethic and the ideas he brings to meetings.

"Nick is motivated, hard-working, attentive to detail and organized," he said.

Wayman credits his work at PTECH for providing the necessary professional skills for the internship. "I wouldn't have been able to do this without PTECH," he said. "PTECH has built me to be the person that I am."

OESJ has new PTECH Program

Oppenheim Ephratah St Johnsville (OESJ) is starting their PTECH Program this year! They held their first Summer Bridge the week of August 13 that included workplace tours to local construction sites.

A big thank you to Linda Fake, President of the Home Builders and Remodelers of the Mohawk Valley, for setting up site tours for the students looking to explore the construction and/or business pathway!

PINEVIEW COMMONS, LLC
An Assisted Living Facility




It's nice to know you have friends just around the corner.

Call us for a tour Today!



PINEVIEW COMMONS, LLC
AN ASSISTED LIVING FACILITY

Kara Vollmer, RN, Operator / Administrator
201 South Melcher St., Johnstown, NY 12095
518-762-5488 x 101 • Fax 518-762-5583
pineviewcommons.com



Students in the new PTECH program at Oppenheim-Ephratah St. Johnsville School.

Business Education Partnership News

Ag PTECH students participate in Summer Bridge Experiences

As summer comes to an end, our Ag PTECH incoming freshman students have started the school year a few weeks early by participating in the annual Summer Bridge session. Summer Bridge started Monday August 6 and ran for two weeks. The students spent half of their time at the Ag PTECH in St. Johnsville, the other half at SUNY Cobleskill, the participating college. The two-week long Summer Bridge experience is designed to introduce students to the program in St. Johnsville and at SUNY Cobleskill and is a way for students and staff to get to know one another before the start of the school year.

While at Ag PTECH, students helped weed and clean up the new high tunnel that was finished in April. While at SUNY Cobleskill, students met with Dave Campbell, professor and chef at SUNY

Cobleskill to explore the food sciences program. While there they took a tour of the kitchen and made their own pizzas!

Out of the two weeks of Summer Bridge, two of those days are spent at various AG PTECH business partner site locations for workplace tours. On Tuesday August 7 the students started their day at K.C Canary Tractor Museum in Gloversville. While there, Keith Canary spoke to the students about the different machinery they house, showed off some model cars and even ran some old equipment for students to be able to see just exactly how the old engines worked. The second stop on their tour was to Goderie Tree Farm in Johnstown. Jared Goderie gave the students a walking tour of the 250-acre farm and showed the students their new tomato greenhouse, blueberry bushes and the hop vines. Students learned about



Jared Goderie, Goderie's Tree Farm, speaks to Summer Bridge students at his business.

the different types of trees grown on premise and what it takes to care for them. After lunch on the farm students headed to Rogers Family Orchard, where Mitch Rogers gave a walking tour of their land. Mitch informed the students of the different types of apple trees, how and why they trim them, and even had students feed the 12 pigs that have on the property! During the walking tour students were accompanied by a very mouthy rooster that had the whole group laughing.

During the second week of Summer Bridge, the students visited with alpacas at Clearview farm, Sand Flats Orchard, Wemple and Edicks and Hudson River Tractor.



Students in the new PTECH program at Oppenheim-Ephratah St. Johnsville School.



Ag PTECH Summer Bridge students work on the school's high tunnel.



Students in the new PTECH program at Oppenheim-Ephratah St. Johnsville School.



Shults
INSURANCE
AGENCY

Chamber Member

INTEGRITY • VALUE • SERVICE

www.shultsagency.com

Our business insurance products are second to none!

- **Tailored Coverage.** Insurance packages designed for the unique needs of your industry.
- **Quality Service.** Caring for customer's needs is our top priority.
- **Competitive Rates.** We are partnered with top commercial carriers allowing us to provide you with the best package at the best price.

Contact us today to discuss insurance options for your business!

3 Canal Street, Fort Plain, NY
518-993-2387
M, TU, TH, F : 8-5
W : 8:30-6; Sat : 9-Noon



Make your move!
TO KINDERHOOK BANK

 pet-friendly |  people-friendly

Get to know us and see how we've been welcoming businesses and real people like you from our community since 1853.

Come on over › kinderhookbank.com



Member
FDIC

Kinderhook Bank
Your kind of bank.

Albany • Amsterdam • Canajoharie • Chatham • Delmar • East Greenbush
Greenport • Johnstown • Kinderhook • Latham • Valatie
518.758.7101 www.kinderhookbank.com