



# RENSCONNECT

WHERE BUSINESS + COMMUNITY CONVERGE

## CAPITAL IDEAS

### Connecting Members with Financial Solutions

When St. Paul's Center in Rensselaer, a non-profit organization providing emergency shelter to mothers and their children, had the chance to build new apartment units, it was an opportunity not to be missed. "We received a state award to purchase the property but the money wasn't immediately available," said Tracy Pitcher, executive director. "We needed a line of credit to acquire it before the window of opportunity closed."

St. Paul's turned to the Community Loan Fund of the Capital Region and found not only a solution but a long-term financial relationship. St. Paul's is now constructing a six-unit building at 214 Washington Avenue and renovating a four-unit property at number 212. In an interesting turnabout, when St. Paul's recently received a generous bequest, the organization decided to invest the money with the Community Loan Fund. "Thanks to the Community Loan Fund, we were able to keep our projects moving forward," said Pitcher. "They understand the nature of a non-profit organization." **To learn more, visit [mycommunityloanfund.org](http://mycommunityloanfund.org).**

**The Chamber is committed to connecting members with resources for loans, capital investments and other financial solutions, helping businesses and organizations thrive at all stages of their continuum. By leveraging the Chamber's knowledge and network of assistance, our members find high-impact solutions to their financial challenges.**

Another non-traditional loan option is SEED (Small Enterprise Economic Development) at the University at Albany Small Business Development Center. This loan program for entrepreneurs and small businesses bases lending decisions on character and business model feasibility. With loans capped at \$35,000, SEED offers assistance to develop a business plan, entrepreneurial training, one-on-one business counseling and peer mentoring. **For details, visit [albany.edu/seed](http://albany.edu/seed).**

Businesses can access the Job Development Program (JDP), a HUD-funded revolving loan fund administered through Rensselaer County Economic Development & Planning. The program



provides supplemental funding for industrial and commercial development that results in creating jobs in Rensselaer County. Loans can be used for buildings, equipment, moving expenses, inventory or working capital. **For more information and an application, visit [discoverrensselaer.com](http://discoverrensselaer.com).**

The City of Troy offers funding incentives to eligible businesses and commercial property owners, including loans, grants and tax abatements, through its Economic Development Office and Industrial Development Authority (IDA). **Visit [troyny.gov](http://troyny.gov) for more information.**

The New York Business Development Corporation's (NYBDC) Micro Loan Program is designed to provide an alternative to credit scoring for smaller loan requests, from \$50,000 to \$150,000. On a case by case basis, NYBDC's staff of trained loan officers review applications that fail to meet credit scoring models but are worthy of consideration. NYBDC also administers a Women & Minorities Loan Program. **For details, visit [nybdc.com/about-us/loan-information](http://nybdc.com/about-us/loan-information).**

For further listings of small business loan resources, visit the Chamber's website at [renscochamber.com/economic-development-starting-a-business](http://renscochamber.com/economic-development-starting-a-business).

## ASK A BOARD MEMBER:

### Chamber Health Insurance

**John Millet, CPA** is president of Bouche & Clarke Benefits, Inc. He has more than 25 years of financial management experience in the insurance, banking and consulting industries.



**Q » How can the Chamber assist me with health insurance?**

**A »** As the health insurance benefits administrator for the Chamber, Bouche & Clarke Benefits, Inc. is committed to enhancing the Chamber's value to members by providing quality health care solutions that are affordable for you and your employees. Each of your employees can choose the medical plan that works best for them. Employers get a comprehensive benefit offering to meet the health insurance and benefit needs of their diverse workforce. We also keep members up to date on the latest compliance rules and regulations.

**Q » What are the advantages?**

**A »** Our team of experts works directly with Chamber member businesses and their employees to navigate options for 2020 and find the right health plan to fit their needs and budget. Employees can choose coverage from various plans with BlueShield of Northeastern New York, Capital District Physicians' Health Plan and MVP Health Care. Plan choices include a wide range of options from co-pay to high-deductible health plans. Bouche & Clarke helps businesses take advantage of the power of the Chamber to bring affordable value to their employee benefits packages and help attract and retain quality workers. In addition, we provide a range of services to eliminate the administrative burden of managing your employee benefit program. We also have dedicated customer support for benefit and billing issues. We virtually become your designated HR department for health benefits.

