

insight

LATEST UPDATES @ VICTORIANSTROLL.COM

Troy Victorian Stroll Set for Dec. 6

Discover holiday magic and old world charm at the 33rd Annual Troy Victorian Stroll on Sunday, December 6 from 11 a.m. to 5 p.m.



This exciting event transforms the streets of downtown Troy with seasonal splendor, attracting more than 25,000 visitors from all over the Northeast. Every year Stroll visitors enjoy a day of holiday fun, food, shopping and activities for all ages. The Stroll offers more than 100 activities including live bands, dancing, crafts, theatre and costumed performers, set against a backdrop of unique shops, storefronts and restaurants. An outdoor food court with a variety of hot food and snacks will complement the many Troy eateries and fine restaurants participating in the event. For full information, visit the Stroll website at victorianstroll.com.

For more than three decades, the Stroll has been presented by the Chamber and the City of Troy, funded entirely through the generosity of individual and corporate donors. Make your donation by calling the Chamber at 518.274.7020. This year's sponsors (at press time) are:

Platinum - Bouchey Financial Group, Ltd. | Bouchey & Clarke Benefits, Inc.; Dunkin' Donuts; E. Stewart Jones Hacker Murphy, LLC; Fagan Associates, Inc.; First Niagara; MVP Health Care; Pioneer Bank; Rensselaer Polytechnic Institute; Saratoga Eagle Sales & Service; Saratoga National Bank and Trust Co.; Troy Business Improvement District; Troy LDC.

Gold: Rensselaer County IDA; National Grid.

Silver: BBL Family of Companies; Bonacio Construction, Inc.; Columbia Development Companies; The Rifenburg Companies.

Media sponsors: B95.5 FM; *Capital Region Living Magazine*; *The Record*; *Times Union*; WNYT-NewsChannel 13.

Stroll Window & Photo Contests are Fan Favorites!



The annual Stroll Window Decorating Contest and Photo Contest are back! The Chamber, the Downtown Troy Business Improvement District and The Arts Center of the Capital Region invite you to participate in these popular and creative competitions. This year's window decorating theme is "Sweets & Treats," sure to inspire amazing holiday windows throughout downtown. Voting will take place by "liking" the pictures on the Chamber's Facebook page from December 1 through 3 for Fan Favorite window. Capture the festivities and charm of the 33rd Annual Victorian Stroll for the photo contest, open to amateur photographers only. Photos must be of the 2015 Victorian Stroll and submitted by Tuesday, December 8 at 5 p.m. Submit photos by posting them on the *The Record's* Facebook page. For full information about both contests, visit the Stroll website at victorianstroll.com.

REGIONAL INITIATIVE

Learn How to Capitalize on Our Creative Economy

Did you know the Capital Region has the second highest concentration of creative jobs across the country, compared to regions of similar size? The Capital Region is an internationally recognized hub of creativity, with nearly 24,000 jobs and more than \$850 million in earnings. This makes it almost as big as the region's higher education sector, translating to about 3.7% of all jobs. Many of our area's successful entrepreneurial environments are characterized by companies where creative content and technology converge, such as local gaming companies

including Vicarious Visions, 1st Playable, Agora Games and MadGlory. Find out how this dynamic trend can expand your business at the Chamber's upcoming **Capitalize on Our Creative Economy** breakfast. Our featured panelists (photos, below) from the Regional Alliance for the Creative Economy (upstatecreative.org) will discuss how you can capitalize on the region's creative assets and expand your business through creative markets and pipelines. Find out more by signing up for this exciting program today!

PANELISTS



Guha Bala
President
Vicarious Visions



Karen Bilowith
President and CEO
Community Foundation for
the Greater Capital Region



Tom Lloyd
President and Owner
Adirondack Studios



Ellen Sax
Director, Community
Engagement
MVP Health Care

Register now for **Capitalize on Our Creative Economy** on Thursday, November 5 at The Century House, Route 9 in Latham. Sign up online at rensochamber.com/events. Registration and breakfast at 7:30 a.m.; program 8 - 9:30 a.m. \$35 for members; \$50 for walk-in members; \$70 for future members. Sponsored by Vicarious Visions.



