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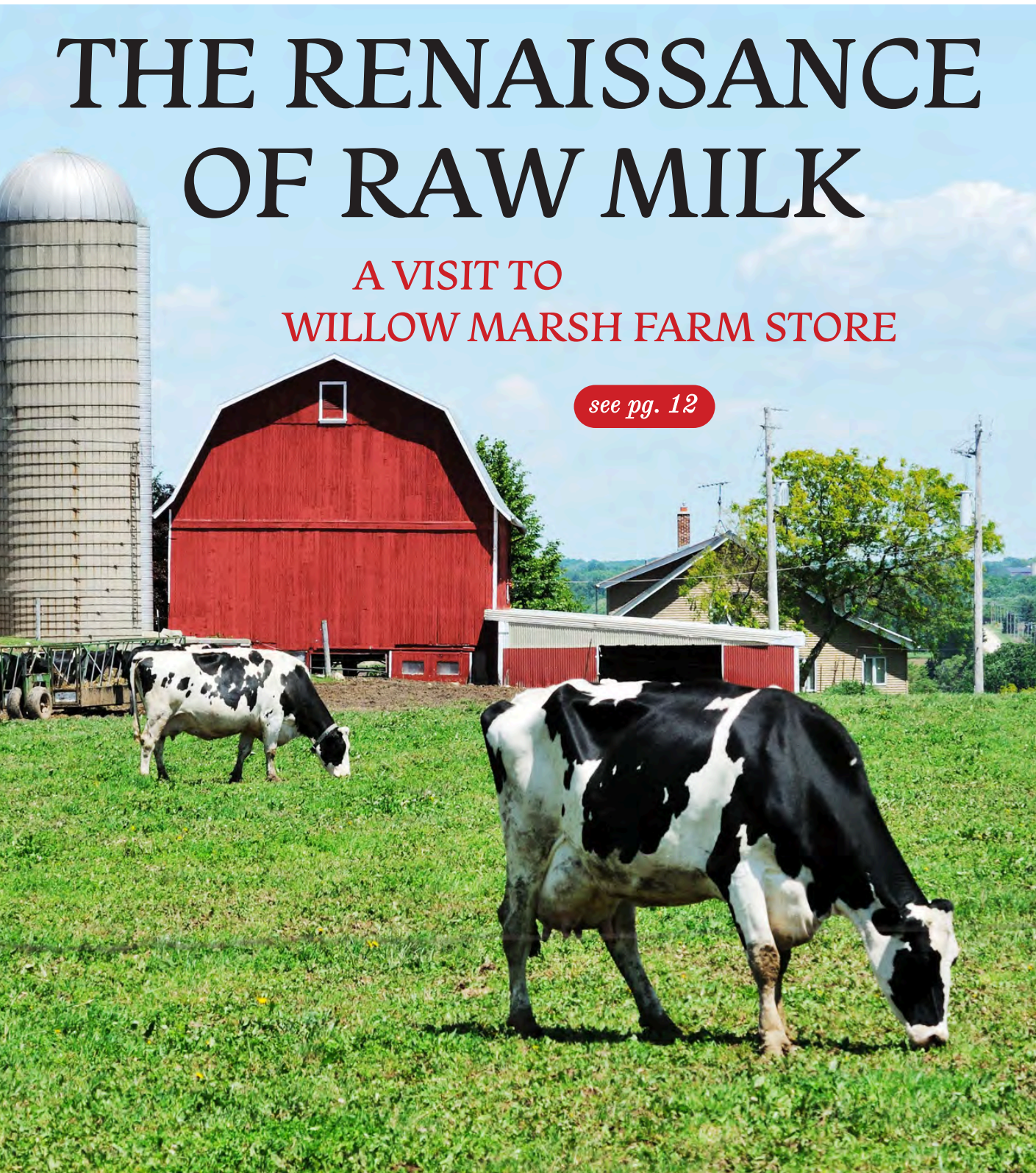
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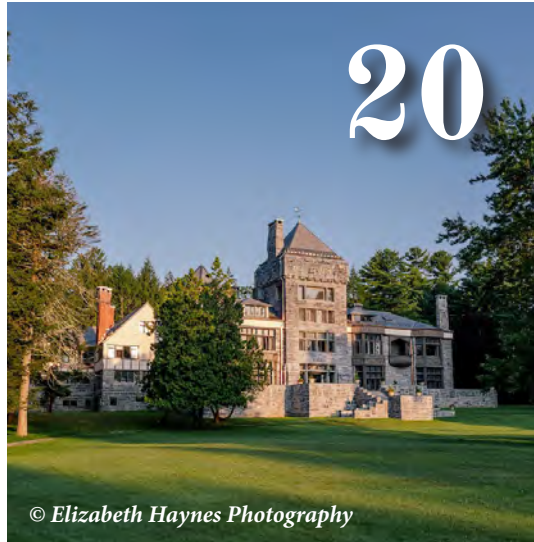
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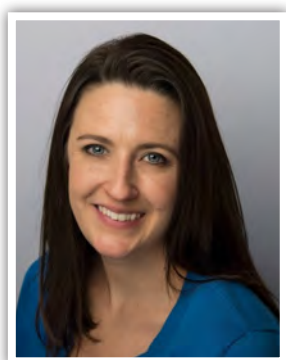
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ARCC REFLECTS ON MILESTONES

Celebrates 36th Annual J. Walter Juckett Award Honoree at Annual Dinner



by **Amanda Blanton**,
ARCC Vice President,
Marketing & Communications

Photos provided

On the evening of March 7, 2025, the Adirondack Regional Chamber of Commerce (ARCC) proudly celebrated its 36th Annual J. Walter Juckett Award honoree, George A. Ferone, with an unforgettable event attended by 300 guests at The Sagamore Resort in Bolton Landing.