**Q » How do I get started?**

**A »** November is open enrollment month for coverage starting January 1, 2020. Plan for you and your employees to attend an upcoming information session at the Chamber (see page 4) and get the facts to make the right choices.

## LOCAL ISSUES, LOCAL COMMUNITIES | OCTOBER 10

### Meet the Mayors and Join the Discussion



The Chamber presents our annual Meet the Mayors event, a panel discussion with the elected leaders of local communities. Our guests are (clockwise from upper left) Patrick Madden, City of Troy; Michael Manning, City of Watervliet; Ellen M. McNulty-Ryan, Village of Green Island; and Richard J. Mooney, City of Rensselaer. The mayors will discuss timely issues facing the business community and the region, as well as future plans and initiatives within their municipalities. Come to this luncheon ready to join the conversation with a Q&A panel.

**THU OCT 10**  
**Register now at [renscochamber.com/events](http://renscochamber.com/events)**  
☎ Check-in & luncheon 11:30 a.m.; panel discussion and Q&A 12-1 p.m. \$35 members / \$50 walk-in members. Hilton Garden Inn, 235 Hoosick Street in Troy. Sponsored by SEFCU.



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, Watervliet and Watervliet. The Chamber seeks to improve the quality of life within the community for both residents and businesses.

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

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Rensselaer County  
Regional Chamber  
of Commerce



@renscochamber



Welcome  
New Members

**Bus Stop Club, Inc.**  
Non-Profit Organizations  
Rep: Angela Tobin  
1014 Coffee Drive  
Schenectady, NY 12303  
Phone: 518.221.4402  
VISIT [busstopclub.com](http://busstopclub.com)

**Cafe Deli-icious**  
Caterers  
Restaurants  
Rep: Kathleen Leibach  
413 River Street  
Troy, NY 12180  
Phone: 518.271.8787  
VISIT [cafetroy.com](http://cafetroy.com)

**The Crisp Cannoli**  
Caterers  
Restaurants  
Rep: Jason Grant  
1607 Columbia Turnpike  
Castleton, NY 12033  
Phone: 518.949.2032  
VISIT [thecrispcannoli.com](http://thecrispcannoli.com)

**Howard Landscaping & Watergarden, LLC**  
Landscape Contractors  
Rep: Mark Howard  
321 Croll Road  
Valley Falls, NY 12185  
Phone: 518.753.0414

**Illusive Restaurant & Bar**  
Caterers  
Restaurants  
Rep: Joseph Ventrice  
3 Ferry Street  
Rensselear, NY 12144  
Phone: 518.977.3602  
VISIT [illusives.com](http://illusives.com)

**Mental Health Association in New York State, Inc.**  
Associations/Organizations  
Non-Profit Organizations  
Rep: Melissa Ramirez  
194 Washington Avenue  
Suite 415  
Albany, NY 12210  
Phone: 518.434.0439  
VISIT [mhanys.org](http://mhanys.org)

Please join us in welcoming our newest members by stopping by to say hello and patronizing their businesses. You can invite businesses and organizations to join our growing Chamber by contacting Membership Manager Elizabeth McGarry at 518.687.1240 or [emcgarry@renscochamber.com](mailto:emcgarry@renscochamber.com).

