



NEWSLINE

October 2023

A Publication of the Fulton Montgomery Regional Chamber of Commerce

The Fulton Montgomery Regional Chamber of Commerce supports our members and our region as a partner for business, workforce, and tourism development.

CHAMBER'S GOLF CLASSIC A RESOUNDING SUCCESS BECAUSE OF OUR MEMBERS

Just some of the great photos from a great day—read our Thank You on page 9





Message from the Executive Director

Dear Chamber Members,

Thank you for investing in your region!

Just recently, I read an article regarding how sales tax has increased statewide, and here in the Fulton / Montgomery Counties region we have enjoyed a significant increase in revenue, 14% and 13% respectively. It is a positive direction and shows that our community and beyond sees what we see in our area, that is an incredible place in which to work, live, and play. Our partners at The Fulton County Tourism Visitors Bureau and Montgomery County Tourism have strategically planned out campaigns and initiatives to continue growth and success, and we are very grateful for the opportunity to continue to partner with the separate entities and work toward the same goal of growth in economic development and tourism.

The Fulton Montgomery Regional Chamber of Commerce has always recognized the importance and value of small business, not only to our state's economy, but more importantly, to our regional economy as well. Small businesses are the backbone of our economy, employing over half of New York State's private-sector workers. This directly parallels the Chamber's make-up, with the bulk of our membership being small, locally-owned businesses, many of which are retailers and service businesses. Every year at this time, the Chamber reminds everyone of the benefits of shopping locally, and keeping those dollars in our communities. When you shop locally, you also help to ensure the success of our local shop owners and their employees who in turn provide you with the best of customer service and products. Please keep "Shop Local" in mind as we move toward the holiday season.

Thank you for all your support at the golf tournament! Our businesses rarely say no when we ask them for a monetary donation, raffle basket, or to volunteer their time to help. We had a successful tournament because our members see the value and importance of YOUR Chamber and it really showed this year. Thanks to you we had one of our most successful tournaments ever. I am especially grateful for the support during this transitional year.

Finally, it's harvest tour season – go out and take a drive! Farmers in our area have the best of both worlds—their beautiful land rests at the gateway to the Adirondack Mountains and the lush Mohawk River Valley. And that is why we can offer the best quality and variety in farm-grown products. Our farmers take great pride in their business and know it well. So stop at a farmer's market, barn, or stand. Learn about the history of the farm and enjoy the beauty our counties offer. While you are out and about, pick up your fall favorites at our Chamber Members: Rogers Orchard, Lakeview Orchard, and Pavlus Orchards. I usually go right to the cider donuts myself and catch up with my family apple picking. What are your traditions?

Enjoy this edition of *Newsline*!

2023 BOARD OF DIRECTORS

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Natalie May, *Business & Education Partnership Coordinator*
Nicole Tennant, *Executive Assistant*
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THE FULTON MONTGOMERY CHAMBER IS A MEMBER OF

- ◆ Business Council of New York State
- ◆ Center For Economic Growth—Capital Region
- ◆ Chamber Alliance of New York State
- ◆ Fulton County Center for Regional Growth
- ◆ Fulton County Farm Bureau
- ◆ Montgomery County Farm Bureau
- ◆ New York State Farm Bureau



MEMBER ANNIVERSARIES

September 2023

Thank you for your continued support



41-45 YEARS

Gloversville Palace Diner—42

36-40 YEARS

Robert J. Hoy Agency, Inc.—37

21-25 YEARS

Don's Electric & Plumbing—25

Edward Valentine, M.D.—24

Assemblyman Robert Smullen—22

16-20 YEARS

Miracle-Ear/Frasier Enterprises—20

Powerhouse Motor Sports—20

O'Connor's Pub—18

Railside Café—18

Ruggiero Realty, LLC—18

4X Heaven & Krown Rust

Protection—18

Bouchey & Clarke Benefits—18

C.F.I. Construction, Inc.—18

Frank & Sons Body Works, Inc.—18

Microtel Inn & Suites, Johnstown—16

11-15 YEARS

R. H. Crown Co., Inc.—15

John H. Blackmon—14

Kimberly P. Travis, CPA—12

Top Quality Home Care Agency, LLC—11

Country Valley Veterinary Clinic—11

6-10 YEARS

Mysteries on Main Street—8

Northville 5 & 10—7

Nadine Bloom, Esq.—6

Ashley HomeStore Select—6

1 TO 5 YEARS

DeGiulio Brothers Flooring—5

NAC's Meat Market—4

ATR Fleet Service—3

Dove Creek Animal Hospital—3

CMH Clean Out Services, Inc.—2

New York Life Insurance Co.—1

Saratoga Arts—1

TNT Boat Tops—1



THE CHAMBER IS HIRING!!

We are looking for positive, professional, business-oriented individuals to work for your Chamber. Please send resumes of prospective employees to

anneb@fultonmontgomeryny.org.

For more information, or for detailed job descriptions, please email info@fultonmontgomeryny.org.

SPECIAL PROJECTS ASSOCIATE

- Oversees planning and logistics for updating and executing special projects.

- Manages client, sponsor and organization's expectations with clear and persuasive communication.
- Ensures set-up, coordination and execution of all chamber functions.
- Collects data for website and for other special events.
- Attends monthly chamber staff meetings.
- Other duties as assigned.

Position is primarily located at the Chamber office; there may be times where it can be remote.

Bachelors degree preferred. A strong commitment to quality and positive customer service is a must. Must be flexible with work days, work times, and schedule. Must exhibit a high degree of integrity and professionalism at all times. It is intended to be an accurate reflection of the current job; however, management may revise job and tasks based on business needs including staffing needs and workload.

