

NEWSLINE

Nationally-Known Economist Predicts At Least a Year of Regional, National Economic Expansion

Nationally-known investment strategist Hugh Johnson, Chairman and Chief Investment Officer of Hugh Johnson Advisors, reassured Fulton and Montgomery County business leaders that according to his analysis of specific indicators, he predicts the nation's current stock market, economic- and interest-rate cycle of expansion will continue at least until late 2019 or early 2020.

Johnson, whose office is located in Albany, shared his outlook for the regional and national economy this fall at a breakfast session hosted by the Fulton Montgomery Regional Chamber of Commerce. Johnson has more than 40 years of investment experience, manages \$1.2 billion in equity, fixed income, and cash investments for individual and institutional clients and serves as a consultant to \$1.2 billion in institutional assets. He is frequently quoted by national media outlets as an expert on the economy, most recently by CNBC; Bloomberg; and CBS *Money Watch*. He has appeared in the *NY Times*, *USA Today*, *Barron's*, *BusinessWeek* and other leading newspapers and periodicals around the world.

Johnson's comments were crafted around what his firm's website describes as "his formulation of a broader outlook for the stock and bond markets by combining his knowledge of financial markets and economic history with an understanding of how market cycles work."

He told the group gathered at the event, that knowing where we are in the current stock market, business and inter-

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Wave of Economic Development Successes Poised To Raise Amsterdam and Surrounding Communities

The City of Amsterdam racked up another economic development win late in September with the Governor's announcement that the city was named the winner of \$10 million in Mohawk Valley Downtown Revitalization Initiative money.

A ripple effect in economic development is poised to envelop the region, as it is reported that more than \$150 million in development projects are currently planned or occurring in the city and surrounding communities.

The award is part of Governor Andrew M. Cuomo's "Comprehensive Approach to Transform Communities into Vibrant Neighborhoods and Boost Local Economies."

A \$30 million investment by KCG Development of Indiana, will turn the former Chalmer's Mill area on the "southside" riverfront of Amsterdam, into a bustling pedestrian area featuring 130 one-and two-bedroom apartments, most with views of the river. Access to the historic Erie Canalway Trail will entice visitors to the city and its new Mohawk Valley Overlook Pedestrian Bridge, and the KCG project also plans the construction of a 300-seat restaurant and banquet facility overlooking the river. The Lanzi Family, popular local



Fulton Montgomery County Chamber President Mark Kilmer, right, congratulates City of Amsterdam Mayor Michael Villa, on the success of the city's application for DRI funding.

Photo: Mark Perfetti Photography

restauranters, are expected to work their successful formula at the location.

As in the first two rounds of the DRI, one municipality from each of the state's 10 regional economic development regions is selected as a \$10 million winner, marking another overall state goal to target \$100 million in funding and investments to help communities boost their economies by transforming downtowns into vibrant neighborhoods where the next generation of New Yorkers will want to live, work and raise a family.

"Amsterdam's downtown

community is full of potential, and its prime location on the Mohawk River makes it an ideal candidate for the Downtown Revitalization Initiative," Governor Cuomo said. "With this funding, the city will be able to attract new businesses and residents to the area, boosting the local economy and transforming the neighborhood into a destination for locals and visitors alike."

"The Downtown Revitalization Initiative is

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Letter from the President

Let's Ride This Wave, But Also Make Some New Splashes

This month's *Newsline* front page story, about the announcement that the City of Amsterdam was named winner of \$10 million in Mohawk Valley Downtown Revitalization Initiative money, is not just a story about Amsterdam. The impact of this and other economic development projects in our region, can serve as a catalyst to spark progress throughout Fulton and Montgomery counties. We just have to take advantage, think boldly, and "ride the wave" that is upon us. At the same time, we will do well for ourselves, if we continue to generate more wins for ourselves and our regional economy.

When any community gets a grant, or the promise of such, it attracts other businesses, makes the region more appealing to others, and helps us grow as we move forward.

At this moment, a committee is being formulated for the implementation of the \$10 million project in Amsterdam, and I am proud to say that Fulton Montgomery Director of Tourism and Chamber Staff Member Gina DaBiere-Gibbs has been invited to be on that committee.

I would say to other businesses, as they see the changes begin to happen in Montgomery County, to consider Amsterdam as a location for your business, large or small. Downtown will see a boost to its environment, and there will be many opportunities now to site stores and small and large businesses.

But, I would also suggest the ripple effect shouldn't stop at Amsterdam. As long as I have been involved in the Chamber, we, along with our community leaders, have been driving the process of regionalization, with the understanding that what is good for Montgomery County, is also good for Fulton County and vice versa. As much as I want to see businesses take advantage of momentum in Amsterdam, I want to see the same victories happen in the rest of our community.

An example of a shared regional benefit will happen with the new Dollar General distribution project, slated to open soon in Montgomery County. The more than 400 new jobs that will be created will not be filled by only Montgomery County residents. The success of the project will serve the whole region financially.

The yearly DRI funding is expected to continue in the future, although at the determination of New York State and its budget. If it does continue, I encourage residents and leaders in our smaller communities in Fulton and Montgomery counties to consider applying.

The details are all on the state's website, at <https://www.ny.gov/programs/downtown-revitalization-initiative>, where previous applications that have been submitted are available. Municipalities could put a committee together, gather community involvement to create a common mission, and submit a plan.

There are communities here with remarkable assets, and the range of the impact of a \$10 million grant could be more impactful in a smaller community than in a larger one. I look forward to hearing about new and grand plans to enhance this outstanding area we call home.



Mark Kilmer
President/CEO



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Chamber, Business Advocacy Allows Store To Open New Live Reptile Center

Benson's Pet Center announced immediate availability of live reptiles in their Johnstown location, enabling pet lovers and reptile enthusiasts to find a variety of these amazing creatures awaiting their new homes in the Johnstown area. There will be an official ribbon cutting for the new Reptile Center on November 13 at 3 pm.

Positive Customer Impact

"Our Johnstown location has been providing a wide variety of reptile foods, including crickets, mealworms, and other packaged food products as well as our full line of reptile enclosures and supplies to our local customers since we opened the store nearly 3 years ago," says Moira Nowc, General Manager of Benson's Pet Center. "We were not able to sell live reptiles in the store at first due to a Johnstown City ordinance that did not allow us to keep them in this location. We are pleased to announce that after meeting with the City Council and the Mayor, the City recently voted to change the regulation to offer reptiles as pets to our loyal reptile customers."

Mark Kilmer, President of the Fulton Montgomery Regional Chamber

of Commerce, said he was notified of the barrier to Benson's in Johnstown, by a chamber colleague in Southern Saratoga County, where Benson's is also a member. Apparently the law keeping Benson's from "owning" the reptiles it would potentially sell to consumers, was due to a law from the early 1970's for the City of Johnstown. He said he took a look at other laws in New York State regarding reptiles, and was able to assist in successfully arranging a meeting and subsequent public hearing and consideration by the City Council to change the law.

Kilmer said he is happy to count Benson's Pet Center of Johnstown as a corporate partner and Chamber member, and is happy that additional sales tax revenue in the region will be generated by the expanded sales for Benson's.

Benson's officials explained that their commitment to the animals they re-home does not end when the animal leaves the store. All new owners must agree to surrender any animal they bring home from any of their stores in the event they can no longer care for them.

In fact, Benson's also often acts



as a rescue for any reptiles (and other small animals, including birds) in need of a new home, regardless of where they were purchased. "There are few places where folks can responsibly re-home reptiles in the event they can no longer care for them. All of our New York stores accept most reptiles as owner surrenders," says Nowc, General Manager. "We take them in and then

take the time to give them all of the care they need ensure they are happy, healthy and ready for their new homes."

Product Availability

The Johnstown reptile room includes a new state of the art "reptile condo" display that allows the animals to be easily viewed by store guests while remaining safe and comfortable in species-appropriate habitat enclosures.

The Johnstown Benson's Pet Center offers a wide variety of reptiles including bearded dragons and different species of geckos depending on availability. They do not offer snakes in this location, although they will accept snakes as donations to be relocated to one of their other locations. They also offer full array of reptile supplies, food and enclosures.

About Benson's Pet Center

Founded in 1992, Benson's Pet Center is a small family owned and locally operated chain of full service, independent pet retail locations. With 6 stores throughout the Capital Region and eastern Massachusetts, they are proud to be a strong and active community partner for the pets of the region and the humans who love them.

Deadline Extended for NYS Employers To Complete Sexual Harassment Training

A short reprieve has been given to New York State workplaces for one part of the state mandate that requires all employers, regardless of size, to adopt sexual harassment policies and conduct annual training to prevent sexual harassment in the workplace.

Under the law, adopted in the April 2019 state budget, every employer in New York State is required to establish a sexual harassment prevention policy, and is to be distributed to employees by October 9, 2018.

Every employer is also required to provide employees with annual sexual harassment training. The original deadline for completing training was January 1, 2019; but that portion of the requirement has been extended to October 9, 2019.

Some business advocates said that the short timeline offered to employers for completing training by the end of this year was too difficult to achieve, given the November/December holiday season and the challenges in staffing that that alone bring. They also asked that the state reconsider the suggestion to hire live trainers and ensure new employees are trained within 30 days of hire, as high-growth



or high-turnover companies would be conducting trainings on a monthly basis, and the cost of the live trainers would be burdensome. The final ruling states that employees may be trained in a "variety of ways," including live in person, via webinar, or on an individual basis, with feedback as a component of the training.

Model Policies Available

The State has provided an "Employer Toolkit" on the website, Combating Sexual Harassment in the Workplace website: www.ny.gov/programs/combating-sexual-harassment-workplace. Sample, or "model" policies are available, that companies may customize and distribute to employees, or they can check their already-established policies against the state's, to ensure that their policy meets

or exceeds the minimum standards set in the state's version.

Policy

According to the NYS Employer's Toolkit, the policy must: Provide examples of prohibited conduct; Include a complaint form; Prohibit sexual harassment consistent with guidance issued by the Department of Labor in consultation with the Division of Human Rights; Include information concerning the federal and state statutory provisions concerning sexual harassment, remedies available to victims of sexual harassment, and a statement that there may be applicable local laws; Include a procedure for the timely and confidential investigation of complaints that ensures due process for all parties; Inform employees of their rights of redress and all available forums

for adjudicating sexual harassment complaints administratively and judicially; Clearly state that sexual harassment is considered a form of employee misconduct and that sanctions will be enforced against individuals engaging in sexual harassment and against supervisory and managerial personnel who knowingly allow such behavior to continue; and Clearly state that retaliation against individuals who complain of sexual harassment or who testify or assist in any investigation or proceeding involving sexual harassment is unlawful.