ASK THE EXPERT :

The Value of Chamber Membership

Jeff Vukelic is owner and president of Saratoga Eagle Sales & Service, an Anheuser-Busch distributor servicing 12 upstate counties. The third generation, family owned business is committed to its customers, employees and the regional community.



Q: Why are you a Chamber member?

A: In a word, relationships. It started when I met (Chamber President) Linda Hillman and naturally progressed to membership. As a beverage distributor, I'm in a relationship-based business and that's what the Chamber does best — bringing businesses and community members together. I also realized that the values of our family owned business were the Chamber's values. The Chamber definitely brings the pulse of the business community right to its members.

Q: How are you actively involved?

A: Besides having the privilege of serving on the board of directors, I've been a member of The Leadership Institute's faculty. In fact, my nephew, Greg Vukelic, is a member of Leadership's Class of 2016. We've sent employees to various training workshops for skill building and, of course, I've attended Chamber networking events and annual programs. We've also taken advantage of advertising sponsorships. All of these benefits are exceptional opportunities for businesses to get their product or service into the public eye.

Q: What's the overall "takeaway" for you?

A: The Chamber opens the door to great people, great people to know personally and great people to do business with. Whether I'm interacting with exciting future leaders at The Leadership Institute, or getting my product into the hands of potential customers, or working with our dynamic board of directors on a strategic plan, my experience with the Chamber has broadened my professional and personal relationships in many worthwhile ways.

"Ask the Expert" is a monthly Q&A featuring a member of the Chamber's Board of Directors.



The Rensselaer County Regional Chamber of Commerce is a business, civic and economic development alliance that strives to enhance the economic vitality of Rensselaer County and the neighboring Gateway communities of Cohoes, Green Island, Waterford and Watervliet. The Chamber seeks to improve the quality of life within the community for both residents and businesses.

"insight" is published monthly. Submissions are considered for publication based upon content and space availability.

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● NEW MEMBERS

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Albany, NY 12207
Phone: 518.708.8971
aeonnexus.com

Albany Broadcasting Company
Radio Broadcasting Companies & Stations
Rep: John DelNegro
6 Johnson Road
Latham, NY 12110
Phone: 518.786.6600

Brunswick Greens
Restaurants
Rep: Darlene Killeen
1004 Hoosick Street
Troy, NY 12180
Phone: 518.874.1555
brunswickgreens.net

Commercial Investigations, LLC
Background Investigations
Rep: Michelle Pyan
130 Remsen Street, Second Floor
Cohoes, NY 12047
Phone: 800.284.0906

Darcy Knapp Consulting
Web/Software Development
Rep: Darcy Knapp
P.O. Box 368
Altamont, NY 12009
Phone: 518.872.1707
seowebmechanics.com

Kathleen's Fiber Arts
Retail
Rep: Kathleen Brown
29 Third Street
Troy, NY 12180
Phone: 518.326.0919

Live Your Best
Nutritionists
Rep: Beth Gray
177 River Street
Troy, NY 12180
Phone: 607.376.2098

Purshe Kaplan Sterling
Wealth Management
Rep: Shane Cahill
18 Corporate Woods Drive
Albany, NY 12211
Phone: 518.424.1608

Stone Management
Logistics
Rep: Brian Heff
2622 Seventh Avenue, #1
Watervliet, NY 12189
Phone: 518.272.2136
stone-mgt.com

State University of New York at Cobleskill
Colleges/Universities
Rep: Dr. Marion Terenzio
106 Suffolk Circle
Cobleskill, NY 12043
Phone: 518.255.5011
cobleskill.edu