The evening began with a lively cocktail hour featuring exquisite hors d'oeuvres, champagne, and ample opportunities for networking and reconnecting. After the guests took their seats, the program commenced with newly appointed ARCC Board Chair Damian D'Angelico (Fitzgerald Brothers Beverages, Inc.) introducing ARCC President Tricia Rogers. The ARCC had much to celebrate beyond honoring the award recipient, as Rogers highlighted key achievements from 2024. These included growing membership to over 860—a number not seen in many years—and engaging with more than 3,000 attendees across 98 events and meetings.



ARCC President Tricia Rogers with J. Walter Juckett Award honoree, George A. Ferone.



Left to right: Assemblyman Matt Simpson, Assemblywoman Carrie Woerner, George A. Ferone, New York State Senator Dan Stec and ARCC President Tricia Rogers

“2024 was a monumental year for the ARCC as we celebrated many milestones with the support of our members and the greater community,” said Rogers. “As we look ahead to 2025, the ARCC remains dedicated to serving our business community with the same passion and commitment.”

Rogers also expressed gratitude to the ARCC Board of Directors, with special recognition for immediate past Chair Marc Yrsha (Arrow Bank) for his service. ARCC Vice President of Marketing & Communications Amanda Blanton then took the stage to acknowledge and thank the many volunteers who dedicate their time, energy, and talents to ensure that the ARCC’s small staff of five can fulfill its mission.

“The time and effort that the ARCC Board of Directors, our Ambassadors, and volunteers invest in the Chamber—on top of their own jobs and personal lives—is truly special. We are so grateful for their commitment,” Rogers added.

Rogers continued by recognizing the numerous community partners in attendance that evening, whose contributions make the region so distinctive. Among them were John Taflan (Warren County Administrator), Dr. Kris Duffy (SUNY Adirondack), Glens Falls Mayor Bill Collins, and Chuck Barton, CEO of the Warren-Washington IDA. Leaders from neighboring Chambers of Commerce were also present, including Todd Shimkus (Saratoga County Chamber of Commerce), Gina Mintzer (Lake George Regional Chamber of Commerce & CVB), Anne Boles (Fulton Montgomery Regional Chamber of Commerce), and Norris Pearson (Rensselaer County & Regional Chamber of Commerce).



New York State Senator Dan Stec, Assemblywoman Carrie Woerner, and Assemblyman Matt Simpson took the stage to present Ferone with an adopted resolution, while proclamations from Warren and Washington counties were also noted during the remarks.

The J. Walter Juckett Community Service Award presentation was delivered by Paul Scimeca, President & CEO of Glens Falls Hospital, before the assembled crowd. Scimeca highlighted Ferone’s many contributions to Glens Falls Hospital and its Foundation over the years. He

specifically recalled the hospital’s 2010 “Raise the Roof” campaign, in which Ferone played an integral role. The campaign raised funds to replace the roof and air handling system at the Floyd H. Rourke Inpatient Surgery Center, and Scimeca noted Ferone’s enthusiasm, including his participation in a related video series.

In his acceptance speech, Ferone humorously mentioned using AI to draft his remarks before delivering two versions—one written by AI and one penned by himself. The audience responded warmly, as many businesses are familiar with using AI to create content. The evening’s most poignant moment came when Ferone offered heartfelt remarks, expressing gratitude to his community and, most notably, his wife of 47 years, Carol, for her unwavering support throughout his remarkable journey. Over his impressive 44-year career with Tribune Media Services, Ferone not only excelled professionally but also devoted himself to serving on numerous boards and committees, including a term as Interim President of the ARCC.

Though Ferone humbly acknowledged others in the community as equally deserving of the award, his tireless commitment to the health and wellness of the region made it clear he was a truly worthy recipient of the 36th Annual J. Walter Juckett Community Service Award. He concluded his speech with a brief mention of the Glens Falls Hospital Foundation’s current fundraiser, *Any Day. Any Time. Every One.*, a campaign raising funds to build a new emergency department at Glens Falls Hospital.

Nominations for the 37th Annual J. Walter Juckett Award will open in late spring of this year. ■

MAYOR BILL COLLINS:

A Vision for Glens Falls' Thriving Business Community



A LIFELONG CONNECTION TO GLENS FALLS

Collins, a Glens Falls native, never intended to enter politics. Born and raised in the city, he spent 30 years working in human services, including 18 years as the statewide director for Special Olympics New York. His journey into public service began reluctantly when local officials persuaded him to join the Board of Public Safety 15 years ago. That experience sparked a passion for making a difference in his hometown, leading him to serve on the city council and, eventually, to his current role as mayor, a position he has held for three years.

"I never had any intention of getting into politics," Collins admitted during the podcast. "But I've always been about making a difference." His deep ties to Glens Falls—where he raised his family and runs a small screen-printing business, Celtic Attitudes Clothing—inform his commitment to fostering a business-friendly environment while preserving the city's character.

ECONOMIC MOMENTUM: BUILDING ON A STRONG FOUNDATION

Collins is quick to credit his predecessors for laying the groundwork for Glens Falls' economic resurgence. When he entered office as a council member, the city was recovering from a financial crisis under former Mayor Diamond, who made significant cuts to departments like public works and recreation to stabilize finances. "My job when I was running for mayor, and even when I was on the council, was to keep the momentum going," Collins said. "I'm proud that that's happening."

That momentum has accelerated in recent years, fueled by strategic investments and state support. A pivotal moment came with the Downtown Revitalization Initiative (DRI), which brought \$10 million in state funding to Glens Falls nearly eight years ago. Though progress stalled during the COVID-19 pandemic, the initiative is now bearing fruit. Collins highlighted a \$49 million development boom tied to the DRI, including a soon-to-be-completed Market Center on South Street—an event space and expanded farmers' market set for a ribbon-cutting on May 16, 2025. An additional \$24 million in residential and commercial projects approved between December 2024 and January 2025 underscores the city's ongoing growth.