Training

Model training can be downloaded, and is available online: www.ny.gov/combating-sexual-harassment-workplace/employers#training-requirements. The guidelines suggest the training should be interactive, and might begin with a Q&A session, or discussion.

The ruling states: "All employers are required to train current employees by October 9, 2019. New employees should be trained as quickly as possible. In addition, all employees must complete sexual harassment prevention training at least once per year.

This may be based on calendar year, anniversary of each employee's start date or any other date the employer chooses."

If an employer uses their own model for training, the training must: Be interactive; Include an explanation of sexual harassment consistent with guidance issued by the Department of Labor in consultation with the Division of Human Rights; Include examples of unlawful sexual harassment; Include information concerning the federal and state statutory provisions concerning sexual harassment and remedies available to targets of sexual harassment; Include information concerning employees' rights of redress and all available forums for adjudicating complaints; and Include information addressing conduct by supervisors and additional responsibilities for supervisors.

The policy now in place also offers protection from sexual harassment to contractors, subcontractors, vendors, consultants or others providing services in the workplace. Beginning in January 2019, all state contractors must submit an affirmation that they have a policy in place and have trained all of their employees.

ATTENTION

The **Fulton Montgomery Regional Chamber of Commerce** has tourism grants available to assist in the promotion and marketing of specific events in **Fulton County** in 2019. These grants have been made available through the Fulton County Board of Supervisors for the purpose of creating and sustaining local tourism opportunities.

If your group or organization is planning an event next year, whether for the first time or an established event, you can contact the Chamber for more information.

Call 518-725-0641
or email tourism@fultonmontgomeryny.org



NYS Legislators to Share Insights, Plans, at Chamber Breakfast

New York State Senator George Amedore, Senator James Tedisco and Assemblyman Marc Butler will be featured panelists at the Fulton Montgomery Chamber of Commerce 2018 Legislative Breakfast, set for Tuesday, Nov. 15, in Perth.

The Chamber's Governmental Affairs Committee is sponsor of the event, that will take place at the Bridge Walk, 112 Perthshire Drive, starting with registration at 7:30 a.m. and program and breakfast at 8 a.m.

Attendees will hear firsthand from the state legislators on issues and initiatives for 2018 and beyond. The panelists will answer several questions focusing on various topics, including pending laws, current legislation, and the nature of politics in Albany. Chamber President Mark Kilmer said,

"This is an opportunity to meet decision-makers face-to-face and gain insight into their viewpoints on the issues affecting business today." He said the event was highly successful last year, and said he believes every Chamber member, anyone in business or government, will benefit from attending.

Sponsors of the breakfast to date include Bouchey & Clarke Benefits, Inc.; Benjamin Moore; Keymark Corp.; Universal Warehousing Inc. & SLA Transport, Inc.; McClary Media Inc.; and Townsend Leather.

Tickets for the 2018 Legislative Breakfast are \$25 for Chamber members and \$30 for future members. For more information contact Mark Kilmer, Chamber President, at (518) 725-0641, or RSVP to James Hannahs at membership@fultonmontgomeryny.org.



NYS Senator George Amedore



NYS Senator James Tedisco



NYS Assemblyman Marc Butler

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providing communities with the funding they need to transform their downtowns, attract businesses, and grow their economies,” said Lieutenant Governor Kathy Hochul, who made today’s announcement. “The City of Amsterdam was once booming with industrial manufacturers, but experienced a decline in the industry like many upstate cities decades ago. This significant state investment will help Amsterdam continue its revitalization with mixed-use development downtown, and continue to improve the business climate and quality of life of the area.”

Amsterdam

The focus of the Amsterdam DRI spans the Mohawk River to encompass a segment of the historic downtown as well as new downtown areas that have emerged as the city continues to grow and evolve. With a range of mixed-use residential and commercial spaces, an assisted living facility, established businesses, and many park and recreation amenities, the area is poised to attract additional investment to its developable land and available buildings.

The DRI award will allow Amsterdam to capitalize on its concentrated footprint that provides walkability, a desirable location on the north and south of the Mohawk River/Historic Erie Canal, diverse amenities, and beautiful setting to transform the area into an attractive downtown core that supports growth in community events, business, and year-round recreational activity. The city plans to use participation in the DRI to welcome new businesses, visitors and residents eager to come to the city that everyone warmly refers to as “home,” bringing to life a beloved quote written by Maria Riccio Bryce for the Amsterdam Oratorio: “What once was home is home again – My Amsterdam.”

The Mohawk Valley Regional Economic Development Council went through a competitive review process of proposals from communities throughout the region and considered all eight criteria below before recommending Amsterdam as its nominee for winner:

- The downtown should be compact, with well-defined boundaries;
- The municipality, or the downtown’s catchment area, should be of sufficient size to support a vibrant, year-round downtown;
- The downtown is able to capitalize on prior or catalyze future private and public investment in the neighborhood and its surrounding areas;
- There should be recent or impending job growth within, or in close proximity to the downtown that can attract workers to the downtown, support redevelopment and make growth sustainable;
- The downtown must be an attrac-



A cascade of planning for development and revitalization on the riverfront and in downtown areas in Amsterdam, are building momentum for the community. Fulton Montgomery County Chamber President Mark Kilmer, left, congratulates Montgomery County Executive Matthew Ossenfort, at the announcement of the winner of the development money.

Photo: Mark Perfetti Photography

tive and livable community for diverse populations of all ages, including existing residents, millennials and skilled workers;

- The municipality should already embrace or have the ability to create and implement policies that increase livability and quality of life, including the use of local land banks, modern zoning codes and parking standards, complete streets plans, energy efficient projects, green jobs, and transit-oriented development;

- The municipality should have conducted an open and robust community engagement process resulting in a vision for downtown revitalization and a preliminary list of projects and initiatives that may be included in a DRI strategic investment plan; and

- The municipality has identified transformative projects that will be ready for implementation with an infusion of DRI funds within the first one to two years.

Amsterdam’s third round DRI win entitles the city to receive \$10 million in state funding and investments to revitalize its downtown neighborhoods and generate new opportunities for long-term growth. Amsterdam now joins the Cities of Oneonta and Rome, which were the Mohawk Valley’s winners in the first and second DRI rounds, respectively.

Empire State Development President, CEO and Commissioner Howard Zemsky said, “As we’ve already seen in other city centers around New York State, this \$10 million Upstate Revitalization Initiative funding will help catalyze sustainable economic growth in Amsterdam and attract jobs and business to the Mohawk Valley.”

New York Secretary of State Rossana Rosado said, “Governor Cuomo’s Downtown Revitalization

Initiative will intensify the City’s redevelopment momentum and leverage past and ongoing projects funded by the Department of State’s Local Waterfront Revitalization and Brownfield Opportunity Area Programs. The City’s efforts will yield a transformed downtown that is attractive to all generations of New Yorkers. Amsterdam is a beautiful destination on the Mohawk that will truly be home again.”

New York State Homes and Community Renewal Commissioner RuthAnne Visnaukas said, “Through Governor Cuomo’s Downtown Revitalization Initiative, these community-led, targeted investments will combine with HCR’s \$107 million investment in the Mohawk Valley over the last seven years that has created affordable housing for about 3,340 residents to help ensure that as Amsterdam’s economy grows, all New Yorkers have the opportunity to take part. In New York State, we are lucky to have a Governor who understands how to build inclusive, long-term economic success.”

Senator George A. Amedore, Jr. said, “For too long, the City of Amsterdam has been overlooked. Now, with the proper vision and plan, this \$10 million investment will finally give the City the spark it needs to transform the downtown region and create jobs and opportunity.”

Assemblyman Angelo Santabarbara said, “Today is another big win for Amsterdam that adds to the success we have seen so far and brings us to the next exciting milestone in the re-birth of this great city. The Downtown Revitalization Initiative has proven to be a strong economic development engine for communities across the state. This newest investment boosts our ongoing revitaliza-

tion efforts with new opportunities for families and businesses, more housing options, and good-paying local jobs.”

Mohawk Valley Regional Economic Development Council Co-Chairs Larry Gilroy, President, Gilroy Kernan & Gilroy and Dustin Swanger, Ed.D., President, Fulton Montgomery Community College said, “We were proud to recommend the City of Amsterdam as this year’s Downtown Revitalization Initiative awardee, where \$10 million in state funding will further the job creation and economic development efforts supported through the Regional Council. We look forward to the progress this award will help generate, and thank Governor Cuomo for his commitment to the region.”

Montgomery County Executive Matthew L. Ossenfort said, “Governor Andrew Cuomo’s Downtown Revitalization Initiative is right at home in Amsterdam. This is amazing news for not only the City of Amsterdam, but for Montgomery County. I’m grateful to the state and I’m truly proud of our team. They have been working tirelessly on these grant applications and striving to create a community that sets the standard for downtown redevelopment. We believe 2018 is our year and just the start of new beginnings for our community.”

Amsterdam Mayor Michael Villa said, “We are honored to be recognized as the winner of the Downtown Revitalization Initiative. Amsterdam is truly a gem along the Mohawk, and we are eager to get started on projects that will highlight our assets and attract more residents and businesses to the community.”

Amsterdam will now begin the process of developing a Strategic Investment Plan to revitalize its downtown with up to \$300,000 in planning funds from the \$10 million DRI grant. A Local Planning Committee made up of municipal representatives, community leaders, and other stakeholders will lead the effort, supported by a team of private sector experts and state planners. The Strategic Investment Plan for downtown Amsterdam will examine local assets and opportunities and identify economic development, transportation, housing, and community projects that align with the community’s vision for downtown revitalization and that are poised for implementation. The downtown Amsterdam Strategic Investment Plan will guide the investment of DRI grant funds in revitalization projects that will advance the community’s vision for its downtown and that can leverage and expand upon the state’s \$10 million investment. Plans for the DRI’s third round will be complete in 2019.

For more information on the Downtown Revitalization Initiative, go to: www.ny.gov/programs/downtown-revitalization-initiative.

Johnson, continued from page 1

est rate cycle is key to making good investments. The market is now in its 115th month in a bull market cycle, which is the longest in history and second strongest in history, after the 1990-2000 bull market.