The Lotano Region - Independent Consultants
Health & Wellness Products & Services
Rep: Jennifer Lotano
10 Barry Lane
Glenville, NY 12302
Phone: 518.229.4137

Workforce Development Institute
Non-Profit Organizations
Rep: Dan Cullen
433 River Street
Suite 1009
Troy, NY 12180
Phone: 518.272.3500

● MEMBER NEWS



The Arts Center of the Capital Region welcomes Elizabeth Reiss as its new chief executive officer. Formerly the director of development and public relations at the **Albany Institute of History and Art**, she will lead the art gallery, studio and performing arts space in downtown Troy in its role as a vibrant organization serving the creative sector of the region. Visit artscenteronline.org.

CEO will facilitate 35 new prekindergarten slots in the **Troy City School District** following a nearly \$300,000 award by New York State Department of Education. The funding will pay for two additional classrooms for three year olds in need and additional staffing. CEO facilitates 276 universal pre-K slots in the Troy, Lansingburgh, Hoosick Valley, Hoosick Falls, Rensselaer and Cambridge school districts. Visit ceoempowers.org.

Saratoga National Bank and Trust Company has appointed David Kruczlnicki to its board of directors. Kruczlnicki also serves on the board of the bank's parent company, Arrow Financial Corporation, a role he has held since 1989. A resident of Malta, he teaches at **Siena College** and is president of a consulting firm that advises nonprofits on business planning. Visit saratoganational.com.



Christopher Brian Salon has opened the doors to its new salon at 90 Fourth Street, Suite 100, in Troy (photo above). Owner Christopher Feml, a nationally known stylist with more than a decade of high-end hair care experience, has revitalized a storefront on the street level of the historic Proctor's Building. Visit christopherbriansalon.com.



Stewart's Shops has celebrated a ribbon cutting and grand opening of its newly remodeled Wynantskill location at 184 Main Avenue (photo above). The company has more than 12 new construction projects scheduled in 2015, as well as dozens of additions and remodels. Visit stewartssshops.com.

Capital Roots raised a record-breaking \$90,000 at its ninth annual "Autumn Evening in the Garden," where nearly 350 attendees enjoyed farm-to-table culinary dishes served up by area chefs. The event kicked off the nonprofit's 40th anniversary celebration. Visit capitalroots.org.

The Tri-City ValleyCats have announced the promotion of Michelle Skinner to the role of assistant general manager. She has been with the club for six seasons and is the 2014 recipient of the New York-Penn League's prestigious JoAnn Weber Female Executive/Staff Member of the Year Award in recognition of outstanding contributions to her club, the league and the baseball community. Visit tcvalleycats.com.

Catholic Charities has cut the ribbon on a new kitchen facility at its **Sunnyside Child Development Center** in Troy. The renovated space will serve nutritious meals and snacks to low-income students and program attendees, thanks to the generosity of the Capital Region Builders & Remodelers Association, the Review Foundation, the Seymour Fox Foundation, the Golub Foundation, **Nigro Companies** and **Habitat for Humanity Capital District**. Visit ccrcda.org.

Rensselaer Polytechnic Institute has named Paul A. Bleicher, M.D., Ph.D., the 2015 William F. Glaser '53 Rensselaer Entrepreneur of the Year. Chief executive officer of OptumLabs and a Rensselaer alumnus, Bleicher is credited with developing InForm™, the technology that spearheaded the evolution of electronic data capture for pharmaceutical manufacturers and other life sciences companies. Visit rpi.edu.

