



NEWSLINE

November 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.

WE ARE THANKFUL FOR OUR MEMBERS!



CONGRATULATIONS!

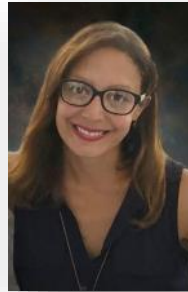
Pictures across top: What a difference a scant seven months makes! [Chad Majewski Real Estate](#) has transformed a former auto repair garage into a showplace that now houses their offices at 59 Lyon Street in Amsterdam. Chad purchased the garage in March of this year and his business has already made an impact in this Rockton neighborhood. Over 100 Chamber members, elected officials, friends and family joined Chad and his team at a great Open House and Ribbon Cutting event to showcase the transformation.



Pictured at right is the booth of [Leslie Farrell, Travel Agent](#), one of the Chamber members who made the recent PTECH Business Fair such a success! Thank You to the [Holiday Inn Johnstown-Gloversville](#) for donating the space for the event and for the students of PTECH!



Chamber members elected officials and friends and family members of owners Joe and Kim Amell participated in a ribbon cutting to celebrate new Chamber member [Lakeview Orchard](#) in the town of Mayfield. Their store and farm stand on the corner of Routes 30 & 123 (pictured right) are open year round and offer apples, maple syrup, baked goods, and more.



Message from the Executive Director

Dear Chamber Members,

November is a busy month—here are some ways you can make a difference in our region:

Small Business Saturday: November 25th Shop and Support Small Business!

Saturday, November 25 is this year's Small Business Saturday - a day designed to celebrate and support our local, family owned and operated businesses and all they do for our communities. The day helps retail businesses launch into the holiday season with increased awareness of the impact they make on our region. How can you participate? Let the Chamber know what you are doing for the day, and we will help promote your efforts-on social media, our websites, and more...

The Fulton Montgomery Regional Chamber of Commerce is proud to be a AmEx neighborhood champion for our region. We will work together to keep local businesses on everyone's holiday shopping lists. Our Chamber of Commerce represents a plethora of members — everything from boutiques, restaurants, to coffee shops, to manufacturing, and more. The majority of our members are small businesses that are locally owned. Don't forget to purchase a Chamber Check for a gift! A wonderful way to keep spending local. Chamber Checks make great gifts for loved ones, good bonuses for employees, and support small businesses in this region! Purchase these gift checks at the main office in Gloversville 2 North Main St., or Ruby & Quiri, 307 N. Comrie Ave. in Johnstown. We will continue to promote events, giving initiatives and chamber collaborations all month long, and of course for the rest of the year. Read more about how you can participate in our Chamber Checks program on page 6 of this newsletter.

Chamber member benefit—talk about your business on WENT Radio: If you have a business initiative you would like to promote on radio, you can join the Fulton Montgomery Regional Chamber of Commerce on our local radio show "Chamber Connection." On the last Wednesday of every month, Gloversville/Johnstown's AM 1340 WENT offers an open invitation for Chamber Member owners or representatives to join us to talk about new business offerings, events, or just to get the word out to potential customers about the business's products and services. Anyone interested in being on the radio show should contact me at (518) 725-0641 or email anneb@fultonmontgomeryny.org

Governmental Affairs Committee reminds you to vote! As you know, The Chamber is responsible for improving the local business environment and strengthening communities through advocacy, networking, and providing resources. In addition, we create an easy line of communication for business owners to connect with governing bodies. The Governmental Affairs Committee reminds you to *(continued on page 13)*

2023 BOARD OF DIRECTORS

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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

Welcome New Members

October 2023

ARGERSINGER OFFICE COMPLEX

73 N. Main Street, Gloversville, NY 12078
(518) 332-4912 | Office space, rental, property management.

KTM CONSULTING GROUP, LLC

1082 County Highway 125, Northville, NY 12134

(518) 918-4208 | www.jgalt.io/kmoser/

Works with businesses to help them separate and keep separate their personal credit from their business credit, by helping them build a robust credit profile on their EIN number attached to their LLC. In this way, if someone needs funds for their business, they avoid putting their personal credit or finances at risk.

LIVING INDEPENDENTLY IS FOR EVERYONE AT RCIL, INC. (LIFE at RCIL)

131 Maple Ave. Extension, Amsterdam, NY 12010

(518) 842-3561 | www.rcil.com

The RCIL mission is to ensure a fully accessible, integrated society that enables full participation by people with disabilities. Their services are self-directed and geared toward increasing awareness of an individual's rights.

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MEMBERSHIP MESSAGE

**Janet Davis, Director of
Membership &
Member Services**



Myriad Benefits of Membership

Now that you have joined the Chamber, please take the time to take advantage of all our benefits! Here are just a few.

Referrals- Only members are referred! We receive thousand of inquires annually, we only refer members.

Ribbon Cuttings- Please take advantage of our ribbon cuttings. We video the event and invite all the dignitaries to help celebrate! What better way to promote your business.

Advertising Opportunities- You are invited to advertise in our Newslane, DestinationOne, our Website and all Signature Events. This is a great cost-effective way to promote your business.

Leadership Development- The Chamber offers learning and professional development opportunities to help you run a smarter, more profitable business.

Gain a Voice in our Government- The Chamber is your representative on a local, regional, state and national level. The Chamber speaks with a strong voice for our business community on issues affecting your business.

Free Publicity- You are invited to submit articles and information about your business for our social media pages, as well as our calendar of events and publication programs.

Website Listing- All members are listed on our Chamber's website, www.fultonmontgomeryny.org and have the benefit of a free hyperlink to their own site from the Chamber's, as well as a mini web page that can be updated and personalized to that business. There is an opportunity for Chamber members to list job postings for their businesses, as well as "Hot Deals" that can be accessed by anyone visiting the Chamber site. The Chamber's website enjoys an average of 275,000 hits per month, with a higher number of visits during the summer months...and the site is being accessed by people across the country, and across the globe.