He said it's understandable and even reasonable that those who have investments in the markets are concerned that this longest cycle of expansion may soon come to an end. Determining just when this correction will happen, is the challenge. In answer to the question Johnson receives from clients, "Isn't it time to reduce my allocations to equities?" He says he defers to the things we "do know."

According to Johnson, the way to make these kinds of decisions, is a two-fold process. The first is to identify important trends that are currently unfolding in the markets, the second is to identify important trends that are unfolding in the economy, and to put the two of them together.

He said, "The purpose of looking at the trends in the



Hugh Johnson, left, meets James Hannahs, Chamber Membership Coordinator.

economy is to decide if the trends in the financial markets are indeed rational and a consistent forecast of the economy. Then if they are helpful in determining where you are in the cycle, you position portfolio and your business to participate in those trends." Using a bit of his signature humor, he stated, "And then the last step

is to go to church and pray that those trends continue."

As a sidebar, he cautioned the audience to be wary of short time periods where a phenomenon called a "mania" can occur, and distort the underlying cycle. He cited the rise and fall of Bitcoin (from 2015 to 2017 the stock price went up 4,243 percent then in 2018 dropped 50 percent). He said it is not a good idea to jump into a mania-driven investment situation. "We can't be caught up in the emotion of euphoria," he said, but instead must use good, common sense.

Where are we in the current cycle

Indicator:

Financial Market Variables

Johnson explained that to predict the track of the current cycle, he looks at the financial market variables that perform in very specific ways, in the beginning middle and end of the cycle, as well as economic variables. "No single investor seems to know the answers, investors collectively, as it shows up in the performances of indexes or averages, tend to get this right, and tend to always get it right."

He said, "It's important not to ignore what the message of the financial markets is ... investors have been (on balance, but not completely, not unambiguously) buying the so-called bull market sectors or the economically sensitive sectors of the market, the kinds of sectors of the market where companies require good

performance from the underlying economy, or they're not going to perform well."

He explained that investors have been getting behind sectors of the market that perform well regardless of what's happening in the economy, including defensive sectors, utilities, telecommunications companies, and consumer staples, saying they are all good in a bear market, but not in a bull market.

He said investors on balance, have also been putting money in small capitalization stocks, so they're performing better than large capitalization stocks at this time. Mid-capitalization stocks, he said, usually are in second place, but they're not now. He called those trends "positive signals," but cautioned, "they're not unambiguous."

Indicator: Yield

Another trend Johnson watches is yield, defined as the income return on an investment, such as the interest or dividends received from holding a particular security. When the stock market is rising, there is economic expansion, and interest rates are rising.

Indicator: Quality Spreads

Quality spreads are another factor. They are the difference between yield being offered on a AAA bond (the highest bond rating) and a Treasury Note, for example.

Johnson said, "It's not necessarily that investors are insisting on a much-higher yield to buy a AAA bond, or insisting upon a much higher yield to buy a BAA bond, than a Treasury. They would if they started to get worried about prospects for our economy, but they are not doing that, which means that corporate bond-buyers still feel somewhat optimistic about prospects for the economy, or that the economy will be strong enough to float the quality of all the bonds that they own, whether they are AAA, or BAA bonds. That too is a positive signal from investors collectively."

Indicator: Yield Curve

Another factor is the yield curve, which he said "is so important to discuss." He said his opinion is that the current discussion is terribly wrong, terribly off-base. He cited the opinion of the St. Louis Federal Reserve President James Bullard, who Johnson says has

"got it wrong." Johnson said, Bullard is "talking about the yield of the spread between a 10-year treasury and a 2-year treasury. Doesn't work, and he's hanging his hat on it."

Johnson said a measurement that does work and is useful, is the spread between a 10-year treasury and a 91-day T bill; or a 10-year treasury and the Federal Funds rate. "That spread is a component of the index of leading economic indicators and it is for a reason. Why? Because it is useful and reliable," he said.

He said an important piece of data to watch is data from the Federal Reserve Bank of New York, that qualifies the probability of a recession starting "12-months from today," based on the spread between the 10-year treasury note and a 91-day T bill. For example, "the current spread says, 'yes, it's getting higher,' the prospects of a recession starting in August of 2019 are now up to 14.6%."

"So," he said, "the probability is getting higher based on the spread today. But I would say 14 percent is not particularly high. That's very consistent with everything that we have been saying about the financial markets. They are optimistic about prospects for the economy."

Looking backward, using these same indicators, Johnson said they show past results clearly. "Consider if you were to go back to the beginning of 2008, we knew based on the yield curve, at the beginning of 2007, that the probability of a recession beginning at the of 2008 was as high as 40 percent. Now, we are at 14 percent. The point is, it is useful to track this and make sure you incorporate it in your analysis of where we are in the current cycle." Based on the yield curve as it currently exists today, Johnson reiterated that we are moving toward the end of the cycle, but we are not at the end, and that the message of the financial markets is positive.

Monetary and Economic Variables:

Johnson touched upon the policies of the Federal Reserve Bank, saying it is clear that the Fed is leaning toward restraint in raising interest rates. But, he said, "through they are doing that, the inflation-adjusted



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funds rate is still negative, and the truth is, that the policy is still accommodating. The level of excess reserves in the banking system there to support an increase in lending in the money supply is just still staggeringly high. It's \$1.787 trillion."

He explained the Fed is taking steps to reduce that level of reserves and they are doing it in a gradual way so they don't disrupt the financial markets. "I really commend them," he said. "We are not getting the kind of volatility and wildness in the financial markets that you would expect when the Fed is trying to reduce their balance sheet from \$4.55 trillion to some more rational level."

Despite contrary opinion, Johnson said he believes the members of the Fed are doing their job "exquisitely," saying the Fed decided they would in effect stop buying bonds in October, 2017, to try to reduce their balance sheet. He said they were in the process of raising short-term interest rates, but long-term interest rates were also rising. He said that the strategy occurred at a time when central banks all around the world were not raising interest rates because world economies were not doing well. Johnson said, "That means the appeal or edge of dollar-denominated securities expanded. In fact it expanded from 190 basis points when they started it in September/October 2017, and it's at 260 basis points now."

He said, "You can just imagine what happened. There was a strong flow of capital from other investors throughout the world, to the U.S. financial markets. The Fed reduced the level of debt securities held, by \$553.4 billion. Foreign investors, because of the edge, increased their ownership by \$949 billion. In other words, as the Fed was raising interest and stepping out, stopping buying treasuries and other securities in our markets — foreigners were stepping in, and off-setting the loss, and that's why the markets were so stable when the Fed backed away. Foreign investors stepped in, and the Federal Reserve orchestrated this exquisitely. A lot of people don't realize this."

He illustrated one way he strongly disagrees with one



Economist Hugh Johnson speaks to a crowd of business leaders at his "Outlook for The Regional and National Economy" session, hosted by the Fulton Montgomery Regional Chamber of Commerce in September.

of the presidents of the Fed's 12 regional reserve banks in the nation. He said, "So, think of this: James Bullard in the Federal Reserve Bank of St. Louis, saying we should be worried about the yield curve, because it's narrowing. In other words, longer-term securities yield is getting pretty close to short term securities and ordinarily that is associated with a recession. Wrong!"

Johnson circled back to his description of foreign investors stepping in, saying "the reason the long-term securities are getting close to short-term securities is because of foreign investors — because of the rise of the dollar — because the appeal of the dollar-denominated

securities is getting so attractive. It's not because they are worried about the economy, it's because they are optimistic about the economy." He said (most) members of the Fed really understand this, and said "they're just doing great," with the result that the dollar has been very strong.

But, he cautioned that there will be a time when this strength will start to have an impact on U.S. exports or growth. He said, "this will show up in the markets, in large-capitalization stocks, those who depend heavily on exports. You will see that as a sign that the dollar is weakening and we've gone too far."

But in the meantime, as a

result, the U.S. markets have lots of capital coming in, and Johnson said leading indicators have been going up for 26 straight months. Both are positive, which to him adds up that we have further to go in the current cycle, and that we may be near the end but are definitely not yet at the end.

Expansion:

As a result of his theories, Johnson said he believes the economy is going to continue to expand through late 2019, into early 2020. He predicts that the growth rate will slow down because the Fed will be raising interest rates, and also because he expects the markets will reach a limit, when there is a "tightness showing up the la-

bor markets," adding, "It's hard to imagine we will get the kinds of declines in the employment rate and increase in consumer spending — simply because we are almost at full employment."

Labor Markets:

Johnson said if you look at a comparison of the 10 largest companies in 1990 vs. today, you would see that the level of employment has increased 32.8 percent; but the revenues of the companies have increased 287 percent, which leads him to the fact that the 10 largest companies today are simply able to do more with fewer people, due to exponential progress in technology. He said he believes that that is why so many people have become discouraged workers, are "on the sidelines" and are not looking for jobs. He said technology will continue to strain this element into the future. "Artificial intelligence is one example," he said. "This will put enormous pressure on public policy. Even as we get better at educating so many disenfranchised workers, ex-

**See Economy,
on page 8**

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Economy, continued from page 7

ponential progress in technology will continue and there will be more and more people who are disenfranchised.” He contrasted today’s issues with the time during the Industrial Revolution, when new industries were created, but those new industries were able to absorb all the people who lost their jobs. He said he doesn’t see us creating enough new industries or jobs, to absorb all of the people who will lose their jobs. He said, “The difference between haves and have-nots will continue to put enormous pressure on public policy.” Even though it is the case that there is tightness in the labor markets, he said he still doesn’t see upward pressure on wages that one would expect, and he said he doesn’t expect to see it particularly in 2020, when he predicts that “things might get really tricky” with the economy.

Interest rates:

Across the board, Johnson said that consensus is that the interest rates will be going up, yield will be going up, and stock

prices will be fine until we get to late 2019 and early 2020.

“I start to have problems,” he said, when we have a slow-down in the growth rate of earnings, and the Fed will be raising interest rates. “That level, in my opinion, will be too high for any growth we see in earnings,” he said.

Summary:

Johnson said, “If you say to me, ‘Hugh, you said the current cycle has further to go (which I did). The question is, ‘are we near the end?’”