"South Street was called the street of dreams," Collins quipped, recalling its past. "It's night and day—a completely different world." The transformation of this corridor, once home to the dilapidated OTB building among others, symbolizes Glens Falls' revitalization, with new businesses and housing breathing life into the area.



by Michael Nelson

In a recent episode of the Buying Local podcast, hosted by Michael Nelson of Five Towers Media, Mayor Bill Collins of Glens Falls shared his insights on the city's burgeoning business community, its economic outlook, and the initiatives shaping its future. Recorded on March 3, 2025, from the bustling lobby of the Queensbury Hotel, the conversation offered a deep dive into Collins' perspective on Glens Falls' transformation into a vibrant hub of commerce and culture. With a rich background in human services and event management, Collins brings a unique lens to his role as mayor, emphasizing collaboration, redevelopment, and sustainable growth.



Photo by Michael Nelson

SMALL BUSINESSES:

THE BACKBONE OF GLENS FALLS

For Collins, small businesses are the heart of Glens Falls' economy. The city boasts 26 thriving restaurants within its two-square-mile downtown—a stark contrast to the handful of options available a decade ago. “We’re becoming a food destination,” he said proudly, noting that the density of eateries draws visitors from nearby Saratoga Springs and beyond.

To support this growth, Collins' administration has prioritized removing barriers for entrepreneurs. Over the past three years, the city has distributed 30 small business grants, offering up to \$25,000 in matching funds for startups investing at least \$50,000. These grants, funded in part by American Rescue Plan Act (ARPA) money and managed through the Local Development Corporation (LDC), have helped fill vacant storefronts and spurred redevelopment.

A standout example is the Golden Monkey, a downtown business that received a \$40,000 grant to cover unexpected infrastructure costs—like upgrading water lines for residential apartments above its commercial space. “Economic development in Glens Falls is redevelopment,” Collins emphasized. “It’s not about tearing down buildings; it’s about investing in what’s here. That comes with additional costs, and we need to help.”

Looking ahead, Collins envisions expanding these efforts with state and federal grants to ease startup burdens without raising local taxes. “We need to make sure the next small business guy who wants to open a place has a spot here,” he said.

TOURISM AND SPECIAL EVENTS: DRIVING ECONOMIC IMPACT

Tourism is another cornerstone of Collins' strategy. Partnering with Warren County's tourism

department, Glens Falls has gained national attention, including a full-page ad in a National Geographic tourism edition. While Lake George has long been the region's tourism draw, Collins sees Glens Falls emerging as a complementary destination, thanks to its vibrant downtown and growing hospitality sector.

Special events play a key role in this vision. Drawing on his Special Olympics experience, Collins secured a significant occupancy tax grant from Warren County in 2024 to bolster four “low-hanging fruit” events with economic potential, including the Glens Falls Brew Fest and the LARAC Arts Festival. “Events are economic drivers,” he said, citing the example of former Lake George Mayor Bob Blais, who extended his village's season through strategic event planning. Collins aims to grow LARAC from a 10,000–15,000-person event into a 30,000-person weekend festival, potentially attracting visitors from New York City and the Hudson Valley with hotel packages and high-profile artists.

WORKFORCE AND INFRASTRUCTURE: ADDRESSING CHALLENGES

Workforce shortages, a nationwide issue, have not spared Glens Falls. However, Collins noted improvement in filling city positions, such as police and fire department roles, which were critically understaffed when he took office. Partnerships with Warren County's Workforce Development Department and local colleges like SUNY Adirondack aim to keep talent in the region. “We need to make sure they don't feel they have to go outside the region for employment,” he said.

Infrastructure, while not an immediate business priority for Collins, is a long-term necessity. With \$60 million in identified water and sewer needs against an \$11 million annual budget, the city

relies on grants to balance investment with fiscal responsibility. A notable achievement was merging the Greater Glens Falls Transit Authority with the Capital District Transportation Authority (CDTA) in 2024, enhancing connectivity to Albany and Saratoga Springs—a move Collins called “the greatest consolidation of services in the last 30 years.”

A VISION FOR THE FUTURE

Collins' outlook for Glens Falls is optimistic yet pragmatic. He stresses keeping government lean and taxes low to sustain growth, while investing in infrastructure for the city's health and safety. Redevelopment remains the focus, with an eye on protecting the city from overdevelopment—a “great burden to have,” he noted wryly, recalling a 2021 Zoom call where parking complaints signaled downtown's success.

“People want to be here,” Collins said, citing the lack of parking as a developer's dream. A new committee is rethinking outdated parking laws, while housing grants—like a \$1.2 million accessibility fund—address the region's less-than-1% vacancy rate. With projects filling up before completion, Glens Falls is attracting retirees, remote workers, and young professionals seeking affordable, safe communities.

CONCLUSION

Mayor Bill Collins sees Glens Falls at a tipping point—a small city punching above its weight, fueled by small businesses, tourism, and strategic redevelopment. His administration's efforts to secure grants, foster partnerships, and support entrepreneurs reflect a balanced approach to growth. As the Market Center ribbon-cutting looms and downtown thrives, Collins' vision is clear: maintain momentum, preserve integrity, and ensure Glens Falls remains a place where businesses—and residents—can flourish. ■

THE RENAISSANCE OF RAW MILK

A VISIT TO WILLOW MARSH FARM STORE



Interviewed by
Michael Nelson

Nestled in the serene town of Ballston, New York, Willow Marsh Farm Store exemplifies a growing movement toward local, unprocessed food that prioritizes quality over quantity. Operated by Sara and Chuck Curtis, this family-run enterprise has become a beacon for those seeking healthier, more transparent alternatives to mass-produced grocery store staples. On a crisp March day in 2025, I sat down with Sara and Chuck to discuss their journey, the rising popularity of raw milk, and a recent brush with listeria that tested their resilience.

FROM HUMBLE BEGINNINGS TO COMMUNITY HUB

Willow Marsh Farm Store has been a fixture in the community for over a dozen years, but its roots stretch back even further. Chuck, who oversees the farm side of the business, has been in the dairy game his entire life. Seventeen years ago, he began selling raw milk straight from a refrigerator in their garage—an honor system where customers left a few bucks and signed a notebook. Today, that modest endeavor has blossomed into a

bustling farm store managed by Sara, offering not just raw milk but a variety of products from local farms and small businesses.