(ICYMI) IN CASE YOU MISSED IT...

Pay Transparency Law Is Now In Effect

As of September 17, 2023, the New York State Pay Transparency Law requires all job, promotion or transfer opportunities advertised by an employer to include a salary, hourly rate, or range of pay.

This law applies to employers with four (4) or more employees.

For more information or for additional details, visit <https://dol.ny.gov/pay-transparency>, or access a [fact sheet](#) here.

Welcome New Members

September 2023

JOHNSTOWN LIONS CLUB

P.O. Box 305, Johnstown, NY 12095

<https://www.facebook.com/JohnstownLions/>

The Lions Club mission is to serve. This is an international club with more than 1.4 million members. We are a group of individuals who join together to give our time and efforts to improving our communities. Locally we support the Johnstown & Gloversville backpack programs, Mountain Valley Hospice, Parkhurst Field, Little Leagues, families in need at holiday time, and more. Our global causes include diabetes, vision, hunger, the environment and childhood cancer.

COURTNEY'S GROOMING LLC

26 Dutchtown Plaza, Palatine Bridge, NY 13426

(518) 673-6023 | [facebook.com/courtneys.grooming/](https://www.facebook.com/courtneys.grooming/)

Family-owned pet grooming and doggy daycare, treating your pet like family. Offering all styles of pet grooming, including additional options like a pop of color for a celebration or holiday, walk in nail trims, and we also groom cats. Is your pet stuck at home all day while you're at work? Bring them to our doggy daycare to play for the day and let them unleash some of their energy. Give us a call today!

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MEMBERSHIP MESSAGE

Janet Davis, Director of Membership & Member Services



BUSINESS AFTER HOURS

A call to all members! Business After Hours events are a great way to promote your business.

What is a Business After Hours (BAH)?

BAH are premier networking events that are perfect for your business and employees to mingle, network, discuss their business, and promote themselves to fellow Chamber members and their employees. The current structure of a BAH event is typically a two-hour get together hosted by a Chamber member, some time at the end of the business day (4pm-6pm or 5pm-7pm). The business that hosts the BAH event provides light refreshments and finger foods. The host can prepare the food themselves, or have it catered. This is also a great opportunity for our local restaurants to provide cuisine, which in turn, would also give them exposure. We encourage the host to provide a tour of their business or give a short presentation about their organization. The location of course is the host's choice, must often at their place of business.

There is a fee of \$200 for these valuable events which goes towards promoting the event, Facebook Live feed on the Chamber's page promoting the event, registration and more. The host typically receives a list and contact information for those attendees so that the host can do follow-up promotion.

Chamber staff members are proud of our entire membership base, and want to give everyone an opportunity to promote themselves while working toward collective success. If you are interested in hosting one of these signature networking events please give me a call 518-725-0641 or email membership@fultonmontgomeryny.org.

BUSINESS *after* HOURS





This month, we will explore more specifics of the Business Council's Business Advocacy Agenda for this year. As a reminder, the Chamber uses these initiatives as a template for our own. We work in partnership with the Business Council to support all of these initiatives:

Modernize the ABCL

With a new commission looking at updating the state's Alcohol and Beverage Control Law, the state should commit to expanding outlets for New York wines and spirits, and updating the process and criteria for approving additional stores – reforms that would benefit New York consumers, increase state revenues, and support the state's growing beverage industry. For more information on the law, visit <https://sla.ny.gov/alcoholic-beverage-control-law>

Improve the Brownfield Program

The state's effective brownfield remediation and re-development program can be made even more beneficial, especially in upstate areas including modifying application fees, expanding applicability of the remediation credit, and facilitate the transfer of remediated properties. To read more about current brownfield programs in NYS, visit <https://www.dec.ny.gov/chemical/84286.html>

Support Expansion of Key Sectors

The state needs to reduce barriers to growth in key sectors of the state's economy. An example would be to provide CPA firms with the same flexibility allowed in 48 other states to include non-CPAs as partners. Eliminating unnecessary barriers to business growth and innovation will provide cost-free benefits to the state's economy.

Support MWBEs

The promotion of economic opportunities and equity has been a cornerstone of the state's Minority and Women Owned Business Enterprises (MWBE) program. To further advance these goals, the state needs to streamline the MWBE certification process, and authorize reciprocal acceptance of certifications by other jurisdictions. To find out more about MWBEs and the certification process, visit <https://esd.ny.gov/doing-business-ny/mwbe>

Improved Rail Service

With a significant increase in federal rail funding, the state should advance strategic investments in improving both passenger and freight rail in key rail corridors, improvements that can improve service and safety, and reduce environmental impacts.

Read more about current and future passenger and freight rail projects here:

<https://www.dot.ny.gov/divisions/operating/opdm/passenger-rail>

As the Chamber's Governmental Affairs Committee looks toward its own agenda for next year, are there business issues that you think should be on its docket?

The Chamber's Governmental Affairs Committee will continue to support the Business Council of New York State's agenda, but can also add to its own docket business issues that resonate locally or regionally. Are there issues you think this committee should address? Is there anything that your business needs from elected officials that the committee/Chamber staff can help with? Please don't hesitate to reach out with ideas or if you need support—contact Anne Boles at anneb@fultonmontgomeryny.org. Anne can either help you directly with your issue, or bring issues or challenges to the committee to address. We are here to help!

As previously stated, the Governmental Affairs Committee would like to get more involved at the local level with elected officials in both counties. Please help us help you if you need us to reach out to elected officials on the local, county, regional, state or federal levels. Advocacy is such an important part of our mission—please let us help you with anything you may need or connect you to an elected official who can help. For more information contact Executive Director Anne Boles at the Chamber at anneb@fultonmontgomeryny.org or call (518)725-0641.