events calendar 2015

NOVEMBER	DECEMBER	ADDITIONAL INFO
<p>Thursday • 11/5 Capitalize on Our Creative Economy What is a creative economy and what does it offer to businesses, nonprofits and local communities? Our featured panelists from the Regional Alliance for the Creative Economy will discuss how creative enterprises shape our diverse economy, provide economic opportunities and raise the profile of our region. Registration and breakfast at 7:30 a.m.; program 8 - 9:30 a.m. \$35 for members; \$50 for walk-in members; \$70 for future members. At The Century House, Route 9 in Latham. Sponsored by Vicarious Visions.</p> <p>Tuesday • 11/10 New Managers 101: A Crash Course for Your Success You earned your new supervisor position; this workshop will help you thrive in your role! Learn the skills and insights you need to lead with confidence and start producing results right away. Registration and breakfast at 7:30 a.m.; program 8-9:30 a.m. \$35 members; \$50 walk-in members; \$70 future members. At Pat's Barn, 100 Defreest Drive, Rensselaer Technology Park, North Greenbush. Sponsored by MicroKnowledge, Inc. and Pierce Communications.</p> <p>Thursday • 11/19 Free Member Orientation Breakfast Open to all members and your employees, this no-cost program is a great way to make the most of Chamber membership and discover all of our valuable benefits. Meet our staff and bring plenty of business cards to distribute. Great networking opportunity! No charge; registration required. At the Capital District YMCA, 20 Community Way in East Greenbush. Sponsored by Thomas K. Judd & Associates.</p>	<p>Tuesday • 12/1 Sandler Sales Training for Small Businesses Do you sometimes feel like you're "winging it" when it comes to sales? Get the strategies you need to succeed at this no-cost workshop. Registration and breakfast at 8 a.m.; program 8:30- 9:30 a.m. At the Chamber's downstairs conference room. Make your reservation today as space is limited. RSVP to Gabrielle Polce at gpolce@renscochamber.com.</p> <p>Sunday • 12/6 33rd Annual Troy Victorian Stroll The region's premier holiday event, attracting thousands of visitors from all over the Northeast. Food, fun, live music, theatre, crafts, shopping, and more. 11 a.m. to 5 p.m. For a full schedule of events and activities, visit victorianstroll.com. The Stroll is presented by the Chamber and the City of Troy and funded entirely through the generosity of individual and corporate donors, including our platinum sponsors: Bouchey Financial Group, Ltd. Bouchey & Clarke Benefits, Inc.; <i>Capital Region Living</i>; Dunkin' Donuts; E. Stewart Jones Hacker Murphy, LLC; Fagan Associates, Inc.; First Niagara; MVP Health Care; Pioneer Bank; Rensselaer Polytechnic Institute; Saratoga Eagle Sales & Service; Saratoga National Bank and Trust Co.; Troy BID; and Troy LDC.</p> <p>Thursday • 12/10 Holiday NetworkingPlus Luncheon Bring plenty of business cards; enter to win a Spotlight article or one of our exciting and valuable door prizes. Guess the number of candies in the jar and win two JetBlue airline tickets, courtesy of JetBlue! At The Century House, Route 9 in Latham. Sponsored by Bouchey Financial Group, Ltd. Bouchey & Clarke Benefits, Inc.; CAP COM Federal Credit Union; Empire State College; GroffNetWorks, LLC; and Tri City Rentals.</p>	<p>TIMES: <i>All breakfast events have registration and breakfast at 7:30 a.m., with the program from 8-9 a.m. (unless otherwise noted).</i></p> <p><i>All luncheon events have registration and lunch at 11:30 a.m., with the program from 12-1 p.m. (unless otherwise noted).</i></p> <p>COSTS: <i>All programs are \$35 (unless otherwise noted) for members who have pre-registered. The cost for walk-in members is \$50. The cost for future members is \$70 (unless otherwise noted).</i></p> <p>No-shows will be billed; 24-hour notice is required for all cancellations.</p> <hr/> <p>Register online at: renscochamber.com/events</p> <p>Questions? Call us at 518.274.7020.</p> <p><i>If you have special requirements, please contact us one month prior to event to ensure we are able to provide for your needs.</i></p>

