ASK THE EXPERT:

MAKE A DIFFERENCE

Give to Chamber's Van Rensselaer Fund

ooking for a great way to invest in the quality of life in our local communities? The Chamber has the answer. A gift to the "Van Rensselaer Fund - Rensselaer County Regional Chamber of Commerce," allows us to put your corporate or private donation directly to work to make a lasting, tangible difference.

will make a real difference in how they do business."

The Community Foundation, one of 700 nationwide, represents one of the fastest growing sectors of philanthropy. Donors recognize the foundation as an effective and innovative giving vehicle, one that combines maximum tax savings with the opportunity to make a direct and lasting

difference. Since its founding in 1968, The Community Foundation has gathered and grown charitable



The Van Rensselaer Fund is an opportunity for the Chamber to receive gifts from your business or organization for a variety of member-focused initiatives, directly assisting businesses, non-profits, and individuals to grow and succeed in Rensselaer County. The fund is a legal vehicle used to support arts, culture, and education, and to promote economic vitality. We've established this mutual field of interest agreement with The Community Foundation for the Greater Capital Region in order to expand and diversify our offerings, provide scholarships for educational, entrepreneurial programs and more, greatly enhancing member programs and services. As a financial tool the fund also allows the Chamber to apply for and receive grants from multiple funders.

"The Van Rensselaer Fund is an exciting opportunity for the Chamber and for the business community," said President Linda Hillman (photo, right). "Our membership can benefit in practical, valuable ways that

assets and granted more than \$30 million to benefit the regional

community. The organization manages more than 325 charitable funds for organizations, businesses, families, and individuals. The impact of the funds and their donors is far greater than what could be accomplished individually, noted President and CEO Karen Bilowith (photo, left).

"We're very pleased to work with the Rensselaer County Regional Chamber of Commerce," said Ms. Bilowith. "It is a vibrant, proactive, not-for-profit organization dedicated to its mission. Together, we can assist the Chamber to reach even more of its goals on behalf of its membership."

Gifts of all levels make a valuable difference, and donations may be designated to fulfill a specific purpose or benefit a program. Donors enjoy the tax benefits of a charitable contribution. If you or your company would like to make a donation to the fund, contact Linda Hillman at lhillman@renscochamber. com or 518.274.7020. We appreciate your support!

Small Business Assistance

James Conroy is a senior vice president with New York Business Development Corp (NYBDC), a lending consortium that works with banks to provide nontraditional loans to small businesses in order to promote economic development, job opportunities and prosperity in New York State.



Q: I'm just a start-up company. Can I get financing?

A: Banks are aggressively seeking business loans again, which is good for entrepreneurs. Even if a bank is hesitant about making a loan, NYBDC and/or the U.S. Small Business Administration (SBA) can participate in the loan and reduce the risk. There are many resources available to help start-up companies get financing.

Q: What are SBA loans and who is eligible?

A: The vast majority of for-profit businesses are eligible for SBA assistance. SBA has two key programs. The 7a Program provides a loan guaranty to a lender to make a loan to a business that may not otherwise get financing. Most financial institutions can access the 7a Program. The SBA 504 Program helps companies borrow up to 90% of an eligible real estate or equipment project. Only 300 Certified Development Companies exist to offer the 504 Program, and NYBDC is the third largest in the U.S. Loan sizes can range from \$25,000 - \$5,000,000. More can be found at www.nybdc.com.

Q: How do I get started?

A: First, write down a plan, including how the loan will be used and complete projections to show how it can be repaid. Projections should be conservative and well-supported. Second, provide a complete application to the lender as quickly as possible. The clarity and quality of your application has a tremendous impact on how a lender perceives you and your business. Third, when asked for information or questions, provide a response immediately. This helps keep your application "front of mind" and will help speed up the lender's decision making process.



Regional Chamber of Commerce (RCRCC) 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.