The store's evolution mirrors a broader shift in consumer awareness. "When COVID happened, everybody was like, 'How do I boost my immune system?'" Sara recalls. While other businesses struggled, Willow Marsh saw demand skyrocket, doubling its customer base through word-of-mouth alone. "We still don't advertise," she says with a smile, a testament to the power of community trust.

Chuck attributes this surge to a growing recognition of raw milk's benefits. Unlike pasteurized milk, which undergoes heat treatment that strips away some nutrients and enzymes, raw milk retains its natural state. "People are becoming aware that things like raw milk are a lot healthier for you," I note, a sentiment Chuck and Sara echo. Customers, some driving hours to reach the farm, rave about the taste—Chuck likens it to "drinking ice cream"—and the peace of mind that comes from knowing exactly where their food comes from.

THE ART OF QUALITY OVER QUANTITY

At Willow Marsh, the focus is on flavor and cow welfare, not mass production. Chuck explains their deliberate approach: “We do not feed for high production. We feed for high-quality taste.” Their cows produce about 40 pounds of milk daily—65% of the national average for dairy farms—because high-protein diets that boost output compromise flavor and stress the animals. “When I was milking cows just to milk cows, I was averaging nearly 90 pounds a cow a day,” Chuck says. “It’s extremely stressful on the cows and the farmer. Now we’re all kind of relaxed.”

This relaxed ethos extends to their herd of 22 milking cows, whose diets of baleage hay, grass hay, alfalfa, and corn silage are tailored for optimal taste. The result? A creamy, rich milk that customers can’t get enough of, filling 70 to 80 gallons of jugs daily—a process that now takes hours rather than minutes.

A LISTERIA SCARE AND A COMMITMENT TO TRANSPARENCY

Despite their meticulous care, Willow Marsh recently faced a challenge that underscores the complexities of raw milk production: a single bulk tank sample tested positive for listeria, one of five pathogens banned in all food products. “We’re sampled every month—milk samples, water samples—and under constant premise inspections,” Chuck explains. When the positive result came back two weeks prior, it triggered a detective-like investigation.

Listeria, an environmental bacterium, can lurk anywhere—wet hay, soil, even a stray flake in the wash system. Yet subsequent tests, including a herd survey by Quality Milk Production Services (a collaboration between New York State and Cornell University), found no trace of it in individual cows or follow-up samples. “We’re never going to know,” Sara admits. “It came back negative, so we’re good to go, but it’s puzzling.”



The incident highlights the farm’s rigorous sanitation protocols. Cows are pre- and post-dipped with iodine, their udders cleaned with chlorinated, soapy water before automated milking units extract the milk. The equipment undergoes a three-stage clean-in-place process—rinse, caustic chlorinated wash, and acid rinse—before each milking, ensuring surgical cleanliness. Milk is filtered, cooled to 38°F in a bulk tank, and bottled on a grid to avoid floor contact. “I want the milk to taste good,” Chuck says. “If it’s good enough for me, anyone can drink it.”

For 17 years, this was their first listeria incident—a remarkable track record. Still, the media’s portrayal stung. “It sounded like you’re running a dirty creamery,” I note. Chuck shrugs it off: “That’s the image the public gets on any kind of food recall—lettuce, hot dogs, chicken. It’s everywhere.”

EDUCATING THE NEXT GENERATION

Beyond milk, Chuck and Sara are passionate about bridging the knowledge gap between farm and table. “People don’t understand how a cow makes milk,” Chuck laments. He offers a quick primer: cows consume 70-80 pounds of feed and 40-50 gallons of water daily, processed through their four-compartment stomachs. Nutrients travel via the bloodstream to the udder’s alveoli glands, producing milk for a calf after a nine-month gestation—much like humans. Milking sustains production, but cows get a 50-60 day “dry period” before calving again, a cycle staggered to keep the farm running year-round.

Chuck dreams of mandatory agricultural education in schools, especially urban ones. “They’ll understand how a tomato is grown, why a cow moos,” he says. “A kid here and there will be fascinated and want to learn.” With vast swaths of farmland lying vacant, he sees untapped potential for a new generation of farmers.

A COMMUNITY OF FARMERS

Willow Marsh isn’t just about milk—it’s a hub for local producers. Sara stocks eggs from D&J Farms and Thomas’s Poultry Farm, ghee, teas from Jessica’s Old Wisdom Wellness, and sausages from Perlo Sausage, alongside their own veal and beef. “We want to support our community,” she says, even helping other businesses scale by sharing contacts. “A rising tide raises all ships,” I quip, and Chuck agrees: “The more farm stores out there, the more it draws people away from big box stores.”

This cooperative spirit reflects a broader trend. Post-COVID, consumers are reading labels, questioning chemicals, and seeking local alternatives. “People are realizing, ‘Eat processed food, you’re not gonna be around long,’” Sara notes. Willow Marsh, with its transparent practices and farm-fresh ethos, is at the forefront of this shift.

LOOKING AHEAD

Scaling up isn’t easy—adding cows means more barns, feed, and labor—but Chuck and Sara aren’t in it for the money. “You don’t choose to be a farmer thinking you’re ever going to make any,” Sara laughs. They’ve resisted workarounds like selling milk as “pet food” for off-farm distribution, valuing honesty over profit. “We’re so transparent here,” she says. “It’d feel dishonest.”

For those intrigued, Willow Marsh Farm Store welcomes visitors at willow-marshfarmstore.com or on Facebook and Instagram (@WillowMarshFarmStore). Located in Ballston, it’s a 20-minute drive for some, a pilgrimage for others. As Chuck sums it up, “If you want information, look us up. We’re here.” In an era of industrial food, their story is a refreshing reminder of the pride—and flavor—that comes from knowing your farmer. ■

PRESERVING a Vacation Home or Camp FOR FUTURE GENERATIONS



by David A. Kubikian, Esq.

When people own something of sentimental value, they are sometimes unsure of how to pass it down to their family for future generations to enjoy. This is especially the case with a vacation home or camp that has been in the family for years.