These are just a few advantages a member will receive. For more information please give me a call at 518-725-0641 or email me at membership@fultonmontgomeryny.org



HEALTH INSURANCE

OPEN ENROLLMENT & MORE



Your Chamber is pleased to be able to continue to help our businesses with their health insurance needs with the help of [OneDigital](#) Health and Benefits (formerly Bouchey & Clarke Benefits). Businesses with less than 100 employees can be helped by the Chamber to get health insurance.

OneDigital acquired Bouchey & Clarke Benefits at the beginning of 2022 and have now fully integrated with the new company. Although there is a new name, we are still working with Matt Clarke to help our businesses get the best health insurance plans for our business owners and their employees. Also on the OneDigital team for our Chamber are Dylan Mather-Richardson and Trish Smith.

Not only does OneDigital help our members with their health insurance needs, but they also provide a number of resources to help educate businesses about health insurance and what are the best options for an individual business. They have a number of helpful videos, blogs, webinars and more on their website where themes range from the basics (How to Choose a Health Insurance Plan, What is an HAS, etc.). Access these helpful videos, blogs, webinars and more [here](#).

Want to spend less money on your health insurance plan? OneDigital can help deconstruct all the information out there to get the best plan for your needs/your employee's needs.

Please watch the Chamber's weekly email blast to see when new rates become available (were not yet available when we went to press with *Newsline*).

OPEN ENROLLMENT PERIOD:

November 1 through December 15, 2023 for insurance period beginning January 1, 2024.

Please note that this is the only time of year that you can sign up for health insurance or change plans unless you have a qualifying event (new baby, marriage, etc.)

FOR HEALTH INSURANCE NEEDS:

If you are already a current health insurance client through the Chamber and OneDigital:

You will be receiving a physical mailing that outlines your current plan and its current rate, with new rates if applicable. Even if you don't have any changes to make, you will have to return the pieces indicated by mail or you can email Dylan Mather-Richardson, our representative, at dmatherrichardson@onedigital.com. You can also reach him at (518) 720-8888, x131.

Are you looking for health insurance for you and/or your employees?

Now is the time to research and purchase insurance to start on January 1, 2024. As listed above, because new rates were not yet available when we went to press with this newsletter, you must watch for updates via our weekly email blast. We will be publishing through that and on our website a spreadsheet of available plans and rates as soon as they become available. If you have questions, want to sign up, or need additional information please reach out to our ONEDIGITAL CONTACT: Dylan Mather-Richardson at (518) 720-8888, x131

Dylan and other OneDigital representatives will be in our area to meet with you about your health insurance needs, answer any questions you may have, etc. Please watch our weekly e-mail blasts for date, time, location and other details.

In addition to OneDigital, we have additional Chamber members who offer health insurance for businesses: [Beacon Insurance Group](#), Amsterdam: (518) 842-7000 | beaconagencygroup.com

[CDL Associates](#), Northville, Johnstown, Gloversville: (518) 752-5061 | cdlassociates.org

[CDPHP](#)—Capital District: (518) 641-3000 | cdphp.com

[MVP](#)—Capital District: mvphealthcare.com | 1-888-687-6277

[NFP](#) (Rose & Kiernan), Albany: (518) 244-4344 | nfp.com

[OB1 Insurance Agency](#), Mayfield: (518) 661-6300 | ob1insurance.com

Chamber Member BENEFIT SPOTLIGHT

FULTON MONTGOMERY CHAMBER'S CHAMBER CHECKS PROGRAM BENEFITS BOTH YOUR BUSINESS AND THE COMMUNITY!

- Chamber Checks are gift checks that can be redeemed at Chamber member businesses who are located throughout the region.
- There are currently 70 Chamber members on the list, but we are looking to expand it for this holiday season and into 2024.
- It's so easy to redeem Chamber Checks—with three easy steps—**ACCEPT, ENDORSE, DEPOSIT!** Accept the Chamber Checks, endorse them with your business stamp/signature, and deposit in your bank account—simple for you, simple for the person redeeming the Chamber Check!
- To join the list and be able to redeem the Chamber Checks at your business, the cost is only \$25 annually. Only Chamber members can get on the list and redeem Chamber Checks. There is a complete list of businesses with their information that is distributed with each Chamber Check and there are thousands of lists that will be distributed during the holidays and all year round. Great way to get your business name and information out there! **DEADLINE TO BE ADDED TO CHAMBER CHECK LIST OR TO BECOME CURRENT TO STAY ON THE LIST IS FRIDAY, NOVEMBER 10!** For details of questions please email info@fultonmontgomeryny.org or call (518) 725-0641.
- **THANK YOU to [KeyBank](#) for sponsoring the Chamber Check program this year!** Their sponsorship is allowing us to promote/advertise the program and to **SHOP LOCALLY** this holiday season on billboards in our region.
- For businesses that want to purchase multiple checks/place group orders, we can prepare and process your order to be picked up at the Chamber. For this service, you are encouraged to call, email or fax a Chamber Check order form (available at <https://www.fultonmontgomeryny.org/chamber-checks/> to us at info@fultonmontgomeryny.org, fax to (518) 725-0643 or call in an order. Large corporate orders can be delivered; all delivered orders must be prepaid.
- Chamber Checks, available in any denomination, are available at: **Chamber Office, 2 North Main Street, Gloversville.** Business hours are Monday-Friday, 8am to 4:30pm. The Chamber will be open regular hours until Friday, December 22.
- Chamber Checks that are purchased at the Chamber office can be purchased with cash, check, VISA, MasterCard, Discover or American Express.
- Chamber Checks, available in denominations of \$10, \$25, \$50 can be purchased at: **Ruby & Quiri, 307 North Comrie Avenue, Johnstown** (www.randq.com)
- Questions or comments can be directed to the Chamber at (518) 725-0641 or info@fultonmontgomeryny.org.



**Keep Shopping Dollars
Local this Holiday Season—
Participate in our Chamber
Checks Program!**



Colleen Ioele-DeCristofaro
Real Estate Salesperson
Cell: 518-281-4467
ColleenOpensDoors@gmail.com



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SOROPTIMIST INTERNATIONAL OF FULTON AND MONTGOMERY COUNTIES PRESENTS ITS 40TH ANNUAL CRAFT FAIR

The [40th Annual Soroptimist Craft Fair](#) is back and better than ever! **Sunday, November 19 from 10am to 3pm** at Gloversville Middle School, 234 Lincoln Street, Gloversville. The event features all professional crafters, a bake sale, food concession, raffle baskets, and more! Proceeds from the event benefit [Soroptimist](#) scholarships and community programs. Admission is \$2 for adults; 12 and under are free. An event not to be missed!