The Rensselaer County

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

Linda Hillman, President 255 River Street, Troy, New York 12180 Telephone: 518.274.7020 | Fax: 518.272.7729 www.renscochamber.com

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LEADING THE WAY

First Niagara & ValleyCats Support VR Fund



Peter Cosgrove First Niagara

√wo companies are leading the way toward generous support of the "Van Rensselaer Fund - Rensselaer County Regional Chamber of Commerce." First Niagara and the Tri-City ValleyCats provide necessary support to the Chamber's awardwinning program, The Leadership Institute, now in its 10th successful year. Both choose to give through the Van Rensselaer Fund, which benefits the giver and the recipient.

"The Leadership Institute is a highly effective training resource," said Peter Cosgrove, Upstate New York president at First Niagara, the program's exclusive corporate sponsor. "At First Niagara, we value the power of mentoring and the lasting impact it has in our community."

The ValleyCats presented a \$4,000 donation to inaugurate the Tri-City ValleyCats Scholarships of The Leadership Institute through the VR Fund. The donation created two scholarships, one to a non-profit applicant and another to a small business candidate.

"The experience and resources provided to Leadership participants is top notch," said Rick Murphy, ValleyCats' vice president and general manager. "The 'Cats believe in the power of this program and have witnessed its decade-long growth. The community impact of Leadership is immeasurable, which is why we continue to support it."



Rick Murphy, Tri-City ValleyCats

NEW MEMBERS

Capital Home & Business, LLC Insurance Agency

Insurance Rep: Kevin Skuse 550 Hoosick Street Troy, NY 12180 Phone: 518.390.5681 www.troyinsurance.info

Carey Electric, Inc.

Electricians Rep: Michael A. Carey, Jr. 199 West Sand Lake Road Wynantskill, NY 12198 Phone: 518.283.5431 www.careyelectricinc.com

Technical & Business Writing Services

Technical Writing Rep: David T. Hunn 115 Brunswick Road Troy, NY 12180 Phone: 518.271.7810

Freeway Insurance Services

Insurance Rep: Brandee Henry 351 Broadway Troy, NY 12180 Phone: 518.271.1185 www.freewayinsurance.com

One Trick Pony: Guided Horseback Rides

Recreation Rep: Richard Lundy 542 Kautz Hollow Road Pittstown, NY 12094 Phone: 518.663.5542

Paychex, Inc.

Payroll Preparation Services/Tax Filing Rep: Hunter Moffatt 94 New Karner Road Albany, NY 12203 Phone: 518.337.6221 www.paychex.com

CloseUP Conversation w/



Communications & Marketing Coordinator Chyresse Wells helps members maximize their business exposure and strengthen brand recognition in the Capital Region.

The Chamber offers more high-impact benefits for your business than ever before! My job is to customize marketing packages to communicate your message loud and clear, both in-print and online, and all within your budget. No budget? Social Media is a great place to start. Leverage the Chamber's growing platforms (1,000+ followers) to build your own network:

- Post from your organization's Facebook page directly to the Chamber's Facebook page by sharing links to your website, upcoming events, or other news at www.facebook.com/renscochamber
- Tweet your news/events and include the Chamber's Twitter handle. We'll retweet and share your news with our followers at @renscochamber
- Spark discussion in the Chamber's LinkedIn Group. Share your news/events and engage others. Visit www.linkedin. com and search for Rensselaer County Regional Chamber of Commerce under groups to join. Or visit the Chamber's LinkedIn Company page to view the group at: www.linkedin.com/company/rensselaer-county-regional-chamber-of-commerce

MEMBER NEWS



Heslin Rothenberg Farley & Mesiti PC Partner David P. Miranda began his term as president-elect of the New York State Bar Association on June 1. His one-year term as president begins June 2015. Mr. Miranda, who is a member of the Chamber's board of directors, represents the first Capital Region attorney in more than a decade to lead the NYS Bar Association.

architecture+ has been selected by the Dormitory
Authority of the State of New York to design \$20 million in
renovations and additions to Hutchings Psychiatric Center, a
comprehensive mental health facility and regional Center of
Excellence in Syracuse. The completed project will include
50 state-of-the-art psychiatric beds and is part of an ongoing
master plan by the New York State Office of Mental Health to
update the 40-year-old campus

American Housing Foundation, Inc. Executive Director Garry J. Kearns has been awarded the "Third Age Achievement Award" for volunteerism from Senior Services of Albany. He received the honor at the organization's 18th annual awards ceremony. The awards recognize outstanding individuals who make significant, ongoing volunteer contributions in the Capital Region.