Member News

**Hudson Valley Community College** celebrated the grand opening of the \$14.5 million Gene F. Haas Center for Advanced Manufacturing Skills. The 37,000-square-foot facility allows the college to double enrollment to nearly 300 students in its Advanced Manufacturing Technology A.O.S. degree program and meet an urgent workforce demand for skilled manufacturing employees in the region. VISIT [hvcc.edu](http://hvcc.edu)

**The Rensselaer County Historical Society** is one of 10 museums nationwide chosen to participate in a Smithsonian Institute pilot project to develop a unique, humanities-based exhibition about local work history. The project is a hands-on opportunity for local cultural professionals to learn about the exhibition development process used by the Smithsonian’s Museum on Main Street program. VISIT [rchsonline.org](http://rchsonline.org)

**The Mohawk Hudson Humane Society** launched a new website with user-friendly features. The public can meet pets for adoption in real time, sign up for programs and services and take a 3-D tour of the Animal Care Center. VISIT [mohawkhumane.org](http://mohawkhumane.org)

**Teal, Becker & Chiamonte (TBC), CPAs, PC** named Tina Lombardi, CPA and Vincent J. Comisso, CPA, shareholders in the firm. VISIT [tbccpa.com](http://tbccpa.com)



**Wojeski & Company CPAs, PC** acquired the local CPA firm of DeChants, Fuglein & Johnson, LLP. The acquisition adds nine employees to Wojeski’s staff, including seven certified public accountants. Wojeski relocated in September to larger offices at 159 Wolf Road in Albany. VISIT [wojeskico.com](http://wojeskico.com)

**id29** welcomed two seasoned professionals to its rapidly expanding team. Jessica Hardesty, account supervisor, brings more than 15 years experience to her role initiating and maintaining client relationships. Matt Goodwin, web and digital marketing manager, has seven years’ experience in digital strategy for a wide range of clients, including creating, executing and optimizing marketing plans across digital channels. VISIT [id29.com](http://id29.com)



**ImperativeCare Inc.** held a ribbon cutting at 81 Miller Road in Castleton. VISIT [imperativecare.com](http://imperativecare.com)



**Taco Bell** opened a new location at 718 Hoosick Road in Troy. VISIT [tacobell.com](http://tacobell.com)



**Whitney M. Young, Jr. Health Center** celebrated a grand opening at 6-102nd Street in Troy. VISIT [wmyhealth.com](http://wmyhealth.com)

Let the Chamber help coordinate your ribbon-cutting or milestone celebration by contacting us at 518.274.7020.

EventsCalendar 2019

OCT

**THU OCT 10** **Meet the Mayors Luncheon**  
A panel discussion with the elected leaders of Green Island, Rensselaer, Troy and Watervliet. Come ready to join the conversation with a Q&A panel.  
🕒 **Check-in & luncheon 11:30 a.m.; panel discussion and Q&A 12-1 p.m.** \$35 members | \$50 walk-in members. Hilton Garden Inn, 235 Hoosick Street in Troy. *Sponsored by SEFCU.*

**THU OCT 24** **Disney’s Approach to Quality Service**  
Led by experts from the Disney Institute, learn how to leverage Disney’s sales success within your business or non-profit organization. Don’t miss this exceptional, cost-effective training for you and your team.  
🕒 **Check-in and breakfast 8 a.m.; training 8:30 a.m. to 4:30 p.m.** \$250 members | \$500 non-members, includes breakfast, luncheon, training and materials. Hilton Garden Inn, 235 Hoosick Street in Troy. *Sponsored by SEFCU, Teal, Becker & Chiamonte, CPAs, PC, and Tri City Rentals.*

**WED OCT 30** **Member Benefits Breakfast**  
Maximize your investment and discover the advantages of Chamber membership. Designed for new and current Chamber members and their employees.  
🕒 **Check-in & breakfast 7:30 a.m.; benefits overview and networking 8-9 a.m.** No cost for members; RSVPs requested. Chamber’s first-floor conference room, 90 Fourth Street in Troy. *Sponsored by First New York FCU and Thomas K. Judd & Associates.*

NOV

**WED NOV 06** **Troy Victorian Stroll Kick-Off After Hours**  
Get ready for this year’s Stroll! Learn how this event can help your business while you network and enjoy gourmet hors d’oeuvres and a cash bar.  
🕒 **After Hours 5-7 p.m.** \$20 per person. The Third Rooftop Terrace at Franklin Plaza, 4 Fourth Street in Troy. *Sponsored by Franklin Plaza Ballroom.*