GLOVERSVILLE FAMILY DENTISTRY OFFERS SERVICES FOR PEOPLE OF ALL AGES AND DENTAL NEEDS

The [Gloversville Family Dentistry](#) team is dedicated to providing a quality dental care experience for men, women, and children (ages 3 and older) in Gloversville at their office at 22 First Avenue. Their team uses the latest technologies and techniques to give their patients exceptional care. From the moment you walk into their facility, the dedicated team will welcome you and make sure you are comfortable throughout the duration of your appointment. In addition, our office is easy to find and has plenty of parking.

Gloversville Family Dentistry is one of eight offices in the Family Dentistry practice with a main office in Saratoga Springs; other offices are located in East Greenbush, South Glens Falls, Greenwich, Clifton Park, Queensbury and Lake George. Gloversville Family Dentistry is open Monday and Tuesday 8am-5pm, Wednesday through Friday 8am-4pm and one Saturday per month for appointments only. They accept most insurances including MetLife, Delta Dental, Blue Cross/Blue Shield, Guardian and more. Dentists James Walsh, DDS and Cody Gorman, DDS offer general dentistry services, periodontal cleanings, root canals, night guard fittings, teeth whitening, routine extractions and have a new scanner for digital impressions which is now in development to offer



Gloversville Family Dentistry staff, from left, Rebecca Horning, Michaela Mazzeo, Sue Gannon, Dr. Cody Gorman, Kendra Birch, Heather Everson, Kim Humphrey and Catherine Carrero

Promote YOUR business here for \$75/month WITH free links to your online platforms!



Contact
newsline@fultonmontgomeryny.org

Invisalign services in the near future. They also offer an in-house Smile Advantage Dental Membership Plans that are great for retired seniors, uninsured employees, contract or freelance employees, families and small business owners. This membership-based dental savings plan provides quality dental care at a price you can afford. Memberships include regular exams, cleanings and X-rays along with additional discounts on other dental treatment.

Find out more about Gloversville Family Dentistry on their [Facebook page](#), at their [website](#), or by calling (518) 725-1031.



WINNERS OF SACANDAGA PROTECTION COMMITTEE'S \$10,000 "BET ON THE LAKE" RAFFLE ANNOUNCED

The lucky winners of the SPC's \$10K raffle were announced. The drawing for the event took place on September 1 at

Sport Island Pub in Northville: The SPC thanks all of the ticket purchasers and the volunteers who helped sell out all 400 tickets for the raffle.

1st Prize \$10,000 Winner: Hage
2nd Prize \$2,500 Winner: Jim Cooper
3rd Prize \$1,000 Winner: Connie & Paula
4th Prize \$500 Winner: Robert Dewey
\$100 Prize Winners: Maria Lane; Elizabeth Deluke; Megan Kemper; Stephen Elliot; Tara Clancy; Laural Samascott; David & Janice Jones; Donna & Jerry McGraw
Jeff Paoensen; Darren Harbs

The mission of the SPC is to protect the rights of the Great Sacandaga Lake Community and the surrounding areas. The Sacandaga Protection Committee, composed of community leaders, lake users, permit holders and area property taxpayers, was formed in 2009 to develop strategies to protect the environmental, economic and legal interests of the entire lake.

Some of the group's accomplishments include a defeat of proposed permit system rule changes, restoration of exclusive use permits where the SPC and its attorneys succeeded in preventing the 129 miles of shoreline become public by restoring the exclusive use language on the permits and beach signs, preventing Niagara Mohawk (National Grid) from getting the permit system declared illegal for the company's own financial benefit, and local representation on the Hudson River-Black River Regulating District Board of Directors. For more information, visit the group online on [Facebook](#) or their [website](#).



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CITY OF JOHNSTOWN HOSTS HARVEST FESTIVAL AND KIDS COSTUME PARADE

Saturday, October 14 from 12-4pm is the City of Johnstown's Harvest Festival and Kids Costume Parade. The event also features live music, food, a chili cook-off, vendors, trick or treat and free games and activities. For more information visit the [City of Johnstown on Facebook](#).



SACANDAGA VALLEY ARTS NETWORK PRESENTS THE WORKS OF LESLIE FORD IN "INCANDESCENT—AIMING LIGHT AS A GUIDE"

[The Sacandaga Valley Arts Network](#) is excited to present the works of Leslie Ford in her current exhibition: "Incandescent- Aiming Light as a Guide" This exhibition



will be open until November 22 at the SVAN Art Gallery in the Northville Library during library hours. The Library is located at 341 S. Third Street. Meet Leslie October 3rd, 6-8pm at our artist reception. Refreshments will be provided.

Leslie creates in acrylics and mixed media. She shares her completed and in-progress works on her Lyric Refuge Fine Arts Facebook page.

Leslie Ford's sources of inspiration begin with the foundation of family, friends, and school colleagues woven with music, light, and metaphor. Living within the light and beauty of the Adirondacks helps her translate questions, stories and meaning to canvas.

For more information visit [SVAN Arts online on Facebook](#).

FULTON COUNTY HISTORICAL SOCIETY OCTOBER EVENTS

Join the Fulton County Historical Society for the following events in October at the Fulton County Historical Society located at 237 Kingsboro Ave. in Gloversville. Free parking is available on Kingsboro Ave. and along Academy Pl.