Wrangler's | The Wild East Saloon has opened at 346 Columbia Turnpike in Rensselaer with a ribbon-cutting ceremony (photo above). The bar and grille offers food, spirits, sports, Quick Draw, music and more than 30 signature dipping sauces. Visit www.wranglerseastsaloon.com.

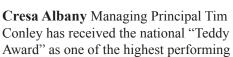


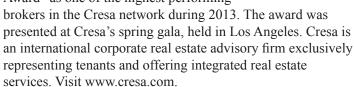
Photo by JS Carras, The Record

Grace Fellowship Church has launched a new campus at 73 Troy Road, Suite 1A, in East Greenbush with a recent ribbon-cutting celebration (photo above). The church now has four locations as well as online faith resources available at www.gracefellowship.com.

Comfort Inn and Suites at 99 Miller Road in Castleton has received the prestigious 2014 Gold Hospitality Award from Choice Hotels International, Inc. The award distinguishes top hotels that consistently demonstrate exceptional levels of guest satisfaction and superior service.

Kinderhook Bank Corp. has appointed Jennifer K. Harvey, Esq. and Nancy Patzwahl, CPA to its board of directors. Harvey (top photo) is a partner with the law firm of Couch White, LLP and is a member of the firm's construction, commercial litigation and government contracts practice groups. Patzwahl is a partner with the firm Pattison, Koskey, Howe & Bucci, CPAs, PC and has more than 20 years of experience in estate, trust and gift taxation.







events calendar 2014

JULY

Thursday • 7/10 Member Orientation Breakfast

Calling all members and their employees, Chamber newbies and long-time members! Discover how to make the most of your membership with this free program. Meet our staff, including President Linda Hillman, and bring plenty of business cards for networking. No charge; registration required. At The Eddy Alzheimer's Center, Hawthorne Ridge, 30 Community Way in East Greenbush. Sponsored by Thomas K. Judd & Associates; and Moynihan and Associates, Merrill Lynch Wealth Management..

Tuesday • 7/15

NetworkingPlus Breakfast

Networking is the number one reason why members join the Chamber. Table rotations, talking points, and ambassador facilitation make for a valuable, high-impact program. Bring plenty of business cards; enter to win a Spotlight article in this newsletter. At Comfort Inn & Suites, 99 Miller Road in Schodack. Sponsored by CAP COM Federal Credit Union; CDTA; Greenbush Eye Center; and Groff NetWorks, LLC.

Monday • 7/28

Annual Golf Classic @ Country Club of Troy
Golf packages are \$195 per golfer; \$780 per
foursome; \$35 for dinner only. Check-in 10:30
a.m.; lunch 11 a.m.; tee-off noon; dinner 5:30
p.m. Sponsorships are available at all levels,
to fit every budget. Call today! Sponsored by
CDPHP; Pioneer Bank; CornerStone Telephone
Company; E. Stewart Jones Law Firm, PLLC;
Hilton Garden Inn; Turner Construction Co.;
Thomas K. Judd & Associates; CAP COM Federal
Credit Union; Bouchey Financial Group, Ltd.;
Bouchey & Clarke Benefits, Inc.; DeCrescente
Distributing Company; Mosaic Associates
Architects; SaxBST.

AUGUST

Tuesday • 8/5 Quick Learn Session

Managing Meetings & Sharing Calendars
Spend two hours with expert instructors from
MicroKnowledge, Inc. and learn new computer
skills at lunchtime! This hands-on training course
will teach you how to use Microsoft Outlook
calendars, set appointments, schedule meetings,
track responses, share information and more!
Now is the time to train yourself and your staff
for greater efficiency at considerable savings.
Registration at 11:30 a.m., program 12-2 p.m.
Bring a brown bag lunch! Cost is \$79 members;
\$99 future members/walk-ins. Seating is limited.
At the Chamber, 255 River Street in Troy.