WIN JETBLUE TICKETS

Holiday Networking Luncheon Dec. 10th

Enjoy networking with a holiday flair at the Chamber's NetworkingPlus Luncheon on Thursday, December 10, at The Century House, Route 9 in Latham. Networking is the number one reason why members join the Chamber and this networking event is our most popular of the year! Featuring more than 60 great door prizes, our holiday networking event is a sell-out every year, so be sure to reserve your seat early. Bring plenty of business cards; guests are also invited to bring door prizes for giveaways. This year, you have a chance to win a pair of round-trip JetBlue tickets to be used between December 10, 2015 and December 10, 2016 to any destination served by the airline from the Albany International Airport. JetBlue will launch its first flights from Albany on December 10, 2015. The tickets will go to the winner of the Chamber's "Guess the Number of Candies in the Jar" contest. Three guesses for \$10 or one guess for \$5. The winner will be the closest guess without going over.

Register online at renscochamber.com/events. Registration and lunch are at 11:30 a.m., with the program from 12 to 1 p.m. Reservations are \$35 for members; \$50 for walk-in members; \$70 for future members. Sponsored by Bouchey Financial Group, Ltd. | Bouchey & Clarke Benefits, Inc.; CAP COM Federal Credit Union; Empire State College; Groff NetWorks, LLC; JetBlue; and Tri City Rentals.



GREAT GIFT IDEA

NetworkingPlus Passes for 2016

The Chamber's money-saving NetworkingPlus Series pass is available now. For just \$175 you can lock in all six of the Chamber's popular NetworkingPlus programs in 2016 — that's six events for the price of five. These passes make great holiday gifts for business professionals and they are transferable among co-workers for even greater value. Give the gift that keeps on giving all year long. Contact Events Coordinator Gabrielle Polce at gpolce@renscochamber.com for information and pass purchasing.



Check Out These Chamber Benefits

Here's a quick reminder of just some of the benefits we offer to you and all of your employees. For a full listing of member benefits visit renscochamber.com.

ONLINE COMMUNITY CALENDAR

Got a holiday event coming up? An annual fundraiser? Be sure to post your events on the Chamber's free Community Calendar. Just go to renscochamber.com and click on the Events tab. Our website averages more than 15,000 visits per month and the Community Calendar is one of our most accessed features.



MEMBER NEWS

Is your business getting the attention it deserves? With our online Member News feature you can reach the regional business community with news about recent hires, awarded contracts, new clients, industry recognition, company milestones and more. Is your business "adopting" a family for the holiday season? Are you sponsoring a food drive for the needy? Tell us about it! Visit renscochamber.com and click on the "News" tab. Need help with posting calendar or news items? Communications & Web Strategies Manager Staci O'Neill at 518.274.7020, ext. 16 or soneill@renscochamber.com.

NEW BENEFIT

Chamber Introduces "Save Local Now"

Save Local Now, the Chamber's newest member marketing benefit, will help YOU reach more customers. The Save Local Now initiative provides each of our members with a digital platform equipped with the tools needed to better promote your business: content publishing, search engine optimization, email marketing and social sharing. Learn more about digital marketing with SLN experts from the comfort of your home or office. For details, go to renscochamber.com and click on Member Benefits or contact Communications & Web Strategies Manager Staci O'Neill at 518.274.7020, ext. 16 or soneill@renscochamber.com. Start saving today!



CHAMBER MEMBER

spotlights



Coldwell Banker Prime Properties'

Jaymie Denny assists residential buyers and sellers with the best of both worlds: the resources and expertise of the number one Coldwell Banker affiliate in New York State, along with the



personalized, hometown knowledge and service of a local real estate professional.

"My priority is to provide clients with unparalleled customer service, backed by the outstanding network of Coldwell Banker Prime Properties," said Denny, a fulltime licensed realtor. "It's a win-win for clients while they are navigating through the life-changing event of buying a home, selling a home or relocating. Whatever your goals, I can help you achieve them."