Example: You own a beach or lake-front vacation home for years in a now sought-after area. You have seen your children (and grandchildren) grow up there and recall memories of watching sunsets over the water, roasting marshmallows over a campfire, and teaching the kids how to swim. It may be difficult to think that this home will be sold out of the family when you die and would like to preserve it for enjoyment of generations to come.



- How can you best insure this property will be there for future generations to enjoy (and at times cohabitate), as your family tree grows or in future after your passing?
- Who will be responsible for paying the Insurance? Taxes? Repairs? Maintenance? Fees?
- Who decides which family members or friends use it and when?
- What impact would future divorces or bankruptcies have on the property?
- How can you protect the property from a Medicaid spend down?



Herzog Law Team



While all of your children enjoyed the vacation home or camp growing up, some may no longer live in the area or use it on a regular basis. Other relatives may also like to use the property when it is not in use. If you leave the vacation property as part of your estate and divide it among the children without thinking of the particulars, the risk is that the joy will be replaced with future disputes about the future and use of the property. Some of your children may not want to pay to maintain an asset they rarely use. Those that do want to keep it may not be able to afford to buy the others out. It can also create sibling squabbles when it comes to its use, cost of repairs or allowing non-family members use the property.

To alleviate your concerns, there are a number of Estate Planning options you should consider for the transfer and management of a vacation property.

TRANSFERRING A VACATION HOME TO THE NEXT GENERATION

You can always transfer the property to one of more children during your lifetime, or leave it as a bequest upon your death. However, this “direct” or outright gifting strategy comes with many risks and potential tax implications. Since no one can predict the future, your family’s vacation home may become a part of future divorce proceedings, bankruptcy, lawsuit or probate. Without proper

planning, a vacation home may need to be sold to pay for long-term care costs. The asset may now also be counted for purposes of college financial aid. Worse yet, due to second marriages or death, the house may be inadvertently inherited by in-laws and not stay in the family.

There may be a better legal solution that might work for your family. Several options include:

- Co-ownership.** Ownership among family members could include being tenants in common or joint tenants with rights of survivorship. Risks above may still apply, especially if siblings do not get along.
- A Trust.** With the property held in trust, it may be sheltered from future divorces, an unforeseen bankruptcy, a child who needs public benefits, becomes disabled or in case of their unfortunate death, while simultaneously keeping strategic tax

benefits. After your death, the property could continue to be managed within the trust.

- A Limited Liability Company (LLC).** The LLC can own the home and would be managed by its members or an independent property manager. The rights and responsibilities of the members are spelled out in the LLC operating agreement. An LLC can contain specific provisions on the use of the property, sharing of costs, and the transfer, inheritance or selling of member interests. An LLC helps centralize the management function for the property.

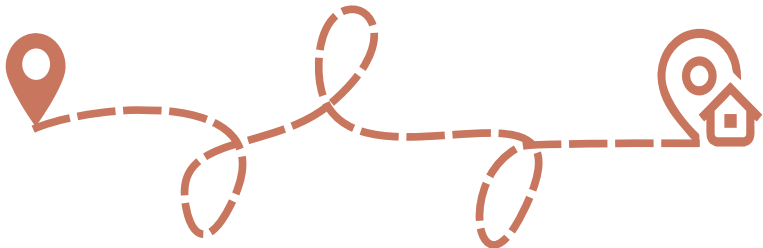
Any structure for ownership of vacation property should account for the possibility that eventually, the family may no longer want to own the property, it has become cost prohibitive, or receive an offer that they can’t refuse. Whether it be a modest cabin in the Adirondacks, a beach house along the Jersey shore, a condo in Florida, or a ski chalet in the Swiss Alps, a plan needs to be in place.

If your dream is to keep your cherished vacation home in the family for years to come make sure you have created a plan.

David A. Kubikian is a Partner at Herzog Law Firm PC with locations in Saratoga Springs, Albany, Queensbury and Kingston. Go to www.Herzoglaw.com or call 518.465.7581 to request a fee one-hour consultation. ■

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PERFORMANCE INDUSTRIAL

Revolutionizing Kitchen Exhaust Cleaning with "Beyond the Sticker"



by Michael Nelson

In the high-stakes world of commercial kitchen maintenance, Performance Industrial stands out with its "Beyond the Sticker" philosophy, a commitment that goes far beyond simply affixing an NFPA 96 compliance sticker to a hood. Based in South Glens Falls, NY, and serving New York, New Jersey, New Hampshire, Vermont, and Massachusetts, this second-generation family business has earned a reputation for excellence in kitchen exhaust cleaning (KEC) services. A March 7, 2025 interview with team members Chris and Tom, hosted by Michael Nelson, reveals how they redefine safety and service for restaurants, bakeries, and food production centers. Coupled with insights from their website, it's clear that Performance Industrial's approach is about more than compliance—it's about protecting lives and livelihoods.

DEFINING "BEYOND THE STICKER" IN KITCHEN EXHAUST CLEANING

"Beyond the Sticker" encapsulates Performance Industrial's mission to exceed industry norms. Chris explains, "We try to follow NFPA 96 code for cleaning systems... cleaning every aspect of the system—the hood, the ductwork, the fan." The National Fire Protection Association's NFPA 96 sets minimum standards for maintaining kitchen exhaust systems to prevent grease fires, but Performance Industrial aims higher with bare metal cleaning. Tom notes, "If anything can't be cleaned to NFPA 96 standard, or actually, even beyond that... we don't sticker it." This means no

superficial cleanings or overlooked corners—only a thorough, grease-free result earns their certification.