“My answer to that question, my very specific answer to that question, is that we will start to see the tea leaves tell us that we are at the end of the cycle in late 2019, and certainly in 2020. All of those financial market and economic tea leaves and not going to be as pretty as they are now. They are going to start to deteriorate. We are going to see the stock market start to deteriorate, we will see investors start to migrate to those defensive sectors, utilities, telecommunications, consumer

staples. You will also see the quality spreads between AAA and BAA and 10-year treasury open up, as investors start to become worried about the economy. The yield curve is going to be getting higher and higher and higher.”

He reassured those who may become concerned about the balance in their portfolio being too heavy toward equities once those elements begin to materialize. “That would be the time – you’re not a bad person – for reducing your exposure to equities, or taking it a little bit easy on your business plans. At that time I think it will start to stare you in the face.” He reiterated that predicting the markets are not an exact science. “I don’t know, I’m just telling you when I work these numbers out statistically, that’s what it tells me.”

When asked questions by the audience, Johnson gave his opinions on the local economy as well. He said the New York State economy will continue to track the national economy in its expansion until late 2019

or early 2020. He said the economic outlook for Fulton and Montgomery counties is “not bad.” He said the expansion is expected to rise from the negative (-.3 percent) in 2018, up to .2 percent. “It’s not great, it will take a lot of work on the parts of everybody here.” He predicted the divide between performance in metropolitan New York vs rural (downstate vs. upstate) will continue. “We just don’t have a diversified enough economy to get the kind of numbers that you get in downstate New York,” he said.

Another audience question centered around trade wars between the United States and other countries. Johnson said, “I don’t think they are going to disable the global, or U.S. economy. And the reason I say that is not only the performance of the financial markets, but the performance of forecasts for the economy. The forecasters (54 economists who make this forecast) are not really affected by the trade wars. Forecasts for 2019 are going up, they are not going down, and so are earnings. Believe me, if everybody thought that these trade wars (and they are problematic) are

going to derail the global and U.S. expansion, you’d start to see it show up in these numbers, and you don’t see it, leading me to believe that the trade wars are not going to derail us.”

Editor’s note: Hugh Johnson gave a “Market Minute” update to investors from his website on October 15, 2018, after volatility in stock market particularly the recent 800 point plus decline in the Dow Jones Industrial Average. He said he believes the decline is a correction in the current bull market, and he said he does not believe it signals an end of the stock market economic interest rate cycle.

Johnson closed the session with one of his favorite quotes, from Warren Buffett. Johnson said, “...and we’ve had a bull market, a great bull market. But Warren one of his great letters, wrote, ‘In a bull market, one must avoid the mistake of the ‘preening duck’ that quacks boastfully after a torrential downstorm, thinking that its paddling skills have caused it to rise in this world.’ Simply stated, we are at that stage that we have to avoid being preening ducks.”



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Health Insurance News

Bouchey & Clarke Presents Annual State of Employee Benefits

Employers gathered to learn more about 2018’s most important employee benefit topics, at the annual State of Employee Benefits event conducted by Bouchey & Clarke Benefits, Inc. in Latham, in October.

Those in attendance were educated about topics including the New Sexual Harassment Regulations; NYS Paid Family Leave Update; Fair Labor Standards Act & NYS Wage and Hour Laws Update; and Benefit Trends and ACA Update.

To learn more about Bouchey & Clarke, and to see the presentation slides from the event, visit www.boucheyclarke.com.



Bouchey & Clarke Benefits Co-Founder Matthew Clarke speaks to a group of employers while seated presenters look on. (L-R) John S. Millet, President of Bouchey & Clarke Benefits, Inc., Rose Miller, President of Pinnacle Human Resources, LLC, and Vincent E. Polsinelli, Principal and Office Litigation Manager at Jackson Lewis P.C.

Seminar Will Help Businesses Increase 'Findability' Online

Lexington and Transitions will hold a day-long online marketing seminar, led by renowned speaker and social media expert Heather Lutze, CSP, Dean and Master Trainer of Findability University.

The seminar will discuss "underlying tactics and tools you can use to successfully market your business and get found online," through a combination of strategies such as SEO, PPC and Social Media.

Topics will include: How to be found online and what to do if you aren't; Finding your top performing keywords to optimize your site; The keys to Pay-Per-Click Advertising; and Using social media successfully.

Organizers said, "This high-energy and information packed presentation is not just for geeks and social media lovin' twenty-somethings – it's for everyone on your team responsible for attracting customers and driving sales."

The two sessions will be held Thursday, Nov. 15, 2018 at the Paul Nigra Center for Creative Arts, 2736 State Highway 30, Gloversville. Registration will be from 8:30 - 9 a.m.

The morning session will feature "The Findability Formula" where attendees "can learn how to Draw customers to your website – when they are ready to buy."

The afternoon session is titled, "Marketing

Espionage — How to leverage online competitive intelligence to dominate your industry."

According to the event announcement, "the presentation will rapidly identify mistakes and provide essential tools and solutions needed to fix websites fast. You will learn how to 'spy on yourself and discover where you stand with Google right now; tap the psyche of the searcher to stop guessing and start connecting meaningfully with customers who are ready to buy; and understand why intel strategies are not covert, but industry best practices for developing a winning online

marketing plan; gain a significant competitive edge by discovering your competitors' online strategy; go undercover to conduct advanced keyword research for the right phrases to get found fast; create a content strategy that connects with and converts customers; and learn top non-technical strategies any business can implement to improve Findability."

Each session is \$75 or \$125 for both, and there is special pricing for Fulton Montgomery Chamber of Commerce members, who will pay \$50 per session, or \$100 for both. To register, visit www.thearclexington.org or call (518) 661-9932. Attendees should bring their laptop computer and a boxed lunch, or conference-goers may buy lunch on site for an additional fee.



Heather Lutze

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Chamber Member News

Local Chocolate and Tapas Highlighted at B2B Event

Vendors and visitors were treated to Spanish sausage and Belgian-style chocolate from Fulton County, as part of the Saratoga Springs Business-to-Business Expo, held in early October at the Saratoga Springs City Center.

Approximately 150 vendors shared the space and their information, creating a lively networking opportunity for all. The event boasted more than 2500 attendees, and is described as the region's largest B2B event in the Capital Region.

Jordi Verges and Gabriel Cerda of Espuña in Gloversville and Victor Gelman, owner/founder of EMVI Chocolates in Broadalbin joined Fulton County Center for Regional Growth's President and CEO Ron Peters and Executive Secretary Diane Meade for the event. Both companies found funding and improved their businesses with the help of FCCRG. The organization has supported 17 other businesses this year, to date.



(L-R): Victor Gelman of EMVI Chocolate and Jordi Verges of Espuña, stand with the Fulton County CRG's Executive Secretary Diane Meade and President/CEO Ron Peters at the Saratoga Springs Business-to-Business Expo.

Espuña's Spanish Tapas Essentials (similar to a Chorizo salami), and EMVI's beautiful and tasty handmade chocolates, "were a huge hit with vendors and visitors alike," according to the FCCRG. Officials said, "Events like this are an important part of the personal connection that economic development groups like FCCRG. strive to empower; placing people and jobs at

the heart of all they do."

Fulton County Center for Regional Growth's (CRG) mission is to strengthen Fulton County's economic base, facilitate sustainable growth, enhance the competitive position of our region, its counties, towns and cities and facilitate investments that build capacity, create jobs, improve quality of life and increase the standard living for all of its residents.

Cushman & Wakefield Expands Team

Cushman & Wakefield | Pyramid Brokerage Company of Albany welcomed Clayton Decker to their team.

Decker joined Cushman & Wakefield | Pyramid Brokerage Company after moving back to the Albany area from Boston, MA. In Boston, he worked as a senior financial analyst for Cushman & Wakefield, where he provided underwriting and analysis to assess alternatives, optimize deal structures, and deliver detailed cash and accounting metrics associated with proposed transactions including the new lease accounting rules.



Clayton Decker

He began his career at State Street Bank within the Investment Services division overseeing day-to-day functions across multiple funds. He joined the Global Real Estate group as a business analyst where he worked on a global corporate real estate portfolio comprising 7.5 million square feet, across 23 countries and 84 properties. As part of the Global Real Estate group, Decker was responsible for the market, demographic, economic, and geographical information used to develop portfolio and transaction strategies. He was promoted to assistant vice president where he managed the analytics teams responsible for measurement, monitoring, and reporting of the key performance metrics for the global real estate portfolio.

For more information about Cushman & Wakefield | Pyramid Brokerage Company, please refer to their website at www.pyramidbrokerage.com.



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Application available at www.fultoncountyny.gov

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Chamber Member News

Home Helpers of Amsterdam Named Franchisee of the Year

The International Franchise Association honored recently named Home Helpers & Direct Link of Amsterdam "Franchisee of the Year" for 2018.

Owners Ramon and Maria Rodriguez were honored with the award at the Franchise Action Network (FAN) Annual meeting in Washington D.C. in September. Each year, the IFA recognizes organizations for outstanding contributions in both the communities they serve and at the national level.

Owner Ramon Rodriguez said he was truly honored to accept the award, and also stated, "Being a part of the Home Helpers family has allowed us to make a difference in the lives of so many people, from our clients and their loved ones to our employees. We're thrilled to be growing, and to be recognized for our performance and community involvement."

"We're very fortunate to be in a position to help people live happier, healthier lives in the comfort of home surrounded by family and friends," said Maria Rodriguez. "I couldn't be prouder of our team for their dedication to our customers and our agency."

The Rodríguezes joined franchisees and franchisors from across the nation in traveling to Washington D.C. to attend the annual Franchise Action Network meeting, an advocacy event hosted by the IFA. The couple met with legislators of Congress, including Representative Paul Tonko, to request support for legislation impacting franchise operations. One key issue the couple advocated for is Department of Labor rulemaking on joint employment under the Fair Labor Standards Act (FLSA).



Home Helpers & Direct Link owners Ramon Rodriguez (second from left) and Maria Rodriguez (center) accept their "Franchisee of the Year" award from officials at the Franchise Action Network annual meeting in Washington, D.C.

"The current joint employer liability standard remains unclear and unpredictable under multiple federal laws," said Ramon. "This jeopardizes the long-term viability of the franchise business format."

"We're urging members of Congress to proceed toward rulemaking that would provide greater certainty to local franchise business owners," Maria Rodriguez said. "In particular, there's a need for clarification regarding employer responsibilities under wage and hour law."



Congressman Paul D. Tonko, center, congratulates Maria and Ramon Rodriguez at his Washington, D.C. office.

The Rodríguezes view joint employer rulemaking as a way for Congress to promote economic growth and job creation in every state and congressional district.