**THU NOV 14** **Ask the Experts | Channel Your Inner Entrepreneur**  
The entrepreneurial spirit within you is a valuable resource for success; discover how to identify your talents with this interactive workshop. Led by Kate Baker, senior business advisor for the Small Business Development Center, University at Albany.  
🕒 **Check-in & luncheon 11:30 a.m.; workshop 12-1:30 p.m.** \$35 members | \$50 walk-in members. The Century House, Route 9 in Latham. *Sponsored by CDPHP and SEFCU.*

**THU NOV 21** **5th Annual Future of Workforce Readiness: Education & Business Partnerships**  
Workforce development requires smart and innovative collaboration to train a pipeline of job-ready workers. Find out how you can be part of the solution to benefit your own business.  
🕒 **Check-in & breakfast 7:30 a.m.; event 8-10 a.m.** \$35 members | \$50 walk-in members. Troy Middle School, 1976 Burdett Avenue in Troy. *Sponsored by Hoosick Valley Contractors, Inc. Additional sponsorships available.*

A LOOK AHEAD

- » **37th Annual Troy Victorian Stroll**  
12/08/19
- » **Holiday NetworkingPlus Luncheon**  
12/18/19
- » **State of the County Breakfast**  
01/08/20

**Sponsorship Opportunities Available!**  
Events Coordinator Rachael Murray  
[rmurray@renscochamber.com](mailto:rmurray@renscochamber.com)  
ph: 518.687.1238

ADDITIONAL INFO

No-shows will be billed; 24-hour notice is required for all cancellations.

If you have special requirements, please contact us one month prior to event.

**Questions?**  
Contact Events Coordinator Rachael Murray at 518.687.1238 or [rmurray@renscochamber.com](mailto:rmurray@renscochamber.com).



**Register for Events:**  
[renscochamber.com/events](http://renscochamber.com/events)



Channel Your Inner Entrepreneur Workshop

Do you think of yourself as an entrepreneur? You may be surprised at the answer. The entrepreneurial spirit within you is a valuable resource for success, whether you own a start-up or work for a large company. Identify your entrepreneurial talents at the Chamber’s upcoming Ask the Expert workshop, “Channel Your Inner Entrepreneur,” presented by Kate Baker, senior business advisor for the Small Business Development Center, University at Albany. We’ll look at common traits of entrepreneurs, entrepreneurial employees and the impacts of the entrepreneurial mindset to a company’s culture, brand and customer engagement. Register today and learn how an entrepreneurial attitude is an on-the-job asset for you.



THU  
NOV  
14

Register now at [renscochamber.com/events](https://renscochamber.com/events)  
🕒 Check-in & luncheon 11:30 a.m.; workshop 12-1:30 p.m. \$35 members | \$50 walk-in members. The Century House, Route 9 in Latham. Sponsored by CDPHP and SEFCU.



NEW COMMUNICATIONS MANAGER

Tom Engle Joins the Chamber Staff

The Chamber welcomes Tom Engle to the position of communications manager. In his new role, Tom is responsible for disseminating essential messages and press releases to the media, creating content for the Chamber’s monthly newsletter, managing our organization’s social media platforms and website and developing marketing materials for events and sponsorships. Prior to the Chamber, Tom worked in the marketing department at Saratoga Casino Hotel, managing the property’s press and media relations and assisting with integrated marketing campaigns.



Contact Tom at [tengle@renscochamber.com](mailto:tengle@renscochamber.com) or 518.687.1243, and be sure to introduce yourself to him at upcoming Chamber events!

Check Out These Chamber Benefits

Here’s a quick reminder of important benefits we offer to you and all of your employees. For additional member benefits, VISIT [renscochamber.com](https://renscochamber.com).