An experienced registered nurse, Denny's transition to a career in real estate came by way of a talent for interior design and decorating. "I love homes and have an eye for design, which led me to complete a program in interior decorating at Hudson Valley Community College," said Denny. "It was a natural transition, along with my people skills, to combine my interests in a career that would reflect both passions. I really enjoy guiding clients through the world of real estate and helping them realize their dreams."

With residential inventories at lower-than-average levels in the Capital Region, the real estate business is brisk for both buyers and sellers, said Denny. "It's very busy right now and properties priced right are moving quickly, even through the winter months," she said. Coldwell Banker Prime Properties, an independently owned and operated affiliate of Coldwell Banker Real Estate Corporation, has 400 sales associates in 16 offices across the state and offers one of the most visited real estate websites in the region.

COLDWELL BANKER PRIME PROPERTIES
274 TROY ROAD, SUITE 300 | RENSSELAER, NY 12144
PHONE: 518.610.5428
COLDWELLBANKERPRIME.COM/JAYMIE.DENNY



From the time it opened in 1993, **Brown's Brewing Company** has been known as a producer of award-winning craft beer, a unique restaurant and a popular gathering place for the community. The first brewpub in the Capital Region, and now the largest brewpub in New York State, Brown's Brewing encompasses historic buildings from 417 to 425

River Street along Troy's iconic waterfront, as well as a 20,000-barrel-production brewery on the Walloomsac River in Hoosick Falls (photo above). The restored and renovated spaces in Troy are home to Brown's Taproom (Voted Best Brewpub in the Capital Region since 2008 by *Metroland* readers), Brown's Malt Room and Brown's Revolution Hall. The Walloomsac facility is the center of Brown's brewing operations and houses a taproom and tour center in a 19th century renovated mill.

"We're always looking for new ways for patrons to enjoy the Brown's experience," said Kelly Brown, co-owner with her husband, Garry. "Revolution Hall is a well-appointed event space with a full catering kitchen. Now open is 'The Hudson River Room,' an upstairs space for intimate parties (up to 30 people) with a beautiful view of the river. The Malt Room is one of Troy's best-kept secrets, with more than 40 hand-selected bourbons, wines and scotches, as well as Brown's cask conditioned ales, all in a beautifully renovated cellar with comfortable furnishings. Our Walloomsac Taproom is a scenic and relaxing setting in which to enjoy craft beer. We've also launched a brand new website that makes it easier than ever to check out what we have to offer at our four unique venues."

Committed to partnering locally, the company is introducing Brown's Brewing branded cycling jerseys and block printed items by a local artist in time for the holidays. Brown's latest seasonal brew is one of its most popular. Uncommon Porter is a collaboration with Uncommon Grounds, a local coffee company, and brewed using three types of beans for flavor. "It's flying out of the vat," said Kelly.

BROWN'S BREWING CO.
417 RIVER STREET | TROY, NY 12180
50 FACTORY RD | HOOSICK FALLS, NY 12090
BROWNSBREWING.COM

Complimentary Spotlights are awarded by random drawing at Chamber events. To purchase a Spotlight, contact Staci O'Neill at soneill@renscochamber.com. Members must be in good standing and not have been featured within the past 24 months.

Workforce Development Savings

Are you looking for affordable, effective employee training and recruitment? Capital Region Workforce New York provides resources to assist businesses in Rensselaer, Albany and Schenectady counties. New Employee Training Funds reimburse eligible businesses up to 50% of new employee wages, for as long as 10 weeks of on-the-job training. Existing Worker Training Funds is a matching funds program to upgrade the skills of your existing employees through on- and off-site training, and classroom training. Recruitment, placement and assessment services are also available. Visit renscochamber.com/edp.