In addition to Home Helpers & Direct Link of Amsterdam, the Rodríguezes also own Building Blocks Childcare & Learning Center, an independent business. Both businesses are located at 58 N. Pawling Avenue in Hagsman.

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Chamber Member



Chamber Member News

The Chamber Newsline is Always Looking for News

One of the great benefits of Chamber membership is having the opportunity to send in exciting news about your business, and potentially seeing it in the Chamber's Newsline newsletter. The newsletter is distributed to more than 3,200 businesses (member and non-member) throughout Fulton and Montgomery counties each month.

The monthly newsletter is a compilation of happenings, announcements, news and discussion of issues from around our region. We report on national news as it affects business in the Fulton-Montgomery community, and hear from our Chamber's staff about projects and issues happening in each of their specialty areas.

We are looking for newly received or noteworthy information, especially about recent or important events in your company or organization.

Because the *Newsline* is written in a news style, press releases that, in effect only list a company's services or products, will not be considered. We reserve the right to determine which submissions are published, depending on availability of space, timing and other factors.

If you are a Chamber member and you'd like to submit your latest news, email newsline@fultonmontgomeryny.org, and tell us what is new and exciting in your business. If you are not a writer, we'd like bullet points about your news, and we will be glad to turn your facts into a story.

Deadline for submissions is usually around the 20th of each month, for the edition that will reach mailboxes during the second week of the following month.

Holiday Workshop Fundraisers Set for Johnson Hall

Holiday-themed workshops at Johnson Hall State Historic Site in November will feature Christmas ornament making and pie baking, done in the style of Colonial times.

Beverly Cornelius will conduct a Wheat Christmas Ornament Workshop on Saturday, Nov. 10 from 10 a.m. to 2 p.m. Participants will make four ornaments from wheat and ash, including a wheat star, French knot, star tree-topper and ash reindeer. The workshop is limited to 10 participants. Pre-registration and \$50 pre-payment is required, payable to the Friends of Johnson Hall.

The workshops are fundraising efforts of The Friends of Johnson Hall, a not-for-profit support organization dedicated to the educational programs and ongoing historic restoration of Johnson Hall.

Culinary Historian Sara Evenson will lead participants in a Thanksgiving Pie Baking Workshop on Tuesday, Nov. 20 from 10 a.m. to 2 p.m.



Pie-making at Johnson Hall State Historic Site.

Attendees will prepare and bake their own Thanksgiving pie on the open hearth in the slaves quarter. Participants should bring a standard glass or ceramic pie plate. The workshop is limited to 6 participants. Pre-registration and \$75 pre-payment is required, payable to Friends of Johnson Hall. Participants must spec-

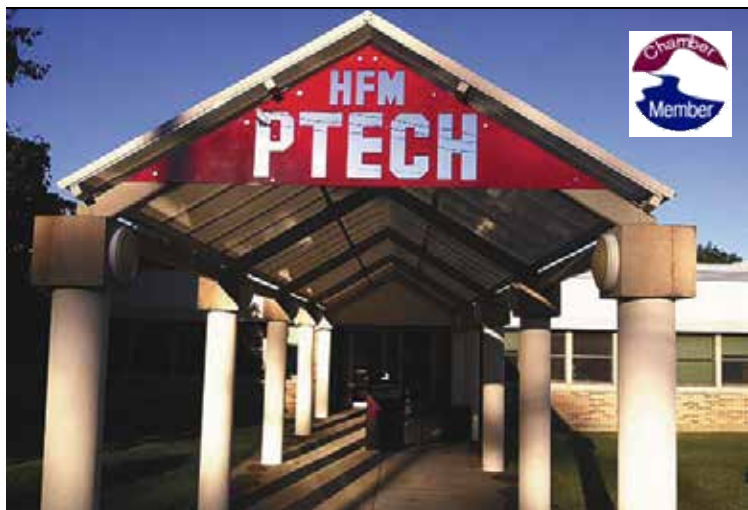
ify their preference of apple or pumpkin pie at the time of registration.

To register for the workshops, call Johnson Hall at (518) 762-8712 during regular business hours.

The Friends of Johnson Hall also announce that the Holidays Spirits fundraiser, originally scheduled for December 1, has been cancelled.

Johnson Hall was the 1763 English Georgian estate of Sir William Johnson and Molly Brant. Johnson was the largest single landowner and most influential individual in the colonial Mohawk Valley. His success in dealing with the Six Nations had a lasting impact on their relationship with the English, and largely influenced England's victory over the French for control of colonial North America. Today, the main house and flanking stonehouses, originally surrounded by a 700 acre farm, interpret Sir William and Molly Brant's family life through guided tours of the period room settings, educational programs and special events.

Johnson Hall State Historic Site is located at 139 Hall Avenue in historic Johnstown, just off West State Street (State Highway 29 West). For more information on Johnson Hall and its 2018 special events, email JohnsonHall@parks.ny.gov or visit www.facebook.com/johnsonhallstatehistoricsite.



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Chamber Member News

Nigra Arts Center Showcases Fiber, Textile Art and Quilts

More than 50 textile works from both contemporary artists and those from previous generations are featured in the Paul Nigra Center for Creative Arts Fiber, Textile Art and Quilt Show, running until Jan. 9, 2019.

The public is welcome to view the artwork in the Center's Community Gallery throughout its run.

The celebration of fiber arts highlights a variety of works, including quilts, tapestries, felted wool sculptures, hooked rugs, textile installations, hand-woven fabrics, dyed silks, knitted clothing and more, from both contemporary artists and artists from previous generations. In addition to local craftspeople, the show features artists living in Rhode Island and Costa Rica.

Featured artists include Susan Albanese, Liz Argotsinger, Cheryl Bielli, Doug Countryman, Judith Craddock, Deja Donde, Brenda Dwyer, Daniel V. Ehle, Eleanor Ehle, Katherine L. Ehle, Mary Jane Harford, Carol M. Hesselink, Alice Hudson, Janelle Krause, Kate Park, Kathie Raneri, Helen V. Riddle, Coty Rulison, Diane K. Seney, Lita Setchfield, Laurie Snell, Cecelia Tkaczyk, Toni Turner, Mikyle Woodward and Eileen Wrightsman.

In addition, the show features an-



"Flowers Throughout the Seasons" by Judith Craddock

tique and handmade pieces loaned by local private collections.

Through the generous support of donors, the Paul Nigra Center for Creative Arts was able to offer awards and prizes to outstanding submissions in this show. Award winners were at the Meet the Artists Opening Reception and Awards Ceremony in October. The first place "Best in Show" winner was "Lost and Being Found," a wall hanging made of wool, mohair, cotton and industrial felt by Kate Park. The second place winner was "We Are the Dreamers," a handwoven textile by Lita



"We Are the Dreamers" by Lita Setchfield

Setchfield. The third place winner was "Flowers Throughout the Seasons," a hand-stitched quilt by Judith Craddock.

The gallery is open Monday through Friday 9 a.m. to 6 p.m. and Saturdays 9 a.m. to noon. The admission fee for the gallery is \$5 per person. Members of the Nigra Arts Center, children under the age of 18 and artists who have work in the current show are exempt from the admission fee.

The Paul Nigra Center for Creative Arts is a year-round arts center open to the community. It houses premium art venues, hosts fun family events and



"Lost and Being Found" by Kate Park

provides educational opportunities for persons of all ages and levels of ability. Center was founded in 2015 by Lexington, a chapter of the Arc New York, an accredited, award-winning provider of disability services, whose employees work tirelessly to support people with disabilities and believe that every person can achieve success and fulfillment.

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



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Chamber Member News

Studio Herbage Florist Moves To Modern Studio

A modern, spacious studio in the area emerging as the “Johnstown Creative Block” is the new home of Studio Herbage florist, now at 16 N. Perry St.

James Dempsey, owner, said the new space is located just around the corner from the old location on Main Street, and is “perfect for our ever changing indoor/outdoor horticultural displays, floral design production, classes and seminars.” He noted, “We also have ample space for showcasing other local artists, entertaining clients and producing specialty events, something to look forward to in the coming months.”

Dempsey explains the area is “fast becoming and commonly referred to as the JCB or Johnstown creative block.” The shop is adjacent to Cake and Ale Studio, Jonathan Sweet Furniture Design, Neal & Sweet Interiors, CT Male and Todd Bailey Photography.

Parking is available on both sides of N. Perry Street and in the municipal lot at the rear of the property.

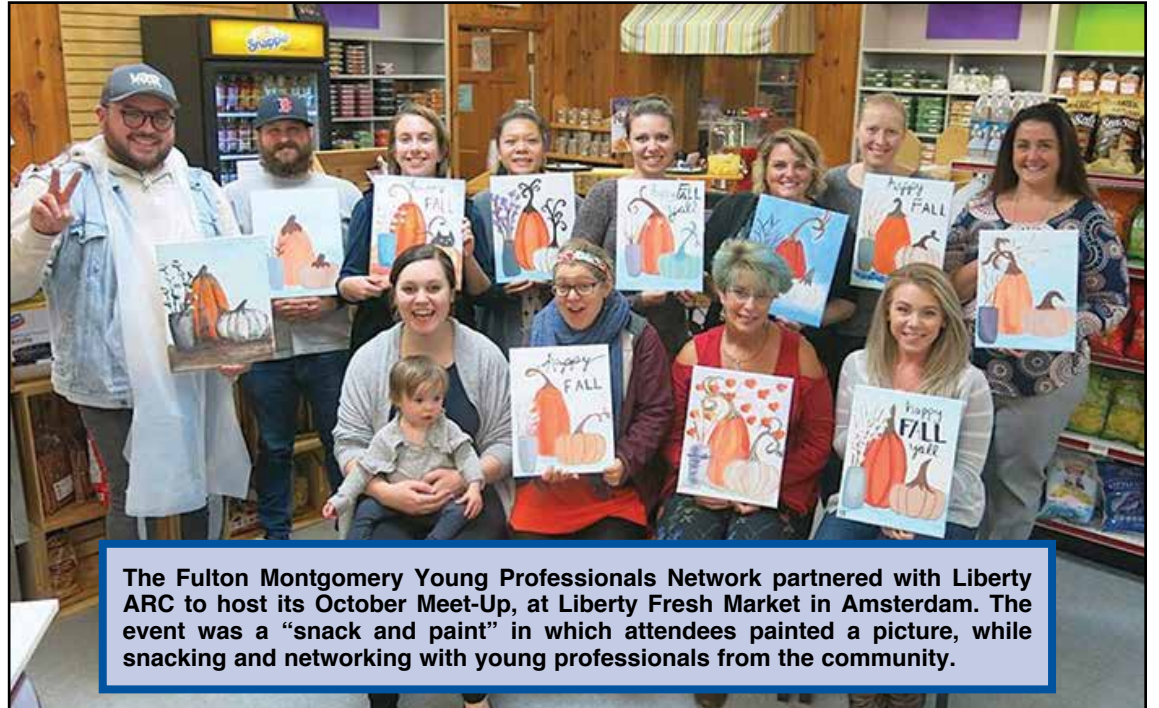
Studio Herbage is open from 8:30 a.m. to 5 p.m. weekdays and 10 a.m. to 3 p.m. on Saturdays, closed Sundays.