✓ REFERRALS AND INTRODUCTIONS

It happens every day - the Chamber connects people and businesses. We consistently receive requests for professional introductions, leads and referrals from the local community and from out-of-town sources. As a member, your business or non-profit organization receives automatic referrals, resulting in exposure and potential business. In addition, our online member directory is available to everyone, providing endless opportunities for new business connections. Our website makes it fast and convenient to search alphabetically or by business classification, making your business easy to find. Let the Chamber introduce YOU to the business community. **Contact us at 518.274.7020.**



✓ FREE USE OF CONFERENCE ROOMS

Host a staff retreat, meet a client or bring your board off-site for a meeting when you utilize the Chamber’s two convenient conference rooms at no charge. The downstairs conference room comfortably seats up to 25 and can be configured to meet your needs. The upstairs conference room seats up to 10. To reserve one of our conference rooms, please contact Executive Assistant and Office Manager Rachael Lorimer at [rlorimer@renscochamber.com](mailto:rlorimer@renscochamber.com) or 518.687.1241 to schedule a date. VISIT [renscochamber.com/cost-saving-benefits](https://renscochamber.com/cost-saving-benefits)

✓ CERTIFICATES OF ORIGIN

Did you know that only chambers of commerce can legitimately issue a certificate of origin? Our Chamber is here to issue, sign and stamp certificates of origin at no charge to members in good standing. Certificates of origin are prepared by exporters to verify the origins of overseas exports and are required by law. Fraudulent certificates can lead to exports being rejected at ports, fines and other penalties. Trust the Chamber to help your business succeed and save you money. VISIT [renscochamber.com/cost-saving-benefits](https://renscochamber.com/cost-saving-benefits)



CHAMBER MEMBER

spotlight



THE LOUIS & HORTENSE RUBIN  
COMMUNITY FELLOWS PROGRAM

Are you a 501(c)(3) organization that could use some outside expertise? Do you have a worthwhile project that needs help to get off the ground? **The Sage Colleges offers the assistance**



**you need through its Rubin Community Fellows Program, which combines \$35,000 to \$40,000 in funding with the expertise of teaching professionals to provide solutions for your organization.**

Established in 1990 with an endowment by Louis and Hortense Rubin, the program is a cooperative venture of The Sage Colleges, Rensselaer Polytechnic Institute, Hudson Valley Community College, Emma Willard School and 501(c)(3) agencies of Rensselaer County. Each year, the fellowship program provides grant money and practical experience to assist agencies that serve in Rensselaer County, creating collaborative partnerships to find solutions to economic, organizational, social and managerial problems challenging the community. The results are tangible improvements: a new “outdoor classroom” for Troy’s School 2 (photo above) through Troy Rehabilitation & Improvement Program, Inc.; a Youth Recreation Master Plan for the City of Troy; and establishment of Signature, a new program at the YWCA of the Greater Capital Region.

“The program’s dual focus seeks to bring about positive change within agencies and provide faculty an opportunity to apply their knowledge and expertise for the benefit of the community,” said Fred Alm, program administrator. “Successful proposals show imagination, innovation and ingenuity. We encourage Rensselaer County not-for-profits that could use some extra help to get in touch with us and begin the application process.”

Louis and Hortense Rubin  
Community Fellows Program

65 First Street | Troy, New York 12180  
Ph: 518.925.5093 | [rubinfellowship@sage.edu](mailto:rubinfellowship@sage.edu) | [sage.edu/rubin](https://sage.edu/rubin)

To purchase a Spotlight, contact the Chamber at 518.274.7020

News from The Leadership Institute



**The Leadership Institute’s Class of ‘20** started with an overnight retreat at Capital District YMCA’s Camp Chingachgook in Lake George. Attendees participated in team-building activities and established new business relationships. During the next six months, class members will build leadership skills and gain real-life insights through interactive sessions with accomplished senior-level executives. **For more information, visit [renscochamber.com/develop-chamber/leadership-institute](https://renscochamber.com/develop-chamber/leadership-institute).**



Member Milestones

30 Years

POPEYES Louisiana Kitchen

20 Years

Atlantis Equipment Corporation  
Sneeringer Monahan Provost Redgrave Title Agency, Inc.