Saturday, October 7, 10am-2pm FREE Third Annual History Fair

Celebrate local history with us at the 3rd Annual FCHS History Fair! Featuring displays from local organizations, re-enactments, and more! This program is made possible through support of the Fulton County Board of Supervisors and County Historian's Office

Sunday, October 8th at 2pm FREE

"Songs of the American Revolution" with Cosby and Tom. The history of the American Revolution is detailed with many battles, conferences, and personalities. But it was also a time of patriotism, inspiration, and song. This program includes about eight historic songs, and gives a brief narrative of the history of this war. This program is geared toward adults and teens and is about one hour. Please visit fultoncountyhistoricalsociety.org for more information.

Cosby Gibson and Tom Staudle are award winning songwriters and singers and live near the Adirondacks in upstate New York. This program is made possible by the support of the Fulton County Board of Supervisors and Fulton County Historian's Office.

Thursday, October 12, 6pm FREE

A Century of Work and Struggle in Fulton County's Glove and Tannery Factories with Professor Gerald Zahavi

This exciting presentation is a multi-media examination of key moments in the rise and fall of Fulton County's leather-based industries, with special attention to first-hand testimony from those who worked in these industries. Presented by Professor Gerald Zahavi. This program is made possible by the New York State Council on the Arts with the support of the Office of the Governor and the New York State Legislature.

Monday, October 16, 6pm FREE

The Factory School: Notes on the Social Reproduction of Wilderness Workers with Dr. Eliza J. Darling

This talk will consider the relationship between rural schools, the rural economy and rural hope through three surviving artifacts of nineteenth-century Bleecker Village: the District 3 Schoolhouse, or "Factory School," built in 1873, the District 3 book of minutes, covering trustee meetings from 1853-1969, and *The Autobiography of Hannah Green Streeter*, the remarkable memoir of one of the school's most notable teachers.

Saturday, October 21—\$5 per person Psychic Faire with Into Wishin'

More information coming soon! Are you a reader or vendor interested in participating in this year's event? Please contact Kelly (intowishinevents@gmail.com) or Samantha (ssaladino@fultoncountyhistoricalsociety.org) for more information.

For more information or additional details visit <https://fultoncountyhistoricalsociety.org/events/>

LIBERTY ENTERPRISES SCHEDULES OPEN HOUSE

Liberty Enterprises offers a diverse manufacturing facility, a dedicated workforce, and unique expertise. Join the team at Liberty Enterprises for an Open House, scheduled for Wednesday, October 25 to learn how Liberty Enterprises can be your partner to help your business grow to the next level:

9:30-10am—Welcome | 10-11am Facility Tour | 11-11:30am Question and Answer Session.

RSVP at <https://www.libertyarc.org/le-open-house/>



ALPIN HAUS SKI-TOBERFEST

Alpin Haus' first annual Ski-Toberfest sale event taking place October 12-14 at both Route 30 Amsterdam and Clifton Park Center locations. Huge discounts, live music, workshops, FREE food and drinks, crafts for kids, games and giveaways—don't miss it! For more information, visit <https://alpinhaus.com/>

HFM PREVENTION COUNCIL NOW OFFERING WORKPLACE WELLNESS TRAININGS

Business owners, managers and employees have been experiencing increases in stress, depression, anxiety, burnout, and substance misuse issues.

To help employers with these challenges, the HFM Prevention Council is proud to bring the [Team Awareness NY - Workplace Wellness Training](#) program to Fulton and Montgomery Counties. We hope to work with employers to address these issues, and help employees find ways to manage their stress effectively, as well as to build a culture of thriving in the workplace. Focusing on workplace wellness with your employees can be shown to help not only with employee retention and reduction of turnover, but also can lower feelings of burnout and can lead to higher overall job satisfaction and increases in productivity. Team Awareness trainings are evidence-based, and have been brought to thousands of adults across the country. The Ripple Effect of Wellbeing guides your team in recognizing and acting on the importance of interconnectivity between one's self, workplace, and community. Resilience and Thriving teaches how to identify the effects of stress and learn healthy coping skills.

Team Awareness was developed by Dr. Joel Bennett and his colleagues at Texas Christian University and at [Organizational Wellness & Learning Systems \(OWLS\)](#), a consulting firm that specializes in evidence-based wellness and e-learning technologies to promote organizational health and employee wellbeing.

For more information and to book a Team Awareness NY training program, contact Patrick Crouse pcrouse@hfm-preventioncouncil.com 518-548-7070.



ST. MARY'S HEALTHCARE PRACTICES EARN QUALITY DESIGNATION AS PATIENT-CENTERED MEDICAL HOMES

Five St. Mary's Healthcare primary care practices have once again been recognized by the National Committee for Quality Assurance as New York State Patient-Centered Medical Homes.



NYS PCMH certification, which acknowledges a com-

mitment to patient-centered care and continuous quality improvement, has been awarded to the following:

[Amsterdam Family Health Center](#)
[Canajoharie Family Health Center](#)
[Gloversville Family Health Center](#)
[Johnstown Family Health Center](#)
[Northville Family Health Center](#)

"Our NYS PCMH designation is a mark of quality and yet another reason for our community to choose St. Mary's the next time they need care," said Kathy Carbone, RN, manager of quality and risk management at St. Mary's Healthcare. "When you come to these primary care practices, you can be confident that we place your needs first and do everything possible to provide the best patient experience."

The PCMH model emphasizes team-based care, communication and coordination. Research shows that this approach can lead to better care while resulting in reduced healthcare costs. The PCMH model also helps primary care practices improve access to care, deliver more preventive services such as screenings and immunizations, and help patients manage chronic conditions.

[St. Mary's Healthcare](#) has been providing high-quality, compassionate healthcare to the people of Montgomery and Fulton counties since 1903. At St. Mary's Hospital, the Rao Outpatient Pavilion and other locations, the local, independent healthcare system offers the comprehensive, critical services its community needs and deserves. For more information: (518) 842-1900, www.smha.org or www.facebook.com/smha.org.