SACANDAGA VALLEY ARTS NETWORK ENCOURAGES YOU TO SHOP FOR ART ON SMALL BUSINESS SATURDAY

Give the gift of art! Take a break from the stress of holiday shopping with a leisurely jaunt to local artist studios and galleries. Five artist locations will be open **Saturday, November 25, 10am-4pm.**

1. Silver Maple Stained Glass
262 Old Northville Rd,
Northville NY

2. William Coffey Studio
322 N. Third St, Northville NY
(featuring Mark Wood Arts
and others)

3. Sacandaga Valley Arts
Network
303 S. Main St, Northville NY
(featuring several local artists)

4. Linda Finch Arts, 121 Pine Lane, Northville, NY

5. Constance A Dodge (Dodge House Lakeside Gallery)
936 S. Shore Rd, Edinburg, NY

For additional information, visit svanarts.org or on [Facebook](#).



ARKELL MUSEUM HOSTS HOLIDAY ART & CRAFT FAIR

Saturday, November 4, 10am-4pm is the date and time for a special Holiday Craft Fair at [Arkell Museum and Canajoharie Library](#), 2 Erie Boulevard, Canajoharie. For more information call (518) 673-2314, ext. 113 or visit [The Arkell Museum on Facebook](#).



AT CANAJOHARIE



HARVEY'S HOME, GARDEN & PET CENTER TO HOLD PET FEST & ADOPTION EVENT

Saturday, November 4, 10am-4pm is the rescheduled date and time for the Harvey's Fall Pet Adoption and Festival at their location at 250 N. Comrie

Ave. in Johnstown. There will be adoptable dogs and cats available, vendors, food, face painting, horse and carriage rides and more. For more information, visit harveyspet.com

BARK, BREW, & STEW HARVEST GATHERING

The [Fulton County Regional SPCA](#) has scheduled a Bark, Brew & Stew Harvest Gathering at [Stump City Brewing](#), 521 W. Fulton Street Ext. in Gloversville on **Sunday, November 5 from 12pm-4pm.**

Stews (food) at the event includes pulled pork sliders, mac & cheese, venison chili, beer & cheese potato chowder, broccoli cheddar and butternut squash soups, white chicken chili, baked goods and more. And, of course, there will be great local brews, ciders and more. Leashed dogs are welcome; there will be yard games, and a SPCA winter apparel sale. There is no entry fee and the event is family friendly. Questions should be directed to events@fcrspca.org or visit the [SPCA Facebook page](#).



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GLOVE THEATRE HAS FULL SCHEDULE IN NOVEMBER AND DECEMBER

[The Glove Theatre](#) is always busy—and November and December are no exception! Starting with a collaboration between the Glove and [ShoeLeather Express](#) who come together to present THE APPLE CIDER SOCIAL on Satur-

day, November 4 from 6pm-8pm. There will be western squaredancing, artisanal apple cider and fun for all ages! No experience with squaredancing? No problem—Shoeleather Express will present an exposition and then teach and lead through all the dances. This unique, all ages party will be sure to show you fun and give you the opportunity to meet new friends and more!

The “Love the Glove Film Series” continues with The Beatles’ A Hard Day’s Night, Easy Rider, Purple Rain, This is Spinal Tap, The Who’s Tommy, Home Alone, National Lampoon’s Christmas Vacation, Gremlins, and A Christmas Carol.

Special events on tap include An Evening of Stand Up Comedy with Tommy McClellan and “Never Sitting Down” on Saturday, November 7 from 7-10pm; That 80’s Band on Saturday, November 18 at 7pm; and Elastic Endeavours regional acoustic infusion group on Saturday, November 25 at 7pm.

For more information visit The Glove online at theglovetheatre.com or on [Facebook](#).

GLOVERSVILLE PUBLIC LIBRARY OFFERS PROGRAMMING AT LIBRARY AND IN COMMUNITY

The [Gloversville Public Library](#) teaches, supports, presents, connects and so much more. Some of the programming they are presenting in November includes:

Friday, November 3, 6pm—THREE

VIEWINGS theater performance by Jeffrey Hatcher starring Wally Hart, Lisa Pfeiffer, and Beth VanEvery (at Library)

Thursday, November 9, 6pm—HONORING VETERANS:

A Musical Celebration with Gary VanSlyke (at Library)

Saturday, November 11, 1pm—QUEER BY NATURE:

Backpack and Unpack (in collaboration with the Pride Center of the Capital Region). This event will be held at Willie Wildlife Marsh

Thursday, November 30—Friends of the Library Presents: The Dreamcatchers at 6pm at the library.

There is limited seating/spots for all of these events and RSVP is appreciated. Please access information for these events on the Library’s [Facebook page](#) or call (518) 752-4611.



CAROGA LAKE MUSIC FESTIVAL HAS SUCCESSFUL SUMMER; LOOKS TO GROW COMMUNITY COLLABORATIONS, EDUCATIONAL PROGRAMMING & MORE

Presented by [Caroga Arts Collective](#), [Caroga Lake Music Festival](#) is a multi-

genre music festival presenting a series of world-class performances in the Southern Adirondacks. The mainstay of the festival is a five-week summer residency featuring renowned soloists, chamber musicians, and orchestral professionals, in collaboration with international touring guest artists.

The Caroga Lake Music Festival hosted a very successful five-week summer festival in and around our region this summer. With more than 125 artists and 40 performances including notable guest artists Judy Collins, the Baha Men and The War and Treaty, there was something for all music lovers to enjoy. The festival brought over 11,000 attendees to our region to experience live music in the Adirondacks.