Thursday • 8/14 Tech Valley Series for Empowering Women "Wonder Women Roundtables"

Our popular women's initiative is back. Join us for this special Roundtables Mentoring Breakfast featuring more than a dozen regional wonder women facilitating a series of 20-minute discussions. Participants will "table-hop" and interact in lively and candid conversations about career challenges and successful strategies. Bring your cape and discover the wonder woman in you! Registration, continental breakfast, networking and expo booths at 7:30 a.m.; program 8-9:30 a.m. Cost is \$35 for members; \$50 for future members and walk-ins. Expo booths are \$300 each. At The Century House, Route 9 in Latham. Major underwriters are Bouchey Financial Group, Ltd. and SEFCU. Underwriting sponsors are Hoosick Valley Contractors, Inc. (HVC, Inc.) and Turner Construction Company. Sponsorship opportunities are still available. Contact Kate Ollier at 518.274.7020, ext. 23 or email kollier@ renscochamber.com.

TIMES:

All breakfast events have registration and breakfast at 7:30 a.m., with the program from 8-9 a.m. (unless otherwise noted).

ADDITIONAL INFO

All luncheon events have registration and lunch at 11:30 a.m., with the program from 12-1 p.m. (unless otherwise noted).

COSTS:

NetworkingPlus programs are \$30 (unless otherwise noted) for members who have pre-registered. Walk-ins and future member registrations are \$45 each.

All other programs are \$35 (unless otherwise noted) for members who have pre-registered. Walk-ins and future member registrations are \$50 each.

<u>Please Note: No-shows will be billed.</u> 24-hour notice is required for all cancellations.

Register online at:

www.renscochamber.com/events

Questions?

Call us at 518.274.7020.

If you have special requirements, please contact us one month prior to event to ensure we are able to provide for your needs.

SAVE THE DATE

Van Rensselaer Dinner & Awards Sept. 23

nationalgrid





The Chamber presents the 2014 Van Rensselaer Dinner and Awards, a celebration of excellence in the regional business community. For more than two decades these prestigious honors have recognized corporations, small businesses, and exceptional individuals in the Rensselaer Gateway communities who invest in the economic, cultural, and humanitarian advancement of our region and act as ready and willing partners to other businesses and organizations. This year's award recipients are: National Grid, The Van Rensselaer Corporate Award; Gettysburg Flag Works, The Van Rensselaer Small Business Award; and **Eileen C. Bagnoli**, The Edward H. Pattison Citizenship Award, also known as "The Ebbie."

Acknowledge this year's award recipients with a custom "Note of Congratulations" in the Van Rensselaer dinner

and awards program. Full color, half-page ads are \$250. Deadline to reserve space is August 27 at 5 p.m.; deadline to send electronic files is September 3 at 5 p.m. Send files to kollier@renscochamber.com.

Register now for the Van Rensselaer Dinner on Tuesday, September 23 at the Hilton Garden Inn, 235 Hoosick Street in Troy. Cocktail reception at 5:30 p.m.; awards and dinner at 6:30 p.m. \$120 per person; \$1,495 for Chairman's circle table of 10.







Underwritten by Capital Bank, CDPHP and The Phoenix Companies

SOCIAL NETWORKING

Are You Our Next Cover Photo?

Te want to feature YOUR business as our "Throwback Thursday" Facebook cover photo! The Chamber is rolling out this exciting new way to gain exposure for your business by celebrating your organization's history and dedication to our community. Send us a photo of past accomplishments, your business, or your staff from "back in the day" and we'll feature it as our Facebook page cover photo, Thursday



through Sunday. Businesses will be chosen at random each week. Be sure to submit electronic images at least 315 pixels tall, or send us a few shots and we will put together a collage for you. What are you waiting for? Thursday is coming around again! Send your blast from the past to cwells@renscochamber.com today.