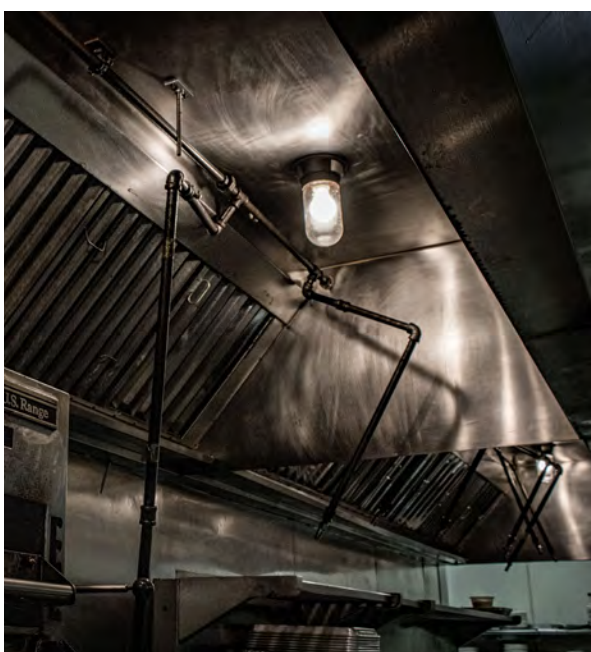
Their website reinforces this ethos: "Go beyond the kitchen's exhaust hood. A complete cleaning covers every inch of an exhaust system – from the hood to the roof fan." Unlike some kitchen exhaust cleaning companies that cut corners, Performance Industrial's certified team—holding credentials from the International Kitchen Exhaust Cleaning Association (IKECA)—ensures every job meets and exceeds these rigorous standards. "It's very important to us that we clean it right every single time," Chris emphasizes, highlighting a dedication that prioritizes safety over shortcuts.



BARE METAL CLEANING: A FIRE SAFETY GAME-CHANGER

Bare metal cleaning is Performance Industrial's hallmark, a process that strips systems down to their metal core to eliminate fire hazards. Tom illustrates the stakes: "Once a fire gets above the ceiling and gets into the upper horizontal ductwork... the only thing that's going to put it out is when it runs out of fuel." Their website echoes this, stating, "Only a bare metal cleaning can reduce the risk of fire," a claim rooted in NFPA-96 standards. By removing the "fuel load"—grease that could ignite—they offer a level of fire hazard prevention unmatched by minimal cleanings.

This matters because, as Tom points out, "Ansel systems don't spray into the horizontals themselves." While suppression systems handle flames under the hood, upper ductwork remains vulnerable unless meticulously cleaned. "We take pride in doing good work... even if it takes us longer," Chris says, a sentiment reflected in their website's promise of "thorough and effective cleaning." With over 10,000 restaurant fires annually linked to mismanaged exhaust systems, Performance Industrial's bare metal cleaning isn't just a service—it's a lifeline.



TACKLING ACCESSIBILITY IN KITCHEN EXHAUST SYSTEMS

Poor system design often hampers commercial kitchen exhaust cleaning, a challenge Performance Industrial meets head-on. Tom notes, "It happens very often that there's either no access [doors] or they've wrapped the ductwork with no reporting... to where the accesses may be." Competitors might bid low—"\$600 to clean the hood"—and mark the rest "inaccessible," but Performance Industrial refuses to settle. "We will do everything we can to get access," Chris asserts, whether that means installing access doors or working with clients to clear obstructions like pipes or HVAC units.

Rooftop fans are another pain point. "It's pretty common" to find fans without hinge kits, Chris says, a problem Tom expands on: "A lot of people have an undersized hinge... not up to code." Their website highlights solutions like installing "grease containment systems, access doors, and hinge kits," ensuring every component is cleanable. This proactive approach aligns with their "Beyond the Sticker" promise—fixing systemic flaws rather than papering over them with a sticker.

PARTNERSHIP: THE HEART OF KITCHEN EXHAUST MAINTENANCE

Performance Industrial isn't just a vendor—they're a partner. "We're a full service... from education to keeping your employees safe, the tenants that are above your buildings," Tom says. When they find ductwork in disrepair—held together with "self-tappers" instead of welds—they don't just clean and leave. "I'll work with you... to correct these issues," Tom promises, detailing how they connect clients with duct repair experts and join walkthroughs, all at no extra cost.

Their website positions them as "a partner in our clients' success," a role they live out by educating clients with detailed reports and photos. "They never even saw a report to begin with," Tom says of competitors' practices, a gap Performance Industrial fills. For new systems, they offer water

leak tests—"We'll run water through them... so they have perfectly up to code work from the beginning," Tom explains—ensuring code compliance from day one. This comprehensive support reflects their motto: "Whatever it takes."

"BEYOND THE STICKER":

A FIRE PREVENTION IMPERATIVE

Grease fires are a top threat to commercial kitchens, and Performance Industrial's approach mitigates this risk. "The best way to put out a fire is to not have it in the first place," Tom quips, a sentiment their website backs with, "Nothing is of higher priority than protecting your commercial kitchen business from the threat of fire." By exceeding NFPA 96 with bare metal cleaning and ensuring accessibility, they prevent fires before they ignite, protecting clients from shutdowns by fire marshals or third-party inspectors.

Tom's humor—"I don't want to be explaining to News Channel 10... 'Well, I just cleaned the hood'"—belies a serious commitment. "We're not gonna be putting other people in jeopardy," he insists, a stance their website reinforces: "When it comes to safety and cleanliness, we want it done right." This accountability sets them apart as a trusted name across their service region.

RIISING ABOVE KITCHEN EXHAUST CLEANING COMPETITORS

The industry is rife with minimalists. "Some of these companies are just small... individuals," Tom says, who might clean a foot of ductwork and call it compliant. Michael Nelson sums it up: "You're seeing inspection stickers from companies that... did the bare minimum... but there's potential for long-term fire hazards." Performance Industrial rejects this. "We hold ourselves to a higher standard," Chris says, even if it means losing bids to cheaper rivals.

Their website boasts a "track record of superior results that stands head and shoulders above the competition," a claim borne out by their meticulous process. "We're not gonna clean... write you up for deficiencies, and then submit that in [to compliance engines] and you get shut down anyways," Tom says, emphasizing cost-efficient, transparent solutions that save clients from fines or worse.