Speaking with Kyle Price, Founder and Artistic Director, about the season, there were many highlights from this 11th season, but the successes he featured were the concerts that were presented in partnership with organizations in the Caroga area—The Baha Men concert benefitted the Fulton County Regional SPCA and The Ultimates concert on Labor Day weekend benefitted the Caroga Lake Voluntary Fire Department. Tickets purchased for these concerts were split 50/50 between the CLMF and the organization. “This was a new frontier for us for partnerships,” said Price. “We hope to grow this program going forward.” In addition, CLMF continues to collaborate with many community partners who offer them space to perform and more (Glove Theatre, Nigra Arts Center, Canada Lake Store to just name a few). “The community rallies around us, it is a true grassroots effort for our arts organization,” said Price.

Another highlight he mentioned was the Artist Residency and the Lessons and Ensemble Programs which welcomed musicians of all ages and interests to learn from, and perform with, these world class artists performing at the festival. Not only do these musicians take part in summer programming, but provide opportunities to schools throughout the year for string instruments specifically, with performing artists for the festival and those who are local who share their talents. They are currently working with Johnstown High School on a program and would like to engage with other schools and districts in the area.

The group has also expanded offerings throughout the year to keep CLMF and its programming in the minds of those in the region, including Halloween festivities at Sherman’s, and a CLFM Winterfest taking place December 12-17 featuring a variety of holiday concerts.

How can businesses get involved with CLMF which is such a force for our region? There are events that can be sponsored (Gala, Golf Tournament, Corn Hole Tournament and more), there are volunteer opportunities, and buying tickets for Winterfest and other events. For more information visit carogaarts.org, email info@carogaarts.org, phone (518) 832-2041.

CarogaLake
MUSIC FESTIVAL



Paul Nigra Center
for Creative Arts

NIGRA ARTS CENTER HAS HOLIDAY PROGRAMMING FOR PEOPLE OF ALL AGES & INTERESTS

The [Paul Nigra Center for Creative Arts](http://www.pncreativeartscenter.org) has announced November and December programs that include art classes, workshops and special events for people of all ages and interests. There are Thanksgiving-themed art classes (Baking Pump-

kin Muffin and Apple Cider Cupcakes, Harvest Flag and Falling Leaves Painting, Thanksgiving Basket Weaving, Native American in Sepia Ink, Whimsical Wooden Pilgrim) and then classes for the holidays (Cardinals at Christmas, 3-D Holiday Art, Boxwood Tree, Winter Wonderland Floral Arranging, Wooden Santa Plaque, Gingerbread House Making, Leg Lamp Cookie Decorating) are just a mention of the full class schedule, which also includes Yoga and more. In addition, there are Kids Arts Programs that include a Black Friday full-day class that keeps the kids busy while you shop, and a Holiday Week program (12/27—12/29) to keep your kids busy. There is also a Santa's Workshop event on 12/2 that is North Pole-themed with breakfast, crafts, cookie decorating, music, holiday movies and pictures with Santa! While you're there, please also view the 2023 Fall/Winter Art Show in the Center's Art Gallery through January 4, 2024. For more information, visit the Nigra Arts Center online at www.pncreativeartscenter.org



SCHOOL HOUSE TREASURES ANTIQUE AND GIFT CENTER HOLDS A HOLIDAY OPEN HOUSE

[School House Treasures](http://www.schoolhousetreasures.com).

3678 State Highway 30 in Broadalbin has scheduled a Holiday Open House on Saturday, November 11 and Sunday November 12 from 10am-5pm. Gifts, décor and so much more will be on display, there will also be snacks and refreshments to help get you in the holiday mood! Shop locally at School House Treasures, open 7 days a week from 10am-5pm. Visit their FB page for updates and details or call (518) 883-4924.

MOUNTAIN VALLEY HOSPICE & PALLIATIVE CARE ANNOUNCES DETAILS FOR ITS LADIES LUNCHEON SOIREE

Tickets are now available for [Mountain Valley Hospice & Palliative Care](http://www.mountainvalleyhospice.org)'s popular Ladies Luncheon Soiree, slated for Friday, December 1, 11:30am to 2pm at the [Paul Nigra Center for Creative Arts](http://www.pncreativeartscenter.org) in Gloversville.

Features of this holiday-themed event include a four-course lunch catered by Union Hall, Champagne Bar, Unlim-



ited Wine and more. Tickets are \$60 per person and are available by calling (518) 725-4545 (cash, check, credit card, and Venmo (@mvhpc) accepted).

Celebrity waiters are also needed for the event—looking for businessmen to join the event as waitstaff. Call MVHPC at the above number or email receptionist@mvhcares.org.

However you participate, this is MVHPC's signature fundraiser and unofficial kick-off to the holiday season—hope to see you there!

LIBERTY ARC ANNOUNCES NEW HR DIRECTOR

[Liberty ARC](http://www.libertyarc.org) is pleased to announce the appointment of Jane Canale as their new Director of Human Resources.

Jane is the current Associate Executive Director for Human Resources and Support Services at Schenectady ARC and will be continuing that role until Liberty ARC and Schenectady ARC unify, and then will be the Human Resources Director for the unified company going forward. In this position, Canale will be responsible for the overall strategic direction of the agency's human resources initiatives, and will oversee employment, talent acquisition, legal compliance, employee relations, compensation, and other HR functions.

Over the last 30 plus years, Jane has held a number of positions at the agency including being the first Director of Human Resources.



SARATOGA ARTS HAS GRANTS AVAILABLE FOR ARTISTS

Artists! There's less than a month left to submit grant applications for your 2024 projects! If you're a resident of Fulton, Montgomery, or Saratoga County you're eligible to apply for [Saratoga Arts](http://www.saratogaarts.org)' Statewide Community Re-grants. The deadline to apply is November 28, so email grants@saratoga-arts.org now to learn more and fund your work!



FM OFFERS PROGRAM

Are you, or others at your organization,

interested in becoming a **Certified Recovery Peer Advocate?** Complimentary lunch is followed by a presentation with Ginger Cato, HFM Prevention Council, on a new CRPA training course at [FMCC](http://www.fmcc.org). This credited course is open to the community to enroll.

Through the Adirondack Institute for Health, scholarship opportunities are available for your employees to possibly take this credited CRPA training course at **NO COST!** There are several scholarships available to community members. Please RSVP by November 2nd, including the number of guests and names/titles to Christie Davis at fmpartner@fmcc.edu.