For orders placed outside of regular business hours, a design consultant can suggest a floral gift through the flowers-after-hours answering service. Orders can also be placed online at www.studioherbageflorist.com.



Studio Herbage, 16 N. Perry St., Johnstown

FMYPN Meet-Up



The Fulton Montgomery Young Professionals Network partnered with Liberty ARC to host its October Meet-Up, at Liberty Fresh Market in Amsterdam. The event was a “snack and paint” in which attendees painted a picture, while snacking and networking with young professionals from the community.

Chamber Member Anniversaries

The following businesses have found value in their Chamber investment and have renewed their membership in the months of September/October 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

Ashley HomeStore Select	2017
Erie Canal House	2017
Jade Enterprises	2017
Caroga Arts Collective, Inc.....	2016
Samantha Martens Photography	2016
Something Special	2016
National Shrine of Saint Kateri Tekakwitha.....	2016
Lillian Johnson, HTCP.....	2015
Glover Insurance Agency	2014

5 to 9 Years

Heritage Meadows Farm Bed & Breakfast	2012
Puro Construction Company, Inc.....	2012
Fleming Physical Therapy Consultants, P.C	2012
Kwiat Eye and Laser Surgery	2011
Schine Memorial Hall, L.L.C.	2011
Mohawk Harvest Cooperative Market, Inc.....	2009
Cotugno Dental Associates	2008
Senator George A. Amedore, Jr.....	2008
William R. Dorn; Construction, Inc.....	2008
Adirondack Express Lube	2008

10 to 19 Years

Russell Catalano, L.M.T.	2007
Tamara L. Dunlap, D.D.S.	2007
Boyd's Motorworks, Inc.	2007

MAC Electric Co.	2006
L M Mason Contractors	2006
4X Heaven & Krown Rust Prevention.....	2005
Gifford Oil Company, L.L.C.	2005
Century 21 Purtell Realty, Inc.	2005
Railside Cafe	2005
Schwartz Law Firm.....	2005
AND – Architecture & Design	2004
Sir William Johnson District, Boy Scouts of America	2003
Powerhouse Motor Sports.....	2003
Northampton Animal Hospital.....	2001
Hardies Electric Services Co., Inc.	2000
Village of Hagaman	2000
Subway of Amsterdam.....	2000
Greenscapes	2000
Hudson River Tractor Company, L.L.C. .	2000
Montgomery County Office for Aging, Inc.....	1999
Johnson's Plumbing & Heating, Inc.	1999

20 to 29 Years

Centro Civico of Amsterdam	1998
Capital District Physicians' Health Plan..	1995
Ship and Copy	1993

30 to 39 Years

Maiden and Smith.....	1988
Antonucci Wholesale Produce & Seafood, Inc	1988
Fulton Friendship House.....	1985
Lexington	1983

40 to 49 Years

Edgerson, Inc.	1978
Kasson & Keller, Inc.....	1976
Letter Memorial Co.....	1974
McDonald's, Inc. of Johnstown	1972

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Chamber Member News

Willing Helpers Home to Offer Respite Care

A new service at The Willing Helpers Home for Women in Johnstown will offer planned temporary respite care for adult women, age 60 and older, who are not able to live independently without supervision. On the facility's website, administrators said, "With the same pride that we felt when we opened the first adult care home for the elderly women of this community, we now announce with equal pride that we will now be the first facility to offer respite care for the elderly women of our community." The Home is located at 226 W. Madison Ave.

The respite program provides temporary care at the Adult Care level for persons in need of care when a permanent caregiver is temporarily unavailable, and those in need of respite care are welcome to stay as long as 120 days, and there is a fee for the service.

The Willing Helpers Home held their annual meeting in September. The slate of officers of the Board of Managers for the coming year includes Nelva Teabout, President; Deborah Buck, Vice President; Eileen Shirey, Recording Secretary; Meredith Lord, Corresponding Secretary; and Kathy Mickel, Treasurer.

The group heard reports from committee chairs, and collectively looked back on the highlights of the organization's 110th year in operation. Along with daily activities provided by Activity Director Debbie Gibson, the



Willing Helpers Home, 226 W. Madison Ave., Johnstown

Board of Managers holds a monthly event for the residents, and a monthly reading/music Wednesday.

Willing Helpers Home will hold an Open House on November 18 from 1:30 - 4 p.m., to celebrate its 110th year. Entertainment will be provided by Nancy VanDenburgh, Nancy Purcell and Bob Kilmer. A quilt and basket raffle will be held, and refreshments will be served. The quilt was designed and created by award winning quilter, Celia Yvars VanDenburgh, and generously donated to the Home. Tickets are \$10 and can be obtained at the Home or from any board member.

For more detailed information on respite care, contact Director Tammy Kruger at (518) 762-7719, or visit www.willinghelpers.org.

Advanced Cleaning & Restoration Giveaway Will Help a Family for Thanksgiving

Advanced Cleaning & Restoration Services, LLC, is taking nominations from community residents for a family who has had a difficult year and could benefit from a complete Thanksgiving meal, free of charge.

The business asked, "Do you know of a family, that in spite of being hard working and trying to do things the right way, has fallen on hard times?" The company is searching for a family that may have had an illness, or the loss of a job put them in the position of not having the means to celebrate Thanksgiving in their home.

Supplies including a turkey, seasonings and all of the fixings will be delivered to the family with serving size for up to 8 people, in advance of the holiday so that they may prepare their meal. Families nominated can only reside in zip codes 12032, 12078, 12095 or 12117. Nominated families also may not be employed by, or related to, any employee of Advanced Cleaning & Restoration Services, LLC.

For more details, or to nominate a family for the Thanksgiving Fixings Giveaway, see the Advanced Cleaning & Restoration Services Facebook page, at www.facebook.com/advancedcleaningrs/. Nominations will be accepted by private message, and must be received no later than Nov. 11, 2018.

Welcome New Members!

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

Kiki's Laser Spa

3734 State HWY 30, Amsterdam
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kikilaserspa@gmail.com

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(Next to Subway)
518-883-7156**



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Chamber Member News

More Than 100 Crafters Expected at Annual Event

Soroptimist International of Fulton County will hold its 37th Annual Craft Fair on Sunday, Nov. 18, at Gloversville High School, 199 Lincoln St., with more than 100 crafters.

The event will go from 10 a.m. to 3 p.m., and will include a bake sale and food concession. Admission is \$2 and anyone age 12 or under will be admitted free.

Proceeds will be used to benefit SIFC's scholarships and programs for the community.

Save The Date: Chamber's Popular Annual Celebration Set for January 18

Businesses and Chamber members will be celebrated during the popular Chamber Annual Celebration, set for January 18, 2019. Further details will be announced as they become available.

Great food and beverages will be served, and annual awards for 2017, nominated by Chamber members, will be awarded. Award categories include Small Business of the Year; Chamber Family Award; Agricultural Business of the Year; Thomas B. Constantino Entrepreneur of the Year; Young Professional of the Year; Barbara V. Spraker Tourism Partner of the Year; Centennial Business of the Year; and Edward L. Wilkinson Industry of the Year.

Watch the Chamber website and the December *Newsline* edition for more information.

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 or purposes! Businesses interested in this offer should call the Chamber at (518) 725-0641 or email president@fultonmontgomeryny.org for more info.



Upcoming Chamber Events

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

Thursday, November 8, 2018

Notary Public Workshop

This workshop prepares you for the New York State Notary Public test and will provide you with a comprehensive view of the Notary Public office. Confusing laws, concepts, and procedures will be clearly explained and clarified. Examples will be provided to illuminate situations that a Notary Public officer is likely to encounter. Topics include avoiding conflicts of interest, maintaining professional ethics, charging proper fees, handling special situations, when to defer to an attorney, and minimizing legal liability. This workshop is a must for Notary Public candidates to become fully aware of the authority, duties and responsibilities involved in this office. All materials will be provided including website links to NYS Department of State licensing information, booklets, and forms. Also featured is an 80-question Practice Exam which attempts to emulate the actual NYS Mandatory exam. The course will be taught by Victor Byjanow, CIC, who has been a practicing Notary Public and Notary Signing Agent for over 25 years.

1-4 p.m. at the Fulton Montgomery Regional Chamber of Commerce, 2 N. Main St., Gloversville. Contact the Chamber for more information, (518) 725-0641.

Tuesday, November 13, 2018
Ribbon cutting at Benson's Pet Center's new Reptile Center

Join us at 3 p.m. for a ribbon cutting at Benson's Pet Center's new Reptile Center, at 213-B North Comrie Ave., Johnstown

Guests are invited to kick off Benson's new reptilian additions to their store. This event is free, but please RSVP to James, at: membership@fultonmontgomeryny.org.

Thursday, November 15, 2018
2018 Legislative Breakfast at The Bridge Walk

112 Perthshire Drive, Amsterdam

Join the Fulton Montgomery Regional Chamber from 7:30 - 10:30 a.m. for a chance to hear firsthand from your state legislators, NYS Senator George Amedore, NYS Senator James Tedisco, and NYS Assemblyman Marc Butler, on issues and initiatives for 2018 and beyond. This is an opportunity to meet decision makers face-to-face and gain insight into their viewpoints on the issues affecting business today. Price is \$25 for Members, \$30 for Future Members. To register, contact James Hannahs at membership@fultonmontgomeryny.org, call 518-725-0641.

Thursday November 15, 2018
Heather Lutze – Online Marketing Seminar

Paul Nigra Center for the Creative Arts, 2736 State Highway 30, Gloversville
8:30 a.m. to 4:30 p.m.