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EMPOWERMENT SERIES

Are You a New Manager? Learn Strategies for Success



Learn how to thrive in your new management position with the Chamber's upcoming professional development program, **New Managers 101: A Crash Course for Your Success**. New

managers and experienced supervisors with little or no formal training will learn the skills needed to lead with confidence, including:

- » How to start producing results right away.
- » Ways to avoid problems that can sabotage you.
- » What it takes to get productivity from people who aren't used to you being "the boss."
- » How to better support your supervisor and get more backing in return.
- » How to increase your visibility and earn the respect your position deserves.

Our presenter is Kimberly A. Fredericks (photo left), Ph.D, MPA, RD, associate dean, professor and chair of graduate programs at The Sage Colleges. She has expertise in social network analysis and evaluation in public and non-profit industries. Dr. Fredericks has consulted for many groups and her work has appeared in *New Directions for Evaluation* and the *American Journal of Evaluation*. Don't miss this value-packed program that will give you the strategies you need to succeed.

Register now for **New Managers 101** on Tuesday, November 10 at Pat's Barn, 100 Defreest Drive, Rensselaer Technology Park in North Greenbush. Registration and breakfast at 7:30 a.m.; program 8-9:30 a.m. \$35 members; \$50 walk-in members; \$70 future members. Sponsored by MicroKnowledge, Inc. and Pierce Communications.

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COMPUTER TRAINING & CONSULTING

PIERCE COMMUNICATIONS
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FOR YOU & YOUR EMPLOYEES

Open Enrollment for Health Insurance is Now

The month of November is an open enrollment period for health insurance through the Chamber, available to all members in good standing and their employees. Bouchey & Clarke Benefits, Inc., the Chamber's benefits administrator, and regional insurance carriers are ready to present 2016 rates and plan designs. Now is the time for you and your employees to get information about money-saving options exclusive to our membership. The professionals at Bouchey & Clarke have up-to-date details and comparisons among plans, providing your business or nonprofit with the HR assistance your employees are looking for. In addition, the Chamber is hosting **Open Enrollment Informational Sessions on Wednesday, November 4, from Noon - 4:30 p.m. and Friday, November 20, from 8:30 a.m. - 1 p.m.** These no-cost sessions will be held at the Chamber offices, 90 Fourth Street in Troy. Representatives of Bouchey & Clarke and insurance carriers will be on hand to discuss plan options. You and your employees are welcome to drop in at any time

during the sessions to ask questions and speak directly with health insurance professionals. Contact Bouchey & Clarke at 518.720.8888.

OPEN ENROLLMENT AT A GLANCE

- New benefits/rates take effect January 1, 2016.
- Enrollment deadline is December 1, 2015.
- New ID cards will be issued for anyone changing or joining a plan for January 1.
- Under MVP Health Care, dependents are covered through age 26; age 30 with an available rider.
- Pediatric Dental Coverage is required for all dependents through age 19. Waivers available.
- Guardian dental rates are not increasing for January 2016.
- All COBRA subscribers have the same opportunities to make changes.
- Monthly ACH billing/processing is available.
- REMEMBER YOUR 2015 CDPHP LIFEPOINTS / MVP WELLNESS CREDITS.

INTERNATIONAL TRAVEL

Discover & Explore Cuba with Linda Hillman!

The Chamber, in partnership with the Saratoga County Chamber of Commerce, is pleased to present "Discover & Explore Cuba," a six-day tour of the Caribbean country including an insider's look at the nation's economic, educational and cultural life. Departing February 9, 2016 from Miami, Florida, join Chamber President Linda Hillman for this Chamber Discoveries trip including a panoramic tour of Havana, a day trip to Pinar del Rio, visits to the San Jose Craft Market, the Arte Corte Community Project, Hemmingway's Retreat



and more. Tour tobacco and organic farms and even take a salsa lesson! Cost is \$3,709 per person, including airfare and accommodations at the Memories Miramar hotel. For information and a brochure, visit renscochamber.com and click on Chamber News. Contact Cindy Lovely at clovely@renscochamber.com or Kathleen Fyfe at kfyfe@saratoga.org.