Business Resources You Can Use:

MICROENTERPRISE GRANTS AVAILABLE FOR BUSINESSES IN FULTON AND MONTGOMERY COUNTIES

Own a small business or looking at a start up? The CDBG (Community Development Block Grant) Microenterprise Grant Program is a grant program to assist small businesses. The Community Development Block Grant (CDBG) Program supports community development activities to build stronger and more resilient communities. This grant was awarded to Fulton County and is being administered by the [Fulton County Center for Regional Growth](#) (FCCRG). Small businesses can receive grants of up to \$25,000 to assist with startup or expansion costs, which create jobs.



FULTON COUNTY CENTER FOR REGIONAL GROWTH

Grants are available only to microenterprises, defined as a commercial enterprise with five or fewer employees at the time of application. Grant funding must result in the creation of at least one full-time job. In the case of a low- to moderate-income business owner, the owner can qualify as the one full-time position created by owning the business.

The minimum grant for each business is \$5,000, plus \$10,000 additional for each full-time equivalent job created, up to a maximum of \$25,000. Grant recipients are required to invest 10 percent equity in their projects.

Grants can be used for capital assets such as real estate, buildings, machinery and equipment as well as working capital. It cannot be used for construction, building rehabilitation or renovation, or for passive investing.

The grant program is designed to set small business owners up for success, so it includes an entrepreneurial training requirement. The cost of \$100.00 per attendee will be an eligible expense of microenterprise grant funds. The next set of classes is scheduled in January of 2024.

The training program is a 12-hour course given in four modules. The course provides attendees with a comprehensive look at what it takes to run a small business profitably and effectively. The classes cover legal and employee issues, marketing, branding, e-commerce, social media, recordkeeping, finances,

accounting, taxes, and how to develop a business plan. "We bring in specialists like lawyers, Department of Labor advisors, accountants, and business advisors," said Kenneth Adamczyk, Economic Development Specialist at the FCCRG. "The classes help them grow their business."

In addition, attendees finish the course with a host of resources to use when problems arise. "A small business is very difficult to run," Adamczyk said. "When a problem pops up, they have somebody they can go to rather than just being out there and going it alone."

Microenterprise Grant Training Agenda

Day 1: Introduction & Business Basics
Day 2: Marketing, Advertising & Social Media
Day 3: Business Accounting, Finance and Taxes
Day 4: Developing a Business Plan and How to Be Successful

For details or additional information on grants available for Fulton County businesses, please contact Economic Development Specialist, Kenneth Adamczyk at kena@fccrg.org or at 518-725-7700 ext. 1002. More information can be found at www.fccrg.org/financing/cdbg-microenterprise-grant-program/



The [Montgomery County Business Development Center](#) administers CDBG Microenterprise Grants for microenterprises and eligible agricultural entrepreneurs and business owners in Montgomery County. For more information, please contact:

(518) 853-8334
Vinnie Nicosia, vnicosia2@co.Montgomery.ny.us
Karl Gustafson, kgustafson1@co.Montgomery.ny.us
Alex Kutttesch, akutttesch@co.Montgomery.ny.us
www.montgomerycountyworks.com

**THANK YOU TO THESE BUSINESSES
WHO HELPED MAKE OUR GOLF
TOURNAMENT SUCH A SUCCESS!
We Couldn't Have Done it Without You!**

Beverage Cart Sponsors



**FM CHAMBER A “NEIGHBORHOOD
CHAMPION” FOR
SMALL BUSINESS SATURDAY!**

Saturday, November 25, 2023 is Small Business Saturday—a day to celebrate and support small businesses and all they do for our communities. This year, we know that small businesses need our support more than ever as they continue to navigate from the effects of the pandemic.

Founded by American Express in 2010 and officially co-sponsored by the Small Business Administration since 2011, Small Business Saturday has become an important part of small businesses’ busiest season. According to the 2022 Small Business Saturday Consumer Insights Survey, commissioned by American Express, reported projected spending among consumers who



shopped at independent retailers and restaurants on that day reached an estimated \$17.9 billion.

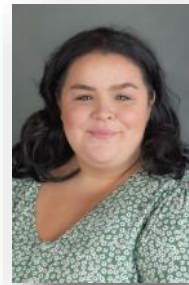
Your Chamber is a Neighborhood Champion for this important day. That means we have Small Business Saturday poster that we can drop off to you, and we will be distributing all month a Shop Small Business flyer to encourage shoppers to do so this holiday season. Let us know if you’d like any of these materials and we will get them to you—call Janet at the Chamber at (518) 725-0641 or email membership@fultonmontgomeryny.org

Small, independent businesses can register for Small Business Saturday and get free Small Business Saturday marketing materials, including posters and social media resources [here](https://www.fultonmontgomeryny.org/shop-small).

Remember to support your fellow Chamber members on Small Business Saturday and throughout the holidays by shopping locally!

An advertisement for Nathan Littauer Primary/Specialty Care Centers. It features the center's logo and name at the top, a QR code, and the phone number (518) 725-8621. The main text reads "We're here for all your care needs." Below this is a green banner with "THE WOMEN'S HEALTH TEAM" in white. At the bottom is a group photo of nine healthcare professionals in white coats.

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



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

CTE AND PTECH STUDENTS TOUR BEECH-NUT FOR MANUFACTURING MONTH

Students enrolled in robotics and engineering technology at CTE and PTECH recently toured Amsterdam business partner, [Beech-Nut](#). October is National Manufacturing Month and students got a behind the scenes tour of the facility. Beech-Nut has been around since 1891 and has been making baby food since 1931. Thank you, Beech-Nut, for being a business partner since the inception of the program.



NATIONAL APPRENTICESHIP WEEK, NOVEMBER 13-19

We're pleased to announce the schedule for the 2023 National Apprenticeship week. 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.

To RSVP for the November 13 event please email Nicole Walrath at nicolew@fultonmontgomeryny.org. Information for this event can be found here: <https://business.fultonmontgomeryny.org/events/details/registered-apprenticeship-for-youth-webinar-41435>

To RSVP for the November 14 event please email Christie Davis at christie.davis@fmcc.suny.edu.