15 Years

Bella Napoli Italian American Bakery  
Cool Insuring Agency

2019 BOARD OF DIRECTORS

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DISNEY INSTITUTE | OCTOBER 24

Disney’s Approach to Quality Service

“We are excited to present this world-class program from the Disney Institute to Chamber members. Exceptional customer experiences are so important to TBC’s own culture and client interactions. For businesses to learn Disney’s strategies is an exceptional opportunity.”

Pat Scisci, Managing Partner,  
Teal, Becker & Chiaramonte, CPAs,



Attention to detail can be the difference between mediocre customer experiences and world-class memorable ones that drive repeat business. Discover how to provide unforgettable customer service when the Chamber presents “Disney’s Approach to Quality Service,” an outstanding training opportunity with the company that leads the way worldwide in customer satisfaction. Learn how your organization can benefit from Disney’s success in quality service. **This one-day event will inspire you to develop a culture that consistently delivers exceptional service, exceeding your customers’ expectations. With more than 90 years of world-renowned customer service, no one understands this better than Disney. Sign up today!**

**THU OCT 24** Register now at [renscochamber.com/events](https://renscochamber.com/events)  
🕒 Check-in and breakfast 8 a.m.; training 8:30 a.m. to 4:30 p.m. \$250 members | \$500 non-members, includes breakfast, luncheon, training and materials. Hilton Garden Inn, 235 Hoosick Street in Troy. Sponsored by:



INFORMATION SESSION | OCTOBER 31

Mark Your Calendar for a Health Insurance Session

The month of November is the 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 health benefits administrator, and regional insurance carriers are ready to present 2020 rates and plan designs. Chamber members can choose from HMOs, high-deductible health savings accounts, transitional EPOs and more. Bouchey & Clarke’s experts can help you navigate options and find a plan that brings affordable value to your employee benefits package. Stop by anytime during our Open Enrollment Information Session or contact Bouchey & Clarke at 518.720.8888.

**THU OCT 31** Open Enrollment Information Session  
🕒 Held from 9 a.m.-12 p.m in the Chamber’s first-floor conference room. Hosted by the Chamber and Bouchey & Clarke Benefits, Inc.

OPEN ENROLLMENT AT-A-GLANCE

- **This is the only time of year to add or modify your insurance.**
- New benefits/rates take effect on January 1, 2020; enrollment deadline is December 1, 2019
- New ID cards are issued for anyone changing or joining a plan for January 1
- Pediatric Dental Coverage is required for all dependents through age 19 (waivers are available)
- All COBRA subscribers have the same opportunities to make changes
- Convenient monthly ACH billing/processing
- Remember your 2019 CDPHP Lifepoints/ MVP Wellness credits

A PIPELINE FOR JOBS | NOVEMBER 21

Help Build the Future of Workforce Readiness

Experts agree — workforce readiness requires collaboration between education and business.

Join the effort to find solutions to the region’s workforce challenges at the Chamber’s 5th Annual Future of Workforce Readiness: Education & Business Partnerships. We’re seeking:

- » Business leaders and HR representatives interested in developing job-ready workers in their industries
- » Companies looking for ways to partner or engage with K-12 education

- » Educators committed to preparing students to enter the workforce in various industries
- » Non-profit organizations involved in education advocacy

Share your own experiences and come away with helpful strategies and new professional connections. This event is a call to action for our members; we want your input to shape career readiness. By collaborating, we can continue the conversation to affect change.

**THU NOV 21** Register now at [renscochamber.com/events](https://renscochamber.com/events)  
🕒 Check-in & breakfast 7:30 a.m.; event 8-10 a.m. \$35 members | \$50 walk-in members | \$70 future members. Troy Middle School, 1976 Burdett Avenue in Troy. Sponsored by:



This event honors the late Bob Horan, superintendent of the Schodack Central School District. We seek to carry on his commitment to foster dynamic partnerships between business and education to create a vibrant, workforce-ready community.