NCQA is a private, nonprofit organization dedicated to improving healthcare quality. NCQA accredits and certifies a wide range of healthcare organizations. NCQA can be found online at ncqa.org.



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THANK YOU TO EVERYONE WHO HELPED MAKE OUR GOLF TOURNAMENT SUCH A SUCCESS!

We raised over \$25,000 for the Chamber's Scholarship Program, Building Projects, Programming and More—
We Couldn't Have Done it Without You!

Tournament Winners—Congrats to all!:

Low Gross - **1st place** (59): Thomas Mayone, Ron Paradiso, Gio Femia, Darian Morey; **2nd place** (59): Carl Case, Mike Almy, Todd Vincent, Ethan Wager (Miracle-Ear Team) *All ties broken by USGA scoring method.

Low Net - **1st place** (51.2): Thomas Iacobelli, Andrew Dushensky, Nikki Rajczak, Bob Shevy (National Grid Team) **2nd Place** (53): Joyce Polin, Dan Centi, Ken Swain, Chris Hebbard (1st National Bank of Scotia Team)

Closest to the Pin - Hole 8 - Men: Mike Pepe 3' 0",
Women: none

Longest Drive - Hole 3 - Men: Todd Valachovic,
Women: Nikki Rajczak

Closest to the Line - Hole 10 - Nikki Rajczak

Straightest Drive - Hole 10 - Doug Case

Putting Contest: Kayak donated by Runnings, Gloversville - Bill Easterly

Skins Game—Skins: Matt Hallenbeck Team (Hole 3: Score 3), Janine Dykeman Team (Hole 10: Score 3), Karl List Team (Hole 17: Score 2)

Golfers—28 teams/112 golfers

THANK YOU VOLUNTEERS for spending the day with us and for helping to make this such a great tournament!:

- [Chamber](#) - Anne Boles, Janet Davis, Nicole Tennant, Natalie May, Terry Swierzowski
- [Howard Hanna Real Estate](#) - Colleen Ioele-DiCristofaro, Joe Sullivan, Katrina Ruberti, Kristy Kemmet
- [NBT Bank](#) - Tammy Malagisi, Sarah Moore, Deb Hall, Sherry Suits, Amanda Manginelli, Melanie Dowgielewicz
- [Community Bank](#) - Gloria Pickering, Karie Zierak, Angela Baker, Kim Roberts
- [Montgomery County](#) - Morgan McClary
- [State Farm Insurance](#) - Jenny Rulison-Fisch
- [Mountain Valley Hospice & Palliative Care](#) - Dana Monk, Sean Lemiszki
- [Lillian Johnson](#), Healing Touch Practitioner
- [Lexington/Transitions](#) - Aidan Weathers

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IN-KIND DONATIONS: CG Roxane—Water Donation | Runnings—Kayak | 33 additional prize/gift donors

Business Resources You Can Use:

[The Community Loan Fund of the Capital Region](#) is a nonprofit community development financial institution serving the Capital Region of New York State — Albany, Columbia, Fulton, Greene, Montgomery, Rensselaer, Saratoga, Schenectady, Schoharie, Warren & Washington Counties. Incorporated in 1985, their mission is to promote sustainable community development efforts for economically underserved people and communities.

They provide access to capital by pooling investments and donations from socially concerned individuals and organizations, and re-lending it to nonprofit organizations and small businesses. They also offer training and technical assistance programs for small business owners and nonprofit leaders.

Since 1985, the Community Loan Fund has loaned more than \$61 million – and leveraged more than \$215 million – for economic development in the Capital Region. The Loan Fund has financed more than 925 community projects, including 322 minority and women-owned businesses.

SMALL BUSINESS LOANS

The Community Loan Fund provides low-interest loans to small businesses owned by women, minorities, and people of low-income in 11 counties, including both Fulton and Montgomery.

Loans can be used to:

- Acquire property or fix it up
- Purchase equipment or inventory
- Assist with cash flow
- Create additional working capital
- Invest in green technology or sustainability

The maximum loan amount for starting a small business is \$25,000. If you have an existing business that has been operating for at least 1 year, the maximum loan amount is \$50,000. For projects that exceed those loan limits, we may be able to arrange participation loans with area banks or credit unions to package the appropriate financing.

To apply: To learn more about lending and apply for a loan, set up a meeting with our lending officers. You can fill out a form for a meeting [here](#).

Fill out application: Our lending staff are friendly, courteous and want to see you succeed. If your business is mission-appropriate, we would ask you to complete an application. After initial review and throughout the underwriting process, additional information may be requested.

Lending Committee Review: When the loan application process is completed, the lending officer presents the request to our Lending Committee who will make a decision on the loan. Our Lending Committee evaluates each loan request based on the business owner's presented plan, and its potential promise for the community. If necessary, the loan application may be presented to the Board of Directors for a final decision. The Lending Committee and the Board of Directors meet monthly.

COMMUNITY LOAN FUND PROVIDES LOANS AND PROGRAMS TO NON-PROFITS AND SMALL BUSINESSES IN OUR REGION



NON-PROFIT LOANS

The Community Loan Fund of the Capital Region can help your nonprofit organization by providing affordable financing and user-friendly technical assistance for your program or project. They are a nonprofit financial institution with a community development mission – and that makes them unique.

They specialize in providing loans and technical assistance to nonprofit organizations for affordable housing, human services and/or help revitalizing your community.