Lexington, Transitions, and FMRCC invite you to join us for a day-long online marketing seminar, led by renowned speaker and social media expert Heather Lutze, CSP, Dean and Master Trainer of Findability University. This high-energy and information packed presentation is not just for geeks and social media lovin' twenty-somethings – it's for everyone on your team responsible for attracting customers and driving sales.

8:30 - 9:00 a.m. - Registration

9 a.m. to noon - The Findability Formula

1 - 4 p.m. - Marketing Espionage

Each session is \$75, or \$125 for both, with special pricing for Chamber members of \$50 each session, or \$100 for both.

To register, visit www.thearclexington.org or call (518) 661-9932.

Thursday, November 15, 2018
FMYPN MEET UP – Cooking Class at the Paul Nigra Center for Creative Arts

2736 State Highway 30, Gloversville

The Fulton Montgomery Young Professionals Network (FMYPN) is excited to host its November Meet-Up at the Paul Nigra Center for Creative Arts on Nov. 15, 2018 from 5:30 to 7:30 p.m. Instructors Wally Hart and Andrew Dench will showcase appetizers to share during Thanksgiving. The cost is \$20 per person. RSVP's are required and can be made to Sarah Hafter at sarah@fultonmontgomeryny.org no later than Tuesday, November 13. Check out the Facebook event for more details.

Wednesday, November 28, 2018
Sandler Training – Lunch and Learn
from noon to 3 p.m., location to be announced.

Learn how to take control of your own sales outcomes. During this workshop, attendees will learn the steps to the traditional seller's and buyer's system. The group will talk about why it is important to have a system in a sales role and introduce attendees to the Sandler Selling System. For more information, please call James Hannahs at the Chamber, (518) 725-0641.

Thursday, January 31, 2019
Allen House, FMCC Campus

Fulton-Montgomery Community College, supported by the Fulton Montgomery Young Professionals Network of the Fulton Montgomery Regional Chamber of Commerce, will hold its third TEDxFMCC on Thursday, January 31, 2019, at 6 p.m. in the Allen house on the FMCC Campus, 2805 State Highway 67, Johnstown, NY. Stay tuned for ticket sales and event details within the next few weeks on the FMYPN Facebook page.

Membership News



James Hannahs

Membership Coordinator

Membership@fultonmontgomeryny.org

518-725-0641

Small Business Saturday Makes A Big Difference

Welcome to November, everyone. It's the month of autumn leaves, chilly nights, and a heightened sense of gratitude in the face of Thanksgiving — only to be followed by the busiest weekend in all facets of commerce.

Between Black Friday and Cyber Monday lies **SMALL BUSINESS SATURDAY**, an entire day dedicated to independent, locally-owned establishments. The movement began in 2010, and in 2011, Congress designated a National Small Business Saturday, which falls on November 26 this year.

In small communities like ours, we are no stranger to the presence of small businesses even in the shadow of larger chains like Target, Runnings, Applebee's, and TJ Maxx. The beauty of our mixed business community is not only that we conduct business cohesively, but also that we have a choice in where we shop for clothes, food, and other services.

In the weeks leading up to Small Business Saturday, we should recognize the great impact that locally-owned businesses have on the regional economy, not just for small business owners, but for their employees' financial wellbeing.

Studies have been conducted within larger municipalities to analyze cash-flows of independent businesses ver-

sus large ones, and how much of those funds are repatriated back into their respective communities. The idea was first tested in 2002 in Austin, TX, where Civic Economics objectively compared two local businesses and one corporate entity anchor, Borders. The prior two were already established, while Borders was projected to be built, all within the same busy intersection.

Relying on public information and other analytics, their research found that the two independent businesses were returning more funds into the local communities. According to Civic Economics, For every \$100 that a consumer spent at each store, the independent retailers returned \$45 each, while Borders returned \$13. Those funds recirculated in the form of profit to local owners; payroll to their respective employees; receivables in the form of products and services from surrounding businesses; and donations. Virtually \$87 of Borders' revenue was vanishing from the regional economy. With that evidence, the Borders store opening never made it to fruition. More recently, Civic Economics conducted a study in Grand Rapids, MI, to find that small businesses are returning closer to \$68 for every \$100 spent.

A more developed, and now benchmarked, method of tracking recirculated funds was used in 2007 by Civic Economics and affiliated Northern California Independent Booksellers. The focus of this method was to first have consumers try local or alternative options for shopping, goods and services. The study posed the theory that if these choices led to just a 10% shift in market share from chains to independently owned businesses, there would be a resulting economic boost. Using this 10% meth-

od, Civic Economics applied the resulting data to the city of San Francisco, as an example.

The results were impressive. Economic outputs increased by roughly \$200 million, roughly 1,300 new jobs were created, and this led to new sources of income for workers, not to mention additional retail activity. While the San Francisco market itself is not necessarily comparable to the greater Fulton-Montgomery region, the discourse of the 10% market share shift is universal.

If our region could experience a similar shift, even for one Small Business Saturday, the economic impact would filter through business ledgers, local owners' profits, employees' wages, and overall economic output. Those recirculated funds can be put towards growth initiatives for businesses, savings accounts, college funds, vacations, and much more.

In effect, the study merely asked consumers to explore their options in shopping for goods and services. This mantra could easily be translated to action in the Fulton-Montgomery region.

Our Chamber of Commerce represents a plethora of members — everything from boutiques, to coffee shops, to manufacturing, and more. The majority of members are small businesses that are locally owned.

Be one of the hundreds of millions of consumers, and one of the proud citizens of Fulton-Montgomery counties, to support small businesses on November 24th. In doing so, you're supporting the stability, well-being, and growth of our community.

For more information about participating businesses, contact James Hannahs at the Chamber.

Membership@fultonmontgomeryny.org
518-725-0641



Soroptimist Art Show Features Women's Themes

The Soroptimist International of Fulton and Montgomery Counties club hosted a meet the artist reception at the Fulton Montgomery Regional Chamber of Commerce on October 10. The show titled "Best of Women," features artists from the community who submitted pieces related to the theme, "Of Women, By Women, For Women."

Artists include Amy Andujar, Liz Argotsinger, Brittany Chatterton, Kate Ehle, Linda Finch, Alexandra Higgins, Jade Judson, Erin Kelly, Sandy Kicinski, Sierra Luck, L. Paul Masto, Tamy Merendo, Madalyn Miller, Linda Naske, Sandra Peters, Maria Simone, Patsy Suydam and Ann Thane.

The show is currently on display at the Fulton Montgomery Regional Chamber of Commerce, 2 N. Main St., Gloversville.

Soroptimist International of the Americas has more than 1,300 clubs in 21 countries and territories, who work to economically empower women and girls. Clubs conduct their volunteer efforts by participating locally, and in programs developed and sponsored by the Soroptimist organization. The vision of the organization is that women and girls will have the resources and opportunities to reach their full potential and live their dreams. Soroptimist mission is to improve the lives of women and girls through programs leading to social and economic empowerment.

Soroptimist International of Fulton and Montgomery Counties meets typically on For more information, or to attend a dinner meeting, please email Cindy Close, bencclose@frontiernet.net or Ruth Drake, ruthkdrake@gmail.com.

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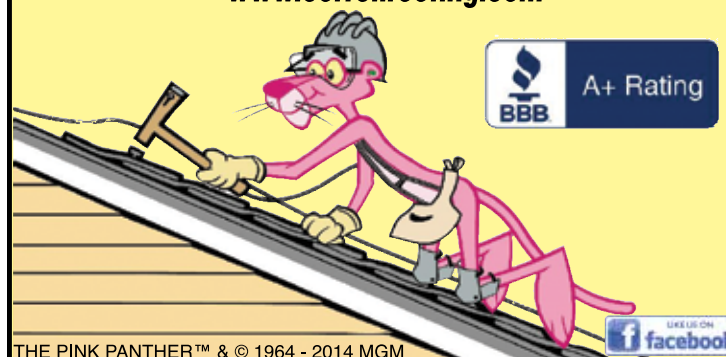
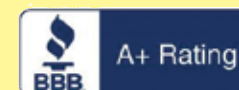
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Tourism News



Gina DaBiere-Gibbs
Director of Tourism

tourism@fultonmontgomeryny.org

Mohawk Valley Path Thru History Receives Award

In 2017, the Mohawk Valley Path Through History (MVPTH) workgroup launched its new cycling routes on www.BikeThruHistory.com. These paths enable cyclists to easily navigate to historical destinations within seven local counties. Over thirty

bike paths are offered, featuring turn-by-turn directions to each historical destination, printable cue sheets, and downloadable files for apps and GPS tracking. Cyclists can view their current location directly from the website due to mobile GPS compatibility, and the majority of the bike paths can also be driven.

Recently, the MVPTH workgroup won a 2018 Tourism Excellence award from the New York State Travel Industry Association (NYSTIA) in the category of Niche Marketing with an Operating Budget up to \$500K, for the Bike Thru History project. This award recognized the outstanding results of the small scale marketing campaign that was accomplished in 2017 via a Market New York Consolidated Funding Application (CFA) grant.

BikeThruHistory.com is a targeted domestic and international (specifically Canada) marketing initiative to increase visitation and participation in, and media exposure of, cycling opportunities and



Mohawk Valley Path Through History committee members accept the New York State Travel Industry Association award for 2018 (L-R): Andrew Nixon, award presenter; Matthew Brockett, Brockett Creative Group; Gina DaBiere-Gibbs, Fulton Montgomery Regional Chamber of Commerce; Kelly Blazosky, Oneida County Tourism; and Matt Robertson, award sponsor.

adventures in the Mohawk Valley and Central New York Vacation Region.

Marketing strategies include online, social media, public relations, print advertising, geocaching, as well as

travel- and trade-show participation. Domestic markets include New York and contiguous states. This was the first collaborative campaign to position Central New York and the Mohawk Valley as a pre-

mier cycling destination.

Campaign activities included targeted advertising messaging, consumer travel shows, travel trade show participation, sales and media missions, and cross-promotion of cycling and adventure events. Upgrades to the projects website had to occur not only to make it mobile-friendly but to also make it a fully accessible site to visitors with disabilities. Overall website traffic went up 650% for the year with the marketing accounting for 85% of overall website sessions. Facebook fans increased more than 1,000% as a result as well. Over 1 Million people saw MVPTH's posts, ads, or visited the page on Facebook in 2017.