To RSVP for the November 15 event please email John Goldswor at jgoldswor@fmsworkforcesolutions.org.



VETERANS DAY EVENTS & INFO

Our members are helping to honor Veterans and Veterans Day on November 11:

SATURDAY, NOVEMBER 11, 9am-4pm — [Brown's Ford](#) is holding a "Drive an EV to Support Local Veterans" event. Brown's Ford will donate \$50 per Test Drive to Salute to Service Veterans Coalition. There will also be Food, Refreshments and Raffles, along with information about the Salute to Service Veterans Coalition. Events take place both at their Johnstown location (121 N. Comrie Ave.) and Amsterdam (4419 State Highway 30).

VETERANS TIME TO THRIVE of Amsterdam is developing a unique 18-unit housing project for Vets. Please read about their mission, and other projects at vt-3.org.

WELCOME TO THE CHAMBER! Meet the Chamber's newest additions to staff roster



MARK BOLEBRUCH has joined the Chamber as a Finance representative; his business [ON THE MARK ACCOUNTING, INC.](#) is also a Chamber member.

Mark opened his business in January of 2019 in Amsterdam. On the Mark Accounting provides all business and personal accounting services – from individual tax returns, estates and trusts to handling businesses' bookkeeping, payroll and taxes, including sole proprietorships, partnerships

and corporations.

Mark grew up in the Town of Johnstown, graduating from Mayfield High School. He furthered his education at FMCC, where he attained an associate degree and went on to SUNY IT from which he received a Bachelor of Science degree in accounting, graduating Magna Cum Laude. He and his wife, Mary, live in the Town of Johnstown, one field over from the house in which he grew up – he is happy to still be on his family's property and doing business in our region!



TERRY SWIERZOWSKI is the Chamber's part-time *Newsline* Editor/Reporter. Terry previously worked for the Chamber for several years, first as Special Events Coordinator, then as Vice President of Communications and Fulton County Tourism Director, and as Interim President when the Fulton and Montgomery Counties' chambers merged.

She most recently retired from full-time work as The Arc Lexington's Director of Communications and Director of the Paul Nigra Center for Creative Arts.

Terry graduated from Paramus (NJ) High School and received a bachelor of arts degree in Communication Arts from Marist College. She has served the community as a prior member of the Boards of Directors of the Mohawk Harvest Cooperative Market, The Gloversville Business Improvement District, The Family Counseling Center, the Nathan Littauer Hospital Foundation and on the advisory committee for The Perkins Grant for FMCC and HFM BOCES. She currently serves on The Arc Lexington's Guardianship Committee.

Terry and her husband, John, live in Johnstown and have three children and two grandchildren.



JENNIFER HAMMONS is the Chamber's new Special Projects Associate who started in this new position on October 16. In her role, she will be working on the registration for the upcoming Walleye Challenge, will update and maintain the Chamber's database, and much, much more.

Jennifer graduated from Johnstown High School and then from Fulton-Montgomery Community College, from which she received an associate degree in liberal arts. She was a Dental As-

sistant for eight years at a practice in Northville, then joined Community Health Center in support of the organization's Central Intake department. She worked for the organization for 22 years and during that time wore many hats and worked with many departments – finance, clinical and more. She was instrumental in converting 500+ patient charts from paper to electronic files.

Jennifer lives in Ephratah with her husband Ted and they have a daughter Ashley. She is excited about joining the Chamber staff, "I have worked in the healthcare field for a number of years, and wanted a position where I could be more in touch with my community. I am excited for this new position at the Chamber, and to challenge myself in new ways in my work."



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TOURISMA NEWS & UPDATES

ELVES DAY OUT A FEATURE OF THE HOLIDAY SEASON IN MONTGOMERY COUNTY

Montgomery County Tourism along with the Canajoharie-Palatine Chamber of Commerce is sponsoring **ELVES DAY OUT**s on December 2, from 10am to 6pm in Canajoharie. The day will be packed with fun for the whole family to come out to enjoy the holiday season!



Some of the events taking place:
Arkell Museum/Canajoharie Library:

11am—Mrs Klaus Storytime

2pm—Holiday Music with Gary Van Slyke

Coloring Station all Day

FREE admission to the Museum

There will be many more events announced in the coming weeks. Please access the Facebook event page for updates (click on ELVES DAY OUT above) or call the Montgomery County Tourism Department at (518) 853-8334 or go to visitmontgomerycountyny.com.

WALLEYE CHALLENGE 2024—FAQs

When does the mailing go out?

You should receive the form the week of November 13. Forms will be available at Fuel N Food in Gloversville on Monday, November 13.

Is it still \$50?

No, due to increased costs associated with the tournament, the registration is \$60.

What does that \$60 include?

fee includes Fishing Tag, and Raffle Entry for Door Prizes and Grand Prize (Three chances to win: 1 Side by Side and (2) Four Wheelers).

Can my tag be mailed to me?

NEW THIS YEAR we are mailing your tag. PLEASE MAKE SURE YOUR MAILING ADDRESS IS CORRECT ON YOUR FORM. Tags will not be available for pick up.

What if I get a sweatshirt?

Due to mailing costs we will not be able to mail your sweatshirt. That will be available at Fuel N Food in January/February. They will be \$40 this year.

What if it's cancelled?

Rule 23 states that IN CASE THERE IS NO ICE ON THE GREAT SACANDAGA LAKE, all prizes will be given away at LANZIS ON THE LAKE, ROUTE 30, MAYFIELD in a RANDOM DRAWING (contest tag numbers).

Questions? Please contact Anne Boles at

bolesa@fultonmontgomeryny.org or call (518) 725-0641.

(Executive Director's Message cont. from page 2)
 exercise your right to vote! As Abraham Lincoln said: "Elections belong to the people." There are many races this voting year, and take the opportunity to learn about the candidates, their stand on issues and educate yourself on initiatives and laws for our businesses' and region's futures.

Voter resources:

Fulton County: <https://www.fultoncountyny.gov/board-elections>

Register to vote; voting information including polling places, absentee ballots, etc.; sample ballots (see who's running and referendums); early voting info; NY State election information; etc.