This financing can be used to:

- Purchase or renovate real property for nonprofit office and program space
- Purchase or renovate real property for affordable housing, supportive or special needs housing
- Improve the energy efficiency of buildings
- Purchase equipment, vehicles or other assets necessary to operate successful programs Expand programs or services
- Provide lines of credit to support cash flow while awaiting funds from grants, contracts or other receivables

The application process is similar to the Small Business Loan process above; you can sign up to schedule a meeting for the Non-Profit Loans [here](#).

For lending, the contact for Fulton and Montgomery Counties' businesses is RICH LEE, Community Development Lending Officer (518) 436-8586, ext 814 or email rich@communityloanfund.org.

TRAINING AND TECHNICAL ASSISTANCE

Community Loan Fund provides trainings and free workshops designed to help business owners and non-profit leaders grow. Their trainings tackle important issues like financial planning, sales, marketing, and human resources. Trainings are offered both remotely and in-person. They also provide one-on-one mentoring. For more information about these services visit <https://mycommunityloanfund.org/>

Contact information for the Community Loan Fund
Albany Office—255 Orange St # 103, Albany, NY 12210
(518) 436-8586

Looking for STUDENT INTERNS?



Tuesday, October 24th, 12pm - 2pm
Complimentary Lunch 11am - 12pm

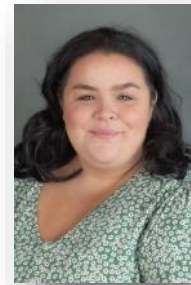
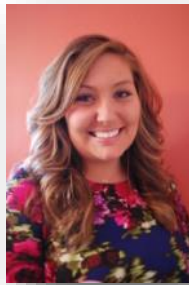
Register Ahead Contact Christie Davis
(Director of External Partnerships)

christie.davis@fmcc.edu or 518-736-FMCC(3622) ext. 8931

FOR MORE INFORMATION: fmcc.edu



Nicole Walrath,
Director of Work-
force Development
nicolew@
fultonmontgom-
eryny.org



Natalie May,
Business & Education
Partnership Coord.
nataliem@
fultonmontgom-
eryny.org

SAVE THE DATES - NATIONAL APPRENTICESHIP WEEK NOVEMBER 13-19

The Fulton Montgomery Regional Chamber of Commerce is partnering with a dozen organizations including FMS Workforce Solutions, Fulton-Montgomery Community College and Fulton County Center for Regional Growth to engage the community in a wealth of information regarding opportunities for all.

National Apprenticeship Week is a nationwide celebration where employers, industry associations, labor organizations, community-based organizations, workforce partners, education providers, and government leaders host events to showcase the successes and value of Registered Apprenticeship. Apprenticeships are instrumental in re-building our economy, advancing racial and gender equity, building a pipeline to good quality jobs, and supporting underserved communities.

Watch this newsletter, the Chamber's weekly email blasts, and our social media platforms for additional details and registration information. You can also contact Nicole and/or Natalie at the email addresses above.

HFM PTECH COMMUNITY BUSINESS FAIR October 25 at the Holiday Inn, Johnstown

PTECH students in BUS 101 and FBLA are excited to announce a "Falling for Businesses" Community Business Fair on Wednesday, October 25 at the Holiday Inn Johnstown-Gloversville, 308 N. Comrie Ave., Johnstown. Businesses and vendors who are interested in tabling should contact Sandra Barkevich at sbarkevich@hfmboCES.org. For more information, please contact Sandra, Nicole or Natalie.

Monday Nov 13	Registered Apprenticeship for Youth <ul style="list-style-type: none"> Virtual - FM Chamber/HMO Workforce Will be highlighting the importance of career exploration and real-world experiences for our youth. Attendees will have the opportunity to learn about current initiatives being taken to address our goals as parents, teachers and advocates to better prepare students for entry into the workforce.
Tuesday Nov 14	Registered Apprenticeship in New & Emerging Fields <ul style="list-style-type: none"> In-Person - FMCC/SUNY/NYS DOL/MACNY Activities to expand Registered Apprenticeship with a focus on engaging employers to secure paid apprenticeships in high-demand, competitive wage occupations. Apprenticeship is a model of workforce training that allows your employees to earn while they learn. SUNY, in partnership with the NYSDOL, can provide organizations with apprenticeship funds for both new and incumbent workers.
Wednesday Nov 15	Expanding Registered Apprenticeship to Underserved Populations <ul style="list-style-type: none"> Virtual - FMS Workforce/HMO Workforce/CEG This will focus specifically on opportunities for women and individuals with disabilities.
Thursday Nov 16	Women in Registered Apprenticeship <ul style="list-style-type: none"> Virtual - FMS Workforce/HMO Workforce/CEG This will be incorporated into Wednesday November 15th
Friday Nov 17	Registered Apprenticeship for Veterans & Federal Employees <ul style="list-style-type: none"> Virtual - FCCRG/Veterans Office Activities to expand Registered Apprenticeship with a focus on engaging veterans and federal employees.

Holiday Inn, 308 N. Comrie Ave., Johnstown

PTECH COMMUNITY BUSINESS FAIR

Falling for Businesses

**OCTOBER 25, 2023
4-7 PM**

Vendors & Businesses wanted

- \$75 booth fee includes business name listed in publications
- \$150 booth fee includes business logo in publications

Contact Sandra Barkevich to reserve your booth today!
sbarkevich@hfmboCES.org

TOURISM

NEWS & UPDATES

MONTGOMERY COUNTY CONTINUES SPONSORSHIP OF “THE BLUES AT BURBINE” DISC GOLF TOURNAMENT

County’s Sponsorship Part of Larger Effort to Increase Disc Golf-Related Tourism

As one of the fastest growing sports in the nation, disc golf has built an extensive and devoted following in just a few short years. Looking to capitalize on the unique nature of the game and its growing popularity, Visit Montgomery County, Montgomery County’s tourism program, will again sponsor the annual “Blues at Burbine” disc golf tournament set to be held on Saturday, October 28, 2023. This is the county’s second year co-sponsoring the event alongside DiscCap, the local nonprofit organization that supports the sport’s growth in the Capital District.