The Mohawk Valley Path Through History project includes Fulton, Montgomery, Herkimer, Otsego, Schoharie, Oneida, and Saratoga Counties.

New 5-mile Recreation Trail 'Closes the Gap' between Amsterdam and Pattersonville

A new 5-mile section of the Erie Canalway recreational trail between South Amsterdam and Pattersonville is now open to pedestrians and cyclists.

The New York State Office of Parks and Recreation announced that the \$1.75 million project is part of Governor Cuomo's Empire State Trail initiative to create a 750-mile bicycling and pedestrian trail spanning New York State, from Buffalo to Albany and New York City to Canada.

"I welcome New Yorkers and visitors to the newest section of the Empire State Trail which showcases the beauty of New York's Mohawk Valley,"

State Parks Commissioner Rose Harvey said. "The new trail section creates a wonderfully scenic and safe pathway for people to explore. The trail is sure to be busy with New Yorkers enjoying a healthy, active lifestyle, and we look forward to opening many more miles of trail as we make progress on Governor Cuomo's goal to build the largest state multi-use trail network in the nation."

The Empire State Trail initiative will improve and expand the existing Erie Canalway, Hudson River Valley Greenway, and Champlain Valley trails to connect 750 miles of recreational trail across New York State.

The newly opened Mohawk Valley section extended the Erie Canalway Trail five miles from South Amsterdam east to Pattersonville, following the path of a former railroad line.

The project helps close a gap in the Erie Canalway Trail that had required trail users to travel on the shoulder of State Route 5S, a busy high-speed roadway. The project included building a 10-foot-wide trail, rehabilitating two railroad bridges and creating a new parking lot in Pattersonville.

"The Erie Canalway trail provides outstanding recre-

See Trail, on page 21



State and local officials from the NYS Office of Parks and Recreation; Parks and Trails NY; Empire State Trail; and NYS Canal Corporation along with Assemblyman Angelo Santabarbara; County Executive Matt Ossenfort; Fulton Montgomery Director of Tourism Development Gina DaBiere-Gibbs and others cut the ribbon at the Pattersonville trailhead to ceremoniously open a new section of the Erie Canalway trail between there and Amsterdam.



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:



Mountain Valley Hospice Celebrates November's National Hospice and Palliative Care Month

Hospice is high-quality care that enables patients and families to focus on living as fully as possible despite a life-limiting illness. Palliative care brings this holistic model of care to people earlier in the course of a serious illness. November is National Hospice and Palliative Care Month, and Mountain Valley Hospice in Gloversville, NY, along with other hospice and palliative care programs across the country, are reaching out to help people understand all that hospice and palliative care offer.

In recent months, a number of notable Americans have died. They include Senator John McCain, the queen of soul Aretha Franklin, and former first lady Barbara Bush. In many media reports, they were described as having "given up" on curative care late in their lives. Ms. Franklin opted for hospice care; Mrs. Bush received what was described as "comfort care."

Every year, nearly 1.5 million Medicare beneficiaries receive care from hospices in this country, reports National Hospice and Palliative Care Organization (NHPCO). Hospice care programs provide pain management, symptom control, psychosocial support, and spiritual care to patients and their family caregivers when a cure is not possible or undesirable because of poor quality of life.

Kara Travis, President/CEO of Mountain Valley Hospice said of her organization, "For 30 years, Mountain Valley Hospice has focused on serious illness so patients and their families

can focus on living. We provide patient-centered care that is palliative, holistic and supportive. This care can take place in your home, in our eight-bed, upscale Nancy Dowd Hospice Home, in a nursing home, hospital, assisted living facility, and more."

"It is essential that people understand that hospice and palliative care is not giving up, it is not the abandonment of care, it is not reserved for the imminently dying," said Edo Banach, president and CEO of the National Hospice and Palliative Care Organization (NHPCO). "Hospice is a successful model of person-centered care that brings hope, dignity and compassion when they are most needed. This is one reason that the national My Hospice Campaign was launched this year." (hospiceactionnetwork.org/my-hospice/)

Throughout the month of November, Mountain Valley Hospice will join organizations across the nation in helping the community understand how important hospice can be. Find out more about Mountain Valley Hospice services and programs or schedule a tour of MVH's Gloversville campus that includes the Nancy Dowd Hospice Home by calling (518) 725-4545 or by visiting mvhcares.org or facebook.com/MVHcares. You can also visit NHPCO's caringinfo.org for more information about hospice and palliative care.

The mission of Mountain Valley Hospice is to enhance the lives of those we serve by supporting what matters most to them.

Tourism News

Trail, continued from page 20

ational opportunities for residents and visitors, and we are fortunate to have this asset in our communities," Senator George Amedore said. "With the completion of this project, we are ensuring a safer and more enjoyable experience for everyone who uses this portion of the trail to walk, run or bike."

"With the Mohawk Valley section of the Erie Canalway Trail complete local families and visitors can safely enjoy some of the amazing views unique to our area of upstate New York," Assemblyman Angelo Santabarbara said. "Whether it's walking, riding a bike or simply exploring the beauty of our region, today's exciting trail opening connects our communities and brings more opportunities to enjoy all we have to offer."

"The Erie Canalway Trail provides recreational opportunities for Montgomery County residents and attracts visitors

from neighboring counties and beyond," Montgomery County Executive Matthew L. Ossenfort said. "I'm grateful to have a partnership with the State Office of Parks, Recreation and Historic Preservation and excited to see many people taking advantage of this beautiful outdoor recreational opportunity in their backyard."

"This project will help close an important gap in the Erie Canalway Trail, helping to cement New York's status as a premier recreation and tourism destination," Robin Dropkin, Executive Director of Parks & Trails New York, said. "We look forward to the completion of the Empire State Trail as an unparalleled statewide asset that further showcases New York's scenic beauty and incredible history."

The Erie Canalway Trail is a part of the state's 750-mile Empire State Trail. Last year, Governor Andrew M. Governor

Cuomo launched creation of the Empire State Trail, a new initiative to put New York State at the forefront of efforts nationally to enhance outdoor recreation, community vitality, and tourism development. When completed by the end of 2020, the Trail will be a continuous 750-mile route which will span the state from New York City to Canada and Buffalo to Albany, creating the longest multi-use state trail in the nation. A recent study projected that visitation for the entire 750-mile EST will be approximately 8.6 million trail users annually.

The New York State Office of Parks, Recreation and Historic Preservation oversees more than 250 parks, historic sites, recreational trails, golf courses, boat launches and more, which are visited by 71 million people annually. For more information on any of these recreation areas, call 518-474-0456 or visit parks.ny.gov, connect on Facebook, or follow on Twitter.



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Business Education Partnership News



Now in the second month of school, students at all Hamilton-Fulton-Montgomery BOCES PTECH programs have hit the ground running by showcasing their projects to a panelist of guest judges, while also visiting businesses during workplace tours.

WHAT IS A PTECH SCHOOL?

A new model for secondary education that trades classrooms for 'innovation spaces' and ditches lectures for group collaboration and hands-on learning. Here, students take the lead role in their learning, choosing pathways to their careers and take college-level, credit-bearing courses from their first year.

PTECH aims to look and function more like a hybrid between college and the workplace. The 4- to 6-year sequence emphasizes individualized pathways to completion, workplace experiences, mentorship, in-depth project-based learning and real-world experiences.



Freshmen at Foothills PTECH, Academy of Health and Medical Studies, had the opportunity to hear from health-related businesses during their first Pathway Panel Discussion. Panelists included Marjorie Sargent of Mountain Valley Hospice, Alison Hatlee of Nathan Littauer Hospital and Nursing Home, Anne Boles of Community Health Center and Robin Wentworth of Wells Nursing Home Inc.



Foothills PTECH ribbon cuttings took place on Oct. 1. The first was at Johnstown High School, Academy of Computer Science & Game Arts. The second was at the former Meco Elementary School, Academy of Health & Medical Sciences.



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AT LEFT AND BELOW:

New to HFM PTECH this year is a series called Workplace Wednesdays, which includes a workshop called "Professional Skills 101." Business partners are invited to come and work with groups of students to help develop professional skills. The first was Writing and Developing a Resume. Business partners in attendance were Richard Bolster and Syed Safiullah of GLOBALFOUNDRIES; Vincenza Geloso-Ecker of Vincenza's Banquet House; and Sarah Hafter and Nicole Walrath of the Fulton Montgomery Regional Chamber of Commerce.

Business Education Partnership News



ABOVE: Sophomore students at Ag PTECH traveled to the Farmers' Museum in Cooperstown, NY on Oct 1. While there, students broke up into groups and participated in one of three hands-on workshops that were typical of daily lives during the 19th Century. They chose between textiles, where they explored the path from sheared wool to dyed yarn; quilling, the art of curling paper into intricate designs; and reverse painting on glass. Each student was able to bring their craft home. They also took a tour of the historic village, visiting Smith Morey Barn, the Blacksmith Shop and the Jonas Morehouse.



AT LEFT:

Students enrolled in Introduction to Agriculture Science and Introduction to Horticulture classes at Ag PTECH, used basil and garlic picked from the school's high-tunnel greenhouse to make fresh pesto. In addition to having the students make something on their own, the remainder of the greenhouse's fall harvest will be used by school cafeteria staff when preparing meals for students in the coming weeks.

AT RIGHT: Students at Oppenheim-Ephratah St. Johnsville PTECH had their first project presentation on October 18. They were tasked with writing and presenting a proposal for a theme park in the area to encourage tourism, economic development and entertainment in Fulton County. One group came up with a plan that included an inflatable water park, zip line and rock wall, with the name "Adirondack Adrenaline." The other group developed a proposal for a planetarium and retro arcade called "The Space Place." For some students, it was their first collaborative group project that involved a presentation to a panel of judges.



ABOVE AND AT RIGHT:

During the month of October, sophomore students at HFM PTECH worked on an ice cream project in their business class. Students were tasked with creating their own ice cream flavor with some stipulations: Their ice cream had to be made using available ingredients that could be purchased locally; have a theme that identifies with Fulton and Montgomery Counties; have raw ingredients priced to fit in with current local pricing of other ice creams; and be made of ingredients in plentiful supply in the region. To make this



project even more authentic, students were able to make their own vanilla ice cream with just a few simple household ingredients. Students present-

ed their final projects to Mark Hayes, owner of Summers Best in Johnstown and Laura Channell, owner of Wemple and Edicks in Sammons ville.



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