CONCLUSION: PERFORMANCE INDUSTRIAL'S KEC EXCELLENCE

Performance Industrial's "Beyond the Sticker" ethos transforms kitchen exhaust cleaning into a holistic safety strategy. With bare metal cleaning, proactive problem-solving, and a partnership mindset, they exceed NFPA 96 standards to safeguard commercial kitchens from Albany to Vermont. For businesses seeking reliable kitchen exhaust cleaning services, their number—518.793.9274—is a call to safety, compliance, and peace of mind, delivered one pristine system at a time. ■

SARATOGA COUNTY AGRICULTURAL SOCIETY'S GYMKHANA SERIES UNDER THE LIGHTS *Returns for 2025* by CCE Saratoga County



Get ready to saddle up!

The Saratoga County Agricultural Society's Gymkhana Series Under the Lights is back for the 2025 season, bringing a thrilling series of horseback games and competition to the Saratoga County Fairgrounds. Taking place on the fourth Friday of each month, this high-energy event will light up the night starting in May and continue through September, with a rain date set for October 17th.

NEW FOR 2025:

- **Online Registration** – Participants can now register online for added convenience! Visit the Saratoga County Fair website or follow this link: <https://saratogacountyagriculturalsoci.ticketspice.com/gymkhana-series->
- **Enhanced Arena Lighting** – Two additional spotlights have been installed, bringing the total to six spotlights illuminating the 200×100 outdoor arena, ensuring better visibility and faster patterns!

STAY UPDATED!

For the latest announcements, awards, patterns, and updates, follow the Saratoga County Agricultural Society's Gymkhana Series Under the Lights 2025 Facebook event page.

For more information, contact nvf5@cornell.edu or visit saratogacountyfair.org. ■

EVENT SCHEDULE

Friday, May 30th – Points for Series High Point

Friday, June 27th – Points for Series High Point

Friday, July 25th (During the Saratoga County Fair) – Points for Series High Point + Awards & Paybacks

Friday, August 22nd – Points for Series High Point

Friday, September 26th – Points for Series High Point

Rain Date: Friday, October 17th

DIVISIONS

The 2025 Gymkhana Series will feature five divisions:

- **Open Adult** (19 & over)
- **Open Senior** (18-14 years old)
- **Open Junior** (13 & under)
- **4-H Senior** (18-14 years old) (Must be enrolled in 4-H with proof of evaluation)
- **4-H Junior** (13 & under) (Must be enrolled in 4-H with proof of evaluation)

Open to all counties, 4-H participants must ensure they are enrolled and evaluated through their respective 4-H Horse Educator.

Each Gymkhana will feature up to six classes, with new patterns and games introduced each month. Riders will have the opportunity to earn points toward the series championship, with prizes awarded at each event.

CORNELL COOPERATIVE EXTENSION
(CCE) OF SARATOGA COUNTY HOSTS

Seed Starting Workshop



Hands-on gardening event set for April 2nd at the Ballston Spa 4-H Training Center

Cornell Cooperative Extension of Saratoga County is excited to announce its upcoming Seed Starting Workshop, taking place on April 2nd, 2025, from 6:00 PM to 7:30 PM at the 4-H Training Center, located at 556 Middleline Rd, Ballston Spa, NY. This interactive and educational event is perfect for both beginner and experienced gardeners looking to refine their indoor seed-starting skills.

Led by Jessica Luse and Madison Blodgett, this workshop will provide a comprehensive introduction to seed starting, covering essential topics such as soil media selection, container choices, lighting requirements, and ideal planting times. Attendees will have the opportunity to participate in hands-on demonstrations and take home their own seed starting kit to kickstart their gardening journey.

This workshop is not just about learning—it's a wonderful opportunity to connect with fellow gardening enthusiasts and share your passion for plants. Whether you're a seasoned gardener or just beginning your green-thumb journey, this workshop is a great way to learn, connect, and cultivate success in your home garden.

REGISTRATION DETAILS

Don't miss out on this chance to grow your gardening skills—register online today at: https://pub.cce.cornell.edu/event_registration/main/events_landing.cfm?event=Seedstarting_241

Fee: \$10 per participant (FREE for 4-H Members and Master Gardeners)

Registration deadline: March 27, 2025

Location: 4-H Training Center, 556 Middleline Rd, Ballston Spa, NY

What to bring: Wear clothing you don't mind getting dirty

Spots are limited, so plan ahead to secure your place in this enriching experience! If you have any questions or need more information, feel free to reach out to Jessica Luse at jmh452@cornell.edu or call 518-885-8995.

We can't wait to see you there and help you embark on your seed-starting journey!

About Cornell Cooperative Extension of Saratoga County

Cornell Cooperative Extension (CCE) of Saratoga County is dedicated to providing research-based educational programs that support agriculture, gardening, and environmental sustainability in our community. Through hands-on workshops, outreach programs, and expert guidance, CCE Saratoga empowers individuals and businesses with the knowledge and resources they need to succeed. ■

Thaler Reilly Wilson Celebrates a Decade of Excellence in Architecture and Preservation



St. Anthony's. Before (left): © Thaler Reilly Wilson Architecture & Preservation. After (right): © Michael Gallitelli.

Celebrating a decade of architectural innovation and preservation expertise, Thaler Reilly Wilson Architecture & Preservation (TRW) reflects on ten years of award-winning projects that are rebuilding communities by design and safeguarding history. Since its founding in 2015, TRW has become a trusted name in restoring and reimagining historically significant structures regionally and nationally.

Thaler Reilly Wilson has worked on cultural, religious, higher education, government, and commercial/adaptive reuse projects with a diverse team of specialists, delivering thoughtful solutions that honor their heritage while meeting contemporary needs. Notable recent projects include:

ELLIS ISLAND (Ellis Island, NJ); TRW designed the exterior and interior restoration of the Ellis Island Recreation Pavilion. Abandoned since the 1950s, the structure is now the centerpiece of tours of the south side of Ellis Island and indicative of what can be achieved with the remaining buildings waiting for restoration.