This year’s event will feature 72 competitors of all skill levels competing on the entertaining and challenging Burbine Memorial Forest DGC in Charleston, New York. “Disc golf has captured people of all ages across our community, the state and the nation and in just a few short years the Burbine Forest Disc Golf Course has become iconic. The course is absolutely an asset that’s attracting people from across the northeast and beyond to Montgomery County,” said County Executive Matthew Ossenfort. “Last year’s ‘Blues at Burbine’ tournament was a tremendous success, and we are excited to again be playing a role in making this a marquee event for our county and disc golfers. As we look to continue building our brand in a competitive tourism market, having a signature event like ‘Blues at Burbine’ is paramount to our success. We’re working hard to ensure the tournament is even more attractive to competitors and continues to build interest in the course. When the new course is open in Amsterdam, these two resources will really help Montgomery County stand out from the crowd,” said Ossenfort.

Registration for all women’s divisions opens on Monday, September 4. Registration for all competitors opens on Friday, September 8. Participation is capped at 72 competitors and registration is first come, first served. When all slots are filled a waitlist will be available. Those interested in learning more about the tournament and registering for the event can do so online at bit.ly/BluesAtBurbine2023. P.O. Box 1500 • Fonda, NY 12068 • www.co.montgomery.ny.us

Now in its third year, “The Blues at Burbine” tournament is held annually to coincide with the anniversary of the opening of the Burbine Forest Disc Golf Course, located in the Thomas H. Burbine Memorial Forest in the Town of Charleston. The tournament, which is a Professional

Disc Golf Association (PDGA) certified C-Tier event, attracts amateur and professional disc golfers from the Capital District, Central New York, the Southern Tier, and beyond. Last year’s tournament attracted contestants from as far away as Syracuse, Binghamton, New Jersey, Massachusetts, and Connecticut. Sponsorship opportunities are available for local businesses looking to get involved. The Burbine Forest Disc Golf Course is a unique two-mile long 18-hole course through the mature pines and hardwoods of the Thomas H. Burbine Memorial Forest. The course includes an open-carry water hole and other challenges. Since opening to competition in October 2020, the course has generated a strong following on social media, including Facebook and the popular disc golf app UDisc.

FULTON COUNTY VISITORS’ BUREAU AND CHAMBER CONTINUE TO ACHIEVE GOALS AND INITIATIVES: TOGETHER

In 2022, The Fulton County Board of Supervisors created The Fulton County Visitors’ Bureau, a new division within the Planning Department to coordinate and manage Tourism Promotion. Scott Henze, a 22-year veteran with the County is the Director of Planning and Tourism, with Carla Kolbe hired in March of this year as the County’s Tourism Coordinator.

The partnership continues between the Tourism Promotional Agencies and the Chamber. Fulton County contracts with the Chamber to assist with the Visitor Center operations and manages the County Tourism website, www.44lakes.com.

The Fulton County Visitor’s Bureau and the Chamber’s goals align, as all entities wish to grow tourism and economic opportunities together. The County’s investment has strong results, as sales tax has increased 14%. We will continue to work on promotion of our agritourism, recreation, and all our County has to offer.

For more information on the Fulton County Visitor’s Bureau, please email ckolbe@fultoncountyny.gov or visit our website: www.44lakes.com

OCTOBER IS FULL OF HARVEST, HALLOWEEN-THEMED EVENTS

Our Chamber members have scheduled some fun, fall-themed events in October! [The Mental Health Association in Fulton and Montgomery Counties](#) is holding a Murder Mystery Dinner Theatre event on Friday, 10/13 at Hales Mills Country Club and a Trunk or Treat event in partnership with [The Family Counseling Center](#) on 10/24; [The Glove Theatre](#) is hosting movie nights and shows themed for the season; [Hill & Markes](#) has a trunk or treat event on 10/27; [Colonial Little Theatre](#) presents a production of Cinderella on 10/6-8 and 10/13-15; and [Palatine Nursing Home](#) is hosting a Fall Festival on 10/13 from 10am to 3pm, just to name a few. Check out the links here for more information AND see what else is going on in our region this month on our tourism websites: www.44lakes.com and visitmontgomerycountyny.com

DESTINATIONOne



Looking For A Unique Advertising Space? WE HAVE IT!

Destination One is located on the outside of the Fulton County Visitor's Center in Vail Mills and is an important detail of this destination that welcomes well over 10,000 people annually. Destination One features two display cases offering large, full-color ad spaces as well as specifically designated spots for your rack cards or brochures, this is a prime location for any business in our region looking to attract visitors and residents alike! Businesses in any category (tourism-related or not) in Fulton or Montgomery County are invited to participate.

The Destination One advertising flyer can be accessed [here](#). For more information please contact Janet Davis at membership@fultonmontgomeryny.org, (518) 725-0641.



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Fulton  Montgomery
REGIONAL CHAMBER OF COMMERCE

The Chamber updated its Mission, Vision and Core Values statements last year; we wanted to remind our members what these are and what they mean for our Chamber and its members:

MISSION

The Fulton Montgomery Regional Chamber of Commerce supports our members and our region as a partner for business, workforce, and tourism development.

*(An organizational mission, also known as a mission statement, is a **brief, broad statement about an organization's goals and how it intends to meet those goals**. It often addresses what the organization offers and how it hopes to serve its customers, community, employees, investors or other stakeholders.)*

VISION

To be the trusted resource in the region providing relationship building, advocacy, resources, and solutions.