AN EVENING TO REMEMBER Chamber's Annual Dinner a Success



The Chamber's 114th Annual Dinner {with a twist} attracted nearly 500 regional professionals to the Franklin Plaza Ballroom in Troy for an evening of non-stop networking, gourmet cuisine, valuable door prizes and our popular Business Expo, featuring 50 showcases. Special thanks to all of our generous sponsors listed below.

Photo above (l-r): Tom Keaney, project executive, Columbia Development Companies; Sarah Baluch, director of restaurant sales, BBL Construction Services; Carrie Hillenbrandt, director of sales and marketing, BBL Construction Services; and Linda Hillman, Chamber president. Photo at right (l-r): Bryce Cutler, assistant vice president and branch manager, NBT Bank; and Brian Borden, vice president, NBT Bank. Photos by Joan Heffler.















Sponsored by BBL Family of Companies; Bouchey & Clarke Benefits, Inc.; Bouchey Financial Group, Ltd.; Columbia Development Companies; CDPHP; and NBT Bank.

CHAMBER MEMBER lights



Peter J. Sleasman State Farm is a full service risk management firm providing business owners, families and individuals an experience focused on education and consultation. The firm offers insurance and financial services tailored to meet the goals of each client, all with the financial integrity of the State Farm Insurance Companies, ranked 44 on the 2013 Fortune 500 list.

"Honesty, respect, professionalism. These words are my business philosophy and have distinguished The Sleasman Agency since its founding in 2008," said Sleasman. "They are

deeply entrenched values practiced daily by myself and our team of licensed insurance professionals, who share my belief that our clients deserve only the best products and service."

By applying risk management tools, such as life insurance, disability coverage, property and casualty insurance, The Sleasman Agency helps clients understand and plan for the unexpected as well as take advantage of financial opportunities. "It can be a liberating experience for our clients to mitigate or remove self-identified risks," said Sleasman. "They can free themselves of the worry of 'what if' scenarios, and focus on achieving and succeeding."

Proper planning makes it possible for business owners to recover from disasters, and families to maintain financial stability when a loved one prematurely dies or is disabled. In addition, professional financial services help clients reach savings and investment goals for future security.

"Those of us in the insurance and financial services industry believe in the products we provide and the work we do," said Sleasman. "We understand our unique role and the difference we make in families and in communities."

STATE FARM INSURANCE PETER SLEASMAN 108 MAIN AVENUE | WYNANTSKILL, NY 12198 PHONE: 518.286.2886 | WWW.INSUREMEPETE.COM



Jandali Realty is a comprehensive real estate company working with buyers, sellers, renters, investors and property owners. Kareem Jandali started in real estate at the age of 22, selling his first house within eight days of obtaining his real estate license. Since then he has become the go-to realtor for the Collar City. "I'm known as 'the Troy guy," said Jandali. "I've had other brokers refer their clients to me, which is a huge honor."

But Jandali Realty and its owner's accomplishments go far beyond Troy, into the global real estate market. "I sell in many areas, including

overseas in places like the Middle East and Europe. I have my CIPS (Certified International Property Specialist) designation, which less than 1% of realtors in the United States have. I work very well with foreign clients looking to invest in America and in this region, which has a growing global profile."

In addition to assisting investors, both globally and locally, to realize a 10 to 50% return on their real estate investments, Jandali owns 19 rental properties himself. He also provides property management services to other landlords. And in the true spirit of entrepreneurship, Jandali pays it forward by teaching adult students about real estate and acting as a mentor for anyone interested in the field or looking for an investment. Together with Kevin Skuse, his brother-in-law, the two co-founded Capital Home & Business, LLC, an insurance company located within his realty offices, providing clients with real estate and insurance services under one roof.

"I have a real love for Troy and I like to see people succeed," said Jandali. "It builds good community when we work together and share knowledge. There's enough opportunity out there for everyone to achieve their dreams."

JANDALI REALTY 550 HOOSICK STREET | TROY, NY 12180 PHONE: 518.271.1100 | WWW.JANDALIREALTY.COM

Complimentary Spotlights are awarded by random drawing at Chamber events. To purchase a Spotlight, contact Chyresse Wells at 518.274.7020, ext. 16 or cwells@renscochamber.com. Members must be in good standing and not have been featured within the past 24 months.

insight into...