Montgomery County: <https://www.co.montgomery.ny.us/web/sites/departments/boe/default.asp>

Voting locations and hours; check to see if you are registered to vote; etc.

Vote 411: <https://www.vote411.org/plan-your-vote>

Get personalized voting information by address.

Business Council of New York State: <https://www.bcnys.org>

Advocacy campaigns for business

As we head into the Thanksgiving and the holiday season, I am thankful for our health, family, friendships and eternally grateful for your investment with the Chamber. It is a priority for our team to show the value in your membership and how we can help you remain successful throughout the year!

I hope you all have a wonderful Thanksgiving!



RIVER RIDGE LIVING CENTER
Rehabilitation & Long Term Care

100 Sandy Drive, Amsterdam, NY 12010
 518.843.3503 • RiverRidgeLC.com

MAKING A DIFFERENCE IN PEOPLE'S LIVES
At River Ridge Living Center
 We offer a comprehensive array of clinical Services

Our Therapeutic Recreation Program provides a variety of stimulating activities to fully engage our residents - fostering new friendships and enhancing well-being and happiness.

In our Rehabilitation Department our goal is to help you regain your strength to get you back home as soon as possible.






"We are dedicated to enhancing the life of our residents."
If you are a team player, compassionate and reliable,
a career at River Ridge Living Center is for you!

Congratulations to these Chamber Members that Received the Best of The Best Reader's Choice Awards- from the *Leader-Herald* and *The Recorder*

Accountant

Winner - Philip Beckett CPA, P.C.
Second Place - WEST & Company CPAs PC
Runner-up - R&A Waite Inc

Antique Shop

Winner - School House Treasures

Apple Orchard

Winner - Rogers Family Orchard

Appliance Store

Winner - Ruby & Quiri
Second Place - Ruby & Quiri Johnstown

Assisted Living

Winner - Pineview Commons LLC
Runner-Up - Hillcrest Spring Assisted Living Facility

Attorney

Winner - Law Offices of Heidi Gifford
Runner-Up - Bethany Schumann-McGhee, Esq.

ATV Dealer

Winner - Powerhouse Motor Sports
Second Place - Outdoor Motor Sports
Runner-Up - Alpin Haus

Audiologist

Winner - The Hearing Doctor
Runner-Up - Dr. Michael Araya

Auto Dealer

Winner - Steet Toyota of Johnstown
Second Place - Browns Ford
Runner-Up - Mangino Chevrolet, Inc.

Auto Inspection

Winner - Adirondack Express Lube

Auto Service

Winner - Adirondack Express Lube
Runner-Up - Sikorski's Service Station

Auto Supply Store

Winner - AutoZone Auto Parts

Bait & Tackle Shop

Winner - Jim's Bait Shop
Second Place - Frank's Gun Shop Inc

Bank

Winner - NBT Bank
Second Place - KeyBank
Runner-Up - Community Bank, N.A.

Banquet Facility

Winner - The Bridge Walk
Second Place - Holiday Inn Johnstown-Gloversville, an IHG Hotel
Runner-Up - Hales Mills Country Club

Bar/Nightclub

Winner - Higher Ground Distilling Company
Runner-Up - Stump City Brewing

Boat Dealer

Winner - Alpin Haus Boats and Motorsports

Bookstore

Winner - Mysteries on Main Street
Second Place - Adirondack Country Store

Bowling

Winner - Perry Lanes Bowling Center

Breakfast

Second Place - Gloversville Palace Diner

Car Wash

Second Place - Classic Auto Wash

Carpet Cleaner

Winner - Perfection Cleaning Services
Runner-Up - Advanced Cleaning & Restoration Services

Caterer

Second Place - Megabites Catering and Events

Children's Clothing Store

Second Place - Walmart Supercenter

Chinese Food

Winner - Peking In Johnstown, Inc.

Chiropractor

Second Place - Dunlap Chiropractic

Coffee Shop

Second Place - Mohawk Harvest Cooperative Market
Runner-Up - Stewart's Shops

Convenience Store

Winner - Stewart's Shops
Second Place - Fuel-n-Food Inc

Craft Beverage Beer

Winner - Stump City Brewing
Second Place - Great Sacandaga Brewing Co.

Craft Beverage Cider

Winner - Stump City Brewing
Second Place - Rogers' Cideryard
Runner-Up - Rogers Family Orchards

Craft Beverage Distillery

Winner - Higher Ground Distilling Company
Second Place - Stump City Brewing

Credit Union

Winner - First Choice Financial Federal Credit Union
Runner-Up - First Choice Financial Credit Union Broadalbin Branch

Deli

Winner - NACs Meat Market
Runner-Up - Bowman's Market

Dentist

Runner-Up - Dr. Tamara L. Dunlap, DDS

Department Store

Winner - Walmart Supercenter

Diner

Second Place - Gloversville Palace Diner

Dry Cleaner

Second Place - New Process Cleaners
Runner-Up - Century Linen

Employer

Winner - Bethany Schumann-McGhee, Esq.
Second Place - Hamilton Fulton Montgomery BOCES

Financial Planner

Second Place - WEST & Company CPA's PC

Fitness Center

Runner-Up - Fulton County YMCA

Flooring Store (Carpet, Tile, Wood)

Winner - DeGiulio Brothers Flooring
Second Place - Ruby & Quiri

Florist

Winner - Peck's Flowers
Second Place - White Cottage Gardens

Funeral Home

Winner - Betz, Rossi Bellinger & Stewart Family Funeral Home
Second Place - A G Cole Funeral Home Inc

Furniture Store

Winner - Ruby & Quiri
Second Place - Old Brick Furniture & Mattress Co.
Runner-Up - Livingston's Furniture

Garage Door Dealer

Winner - Amsterdam Overhead Door Company

Best of The Best Reader's Choice Awards cont.