*(An organization's vision **describes what the organization hopes to become in the future**. Visions highlight the values and aspirations that lay at the heart of the organization.)*

CORE VALUES

TEAMWORK: We depend upon each other as we drive towards common goals. We strive to be respectful and collaborate in planning and execution.

DEPENDABILITY: We build trust by holding ourselves and each other accountable to our commitments. We are reliable as individuals and as a team in all that we deliver to our region.

INTEGRITY: We strive to do the right thing. We are honest in our communication, compassionate, and committed to serve with empathy, respect, and dignity.

SERVICE: We are focused on the well-being of people in the region in which we live. We strive to build our knowledge as we continue to focus on the needs of all our constituencies.

INNOVATION: We strive to have the desire and willingness to challenge the status quo. We are creative in the way we face challenges and committed to drive superior results to continue the reinvention of the Chamber.

PASSION: We strive for excellence, seek to drive continual improvement, and have a little fun while we do it. We are willing to help and are dedicated to our community.

*(Core Values are **the central, guiding beliefs and principles that underpin a company and its employees**. They also frame how the company deals with customers, partnerships, and stakeholders.)*

Chamber Member BENEFIT SPOTLIGHT

Promote Your Business' Hot Deals and Job Postings on the Chamber's Website

Hot Deals and Job Postings can be found at the bottom of the Chamber's home page—under Resources (on computer/phone):

<https://www.fultonmontgomeryny.org/>

Hot Deals are special offers that members can post on the Chamber's website for the general public/for other Chamber members. Member-to-Member Deals (deals between Chamber members) can also be entered here.

Logging into your business information on ChamberMaster (Chamber website):

Go to www.chamberlogin.com and enter your email/name and password. If you need help with this step of the process, please contact Nicole Tennant at the Chamber at info@fultonmontgomeryny.org

Once you are logged in you will be in your Member Information Center (MIC). To use the Hot Deals option in your MIC, click on the Hot Deals button at the top of the home page:

HOT DEALS:

1. Once you are logged in to the MIC (Member Information Center), click on the **Hot Deals** button on the left hand Shortcuts list.
2. Once the Hot Deals is accessed you can see current Hot Deals, Add Hot Deal or Manage Hot Deal.
3. Click Add Hot Deal
4. Enter Title
5. Enter a Tagline or motto for the Hot Deal
6. Enter the Details or description of the Hot Deal
7. The Short Description is a small bit of info you can share when your Hot Deal is being shown in list format on the Chamber website
8. Offer Start Date and Offer End Date—how long offer is good for
9. Search Results Logo—you can add your company logo here—this will be seen in Hot Deals list
10. Contact—person to get in touch with for more info
11. Website address—enter your business URL for more info / enter Phone number where indicated
12. Active Dates—length of time you want your Hot Deal

to run on the website. This date may be different than the Offer End and Start dates. An example of how you would use these is if the offer is good for one month, but you only want to make it available to print for two weeks.

Once you have all the details entered, you can either **Save as Draft** which allows you the option to save your work and come back to complete it, or you can **submit for approval**. This will send your event details to Chamber staff for approval, and once the event is approved it will show on the Chamber website!

JOB POSTINGS

1. Once you are logged into the Member Information Center (see instructions above), click on Job Postings on the left hand shortcuts list.
2. Once on the Job Posting page you can see the current Job Postings, Add Job Posting or Manage Job Postings buttons.
3. To add a Job Posting, click the appropriate "Add Job Postings" button
4. Enter the Job Posting title (title of position available).
5. Enter the Job Description in the Description section
6. Category—Choose the category you would like the Job Posting to be found under.
7. Contact information—add appropriate person for contact here
8. Active Dates—set the dates you would like this posting to be active on the Chamber website
9. Image—you can load your business logo to show in the Job Posting
10. Submit for Approval—you can Save as Draft, or Submit for Approval and you're done!

Information sheets for both of these can be found here:

[HOT DEALS](#)

[JOB POSTINGS](#)

If you need additional guidance, or someone to walk through the process with you, please don't hesitate to contact the Chamber—we would be happy to assist you!

GET INVOLVED WITH YOUR CHAMBER

CHAD MAJEWSKI REAL ESTATE RIBBON CUTTING/OPEN HOUSE

Thursday, October 19, 5pm-8pm (Ribbon Cutting at 5pm) | 59 Lyon Street, Amsterdam

Chad Majewski became a licensed NYS real estate broker in 2021 and formed Chad Majewski Real Estate. He has quickly grown his agency into one of the premier brokerages in the area. Last year the brokerage earned the title "Best Capital District Brokerage" by the Daily Gazette.

There's currently a staff of 13 which includes 8 salespersons. With lack of commercial office space available Chad thought outside the box and recently completed a quarter million dollar renovation to a 60 year old former gas/mechanic garage in Amsterdam's Rockton neighborhood. He and his staff would like to welcome you to a ribbon cutting and grand opening where there will be live music, champagne and tours of the new building. RSVP to Nicole at the Chamber at info@fultonmontgomeryny.org or call (518) 725-0641.



SAVE THESE DATES AND WATCH FOR DETAILS!

ALPIN HAUS RIBBON CUTTING

Monday, November 20, (Time TBD) | 4850 NY 5-S, Amsterdam

BUSINESS AFTER HOURS AT NBT BANK

Thursday, November 30, (Time TBD) | 20 Mohawk Street, Canajoharie



RR

RIVER RIDGE LIVING CENTER

Rehabilitation & Long Term Care

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518.843.3503 • RiverRidgeLC.com

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