Get Attention for Your Business

ooking for a great way to get your business the Lexposure it deserves? Post your latest news items on the Chamber's website by using our online form: visit renscochamber.com > News > Member News. Send us news for consideration in our monthly newsletter, insight at news@renscochamber.com. Have you got a new employee? A new client? Relocating or expanding? How about new products or services? Whatever is happening at your business or non-profit organization, we'd like to hear about it and so would our membership. Get started today!

2014 BOARD OF DIRECTORS

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VIP PACKAGES FOR YOUR CLIENTS & GUESTS

Golf Classic Tees-Off July 28 at CC of Troy

The 2014 Golf Classic: A Day of Clubs, Carts & Connections gets underway on Monday, July 28 at the award-winning Country Club of Troy. A popular event for golfers and non-golfers alike, it's a great way to network or treat a client or guest while enjoying a day on the links. Registration is at 10:30 a.m., with lunch at 11 a.m. and a noon shotgun start. Golf packages are \$195 per person or \$780 per foursome and include lunch, dinner, cart, and more. For an additional \$50 per person, you can pre-order a VIP Package that includes all of the

invited to join us for a 5:30 p.m. dinner at the clubhouse. Businesses and nonprofits can take advantage of a variety of sponsorship opportunities for every sized budget: underwriting sponsors, contest sponsors, raffle prize donations and flag sponsors. Contact Kate Ollier at 518.274.7020, ext. 23 or email kollier@renscochamber.com. Thank you to our major sponsors (as of printing):

day's golfing challenges, valuable raffle tickets and

mulligans (an \$80 value) and a Mystery Raffle

Prize ticket. For \$35 per person, non-golfers are

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HOLE-IN-ONE Sponsors





Sponsor



You Don't Have to Golf to Win Big!



Tet in on this year's exciting raffle prizes, including: 1st Grand Prize Two Nights in Lake Placid at the Mirror Lake Inn (courtesy of www. mirrorlakeinn.com); 2nd Grand Prize Overnight Stay & Golf For Two in Cooperstown at The Cooper Inn and Leatherstocking Golf Course (courtesy of www.otesaga.com); 3rd Grand Prize Custom Golf Cufflinks featuring a contemporary design in silver (courtesy of www.jkbloom.com). More than 50 other exciting prizes! Tickets are \$4 each/eight for \$20. Drawing at the Golf Classic; winners do not have to be present. For tickets, call the Chamber at 518.274.7020.

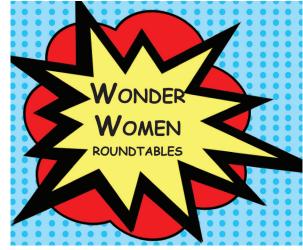
LOVE A MYSTERY??? Win our Mystery Raffle Prize, valued at more than \$3,000 (yes, you read that right, three TRY THIS! zeros). Tickets are \$10 each - get yours today!

EMPOWERING WOMEN SERIES

Discover the "Wonder Woman" in You: Aug. 14

earn how to harness the power within you, build your professional and personal Inetwork and find role models to inspire you at the Chamber's upcoming "Wonder Women Roundtables," the latest in our popular Tech Valley Series for Empowering Women.

We're gathering together more than a dozen of the region's top women professionals and letting them do what they do best: share their experiences and strategies for success. This powerhouse group will facilitate a series of three 20-minute roundtables for attendees, sparking lively and candid conversations about career challenges and solutions. Bring your cape and discover the wonder woman in you!



Register now for Wonder Women Roundtables on Thursday, August 14 at The Century House, Route 9 in Latham. 7:30 a.m.-9:30 a.m. \$35 members; \$50 future members and walk-ins. Expo booths \$300. Sponsorship opportunities available. Call today!









Major underwriters are Bouchey Financial Group, Ltd.; and SEFCU. Underwriting sponsors are Hoosick Valley Contractors, Inc. (HVC, Inc.); and Turner Construction Company.