Gift Shop

Winner - Adirondack Country Store
 Second Place - Mysteries on Main Street
 Runner-Up - Micropolis Gallery/Mohawk Harvest Co-op

Golf Course

Winner - Hales Mills Country Club
 Second Place - Fox Run Golf Club

Hamburger

Runner-Up - Partner's Pub and Grill

Hardware Store

Winner - Noble Ace Hardware
 Second Place - Gloversville True Value Hardware

Hearing Aid Center

Winner - Miracle-Ear Hearing Aid Center
 Second Place - The Hearing Doctor: Michael Araya

Heating/Air Conditioning

Winner - Adirondack Mechanical Corporation

Home Health Care

Winner - Mountain Valley Hospice & Palliative Care
 Second Place - Top Quality Home Care

Hot Dogs

Winner - New York Lunch

Hotel/Motel

Winner - Holiday Inn Johnstown-Gloversville, an IHG Hotel
 Runner-Up - Historic Hotel Broadalbin

Hunting/Fishing Supply

Winner - Frank's Gun Shop Inc
 Second Place - Runnings

Insurance Agency

Winner - Jankowski Agency, Inc
 Second Place - Glover Insurance Agency
 Runner-Up - Jenny Rulison-Fisch - State Farm Insurance Agent

Jewelry Shop

Winner - Castiglione Jewelers Inc

Laundromat

Second Place - Century Linen

Liquor Store

Second Place - Route 30 Wine & Liquor Depot
 Runner-Up - Spirits of the Adirondack

Marina

Winner - Cranberry Cove Marina
 Second Place - Thompson's Marina
 Runner-Up - Gordon's Lakeside Marina

Massage Therapy

Second Place - Adirondack Therapeutic Touch
 Runner-Up - SW The Spa

Mattress Store

Winner - Ruby & Quiri
 Second Place - Livingston's Furniture
 Runner-Up - Old Brick Furniture & Mattress Co.

Meat Market

Winner - Bowman's Market
 Second Place - NACs Meat market

Monuments

Second Place - Letter Memorial Inc

Motorcycle Shop

Winner - Adirondack Harley-Davidson
 Runner-Up - Outdoor Motor Sports & Trailer Sales

Optician/Eyewear

Runner-Up - Walmart Supercenter

Optometrist/Ophthalmologist

Second Place - Kwiat Eye & Laser Surgery

Pet Adoption

Second Place - Fulton County Regional SPCA

Pet Grooming

Winner - Harvey's Pet

Pet Store

Winner - Benson's Pet Center
 Second Place - Harvey's Pet

Pharmacy

Second Place - Palmer Pharmacy
 Runner-Up - Walmart Supercenter

Pizza

Second Place - House of Pizza

Place to Buy Wine

Winner - Route 30 Wine & Liquor Depot

Plumber

Runner-Up - A. Johnson Plumbing and Heating, Inc.

Pool Dealer

Runner-Up - Alpin Haus Ski Shop, Pools, and Spas

Printer

Winner - Ricmar Design & Print
 Second Place - Derby Office Equipment Inc

Real Estate Agency

Winner - Chad Majewski Real Estate
 Second Place - Howard Hanna Vail Mills/Amsterdam
 Runner-Up - Howard Hanna Northville

Restaurant

Second Place - Harold's Restaurant & Lounge
 Runner-Up - House of Pizza

RV Dealer

Winner - Alpin Haus RV

Sandwich/Sub/Grinder

Winner - House of Pizza
 Second Place - Fuel-n-Food Inc

Senior Services

Winner - Fulton County Office For Aging
 Second Place - Senior Citizen Services Center
 Runner-Up - Office For Aging Montgomery County

Ski Shop

Winner - Alpin Haus Ski Shop, Pools, and Spas
 Second Place - Alpin Haus RV
 Runner-Up - Alpin Haus Pools and Ski Shop

Snowmobile Shop

Second Place - Powerhouse Motor Sports
 Runner-Up - Outdoor Motor Sports & Trailer Sales

Spa

Winner - SW The Spa

Sporting Goods Store

Winner - Frank's Gun Shop Inc

Stove Shop (Wood, Gas, Pellet)

Winner - Home Heating Headquarters

Tax Preparer

Second Place - Elma's Tax Service LLC

Tire Shop

Winner - Adirondack Express Lube

Tourist Attraction/Recreation (Local)

Runner-Up - Glove Theatre

Toy Store

Second Place - Walmart Supercenter
 Runner-Up - Lee's Shops At Wagner Square

Tractor Sales

Winner - Outdoor Motor Sports & Trailer Sales

Veterinarian

Winner - Glove Cities Veterinary Hospital
 Second Place - Northampton Animal Hospital

CONGRATULATIONS TO ALL!

GET INVOLVED WITH YOUR CHAMBER

JOIN US AT SOME OF THESE GREAT UPCOMING EVENTS!

RSVP is appreciated for any of these events by emailing fultonmontgomeryny@gmail.com or call (518) 725-0641. All events are free for Chamber members and are a great way to meet and network with fellow Chamber members—we hope to see you there!

CDL ASSOCIATES RIBBON CUTTING AT NEW LOCATION

Thursday, November 2, 10am | 146 N. Comrie Avenue, Johnstown

Help us celebrate the fourth location for CDL Associates!



ALPIN HAUS RIBBON CUTTING AND GRAND OPENING OF EXPANSION

Monday, November 20, 4pm | 4850 NY 30N, Amsterdam

Join in the celebration of the Grand Opening of Alpin Haus' new expansion! Attendees will enjoy hors d'oeuvres and tours of the new spaces, located in Amsterdam on Route 30N.



BUSINESS AFTER HOURS AT NBT BANK

Thursday, November 30, 5:30—7pm | 20 Mohawk Street, Canajoharie

Join your fellow Chamber members at this great networking event, where there will be festive decorations, great food and great camaraderie!



BUSINESS AFTER HOURS AT THE ECCENTRIC CLUB

Thursday, December 14, 4:30—7pm | 109 Main Street, Gloversville

Network with other Chamber members, find out more about the Eccentric Club, and enjoy the holidays at this popular event!



Growing an Advanced
Manufacturing Workforce through
Registered Apprenticeships

Special Event at SUNY FMCC

Meet your NYS DOL Apprenticeship Rep and learn more about CEG and MIAP



- ✓ Tuesday, November 14th, 12pm – 2pm
- ✓ Complimentary Lunch Open to All Employers

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

SUNY provides funding for education and instruction - \$5,000 for each hired