YADDO MANSION (Saratoga Springs, NY); Yaddo has provided a place of renewal for artists from around the world for nearly 100 years, but the mansion itself required renewal as well. TRW was responsible for the complete restoration of the exterior, including structural rebuilding of its stone porte cochere; as well as the design of new mechanical systems for the building.

“As we look to the future, our firm remains focused on its mission to balance preservation with progress, ensuring that history is not only honored but also seamlessly integrated into the evolving needs of communities.”

ST. ANTHONY’S CHURCH (Schenectady, NY); Devastated by fire, the interior of St. Anthony’s Roman Catholic Church in Schenectady required a complete restoration and renovation. TRW restored many of the original finishes but also designed new liturgical and accessibility elements that harmonized with the original 1920s interior.

SUNY ONEONTA’S ALUMNI HALL (Oneonta, NY); TRW reimagined an underutilized building on the SUNY Oneonta campus to become the new home of the Department of Business, Economics and Political Science, and the Division of University Advancement. The building is now a showcase for the campus, and was certified LEED Platinum by the U.S. Green Building Council, only the seventh such recognition in the entire SUNY system.

UNIVERSAL PRESERVATION HALL (Saratoga Springs, NY); Designed in 1871 as a Methodist church, the building was condemned in 2000 and faced potential demolition. Stabilized through the efforts of local preservationists, the building still required a complete rethinking of how it could successfully serve as a regional performance venue. TRW designed the renovations and new addition which have allowed this fabulous building become a centerpiece of cultural life in the Capital Region.

Each of these projects has received design and preservation awards.



Yaddo Mansion. © Elizabeth Haynes Photography

“We are thrilled to celebrate this milestone in our firm’s history,” stated TRW Partner Mark Thaler. “The opportunity to collaborate with clients in restoring and preserving landmark structures has been deeply rewarding, and we look forward to continuing this meaningful work for years to come.”

Added Partner Dan Wilson, “Our exceptional team and deep expertise in navigating the complexities of preservation allow us to breathe new life into cherished buildings. Every project is a testament to our commitment to heritage and innovation.”

“TRW embraces advancements in preservation technology that have transformed how we approach restoring historic structures,” continued Partner Steve Reilly. “As we look to the future, our firm remains focused on its mission to balance preservation with progress, ensuring that history is not only honored but also seamlessly integrated into the evolving needs of communities.”

For more information about Thaler Reilly Wilson Architects and their projects, visit <https://www.trw-arch.com/>. ■



Mark Thaler. © Thaler Reilly Wilson Architecture & Preservation



Steve Reilly. © Thaler Reilly Wilson Architecture & Preservation



Dan Wilson. © Thaler Reilly Wilson Architecture & Preservation

JOIN TRI-COUNTY UNITED WAY'S COMMUNITY INVESTMENT COMMITTEE

TRI-COUNTY UNITED WAY is seeking dedicated volunteers to join our Community Investment Committee. This is a meaningful way for local professionals to engage in community service and make a lasting impact.

WHY VOLUNTEER?

- Gain leadership experience
- Learn about community needs
- Help improve lives locally and help build stronger communities
- Time Commitment: 15–25 hours (March–May)

HOW TRI-COUNTY UNITED WAY INVESTS IN OUR COMMUNITY

At Tri-County United Way, we focus on three key areas essential for a thriving community: Education, Health, and Financial Stability. Our investment strategy ensures that resources are directed toward local programs that address community needs, deliver measurable results, and use funds responsibly.

INVESTMENT GRANTS

We support Warren, Washington, and Northern Saratoga Counties by partnering with non-profit organizations that work collaboratively to create lasting and positive change for all. Through these partnerships, we help provide comprehensive and coordinated services that make a meaningful impact.

OUR FUNDING PROCESS

Each year, we award grants through a competitive proposal process to high-performing non-profit organizations addressing our region's most urgent needs. All applications are evaluated by a community-led review committee, where volunteers assess programs and initiatives that drive sustainable results.

JOIN OUR COMMUNITY INVESTMENT COMMITTEE

Help determine how Tri-County United Way dollars are invested. Our Community Investment (Allocations) Committee is a group of dedicated volunteers who review funding requests, assess program effectiveness, analyze financial data, and guide funding decisions.



SUPPORT OUR LOCAL NON-PROFIT AGENCIES

TRI-COUNTY UNITED WAY

VOLUNTEERS NEEDED

TO BE PART OF OUR COMMUNITY INVESTMENT PROCESS.

For more information, connect with
Laura Jensen, Director of Community Engagement,
Ljensen@tricountyunitedway.org.

VOLUNTEER COMMITMENT & SCHEDULE

This is an excellent opportunity to learn more about local nonprofits and engage in community leadership. The total estimated time commitment, including training, site visits, proposal reviews, and discussions, is 15 to 25 hours from March to May.

Key Dates:

March 26 • 5:30 PM Group Meeting & Assignments (Conkling Center)

March 27 – April 18 Site Visits (Scheduled individually with partners and agency directors)

Agency Presentation Nights (Choose one night and attend both corresponding dates):

Tuesdays: April 22 & 29 • 5:30–7:30 PM

Wednesdays: April 23 & 30 • 5:30–7:30 PM

Thursdays: April 24 & May 1 • 5:30–7:30 PM

May 21 • 5:30 PM Final Investment Meeting

This leadership opportunity is ideal for employees of local businesses looking to engage in meaningful community service while strengthening their leadership skills. Join us in making a lasting impact.

▶▶ **GET INVOLVED TODAY** ◀◀

Ready to commit & live united?

Contact Laura Jensen, Director of Community Engagement
Ljensen@tricountyunitedway.org | 518-793-3136



Saratoga Builders Association (SBA) Offering TWO Student Scholarship Awards in 2025!

The Saratoga Builders Association, Inc. is proud to announce its continued commitment to supporting education in the construction industry by awarding two student scholarships in 2025. These annual scholarships provide financial assistance to students who are pursuing careers in construction or related fields.

THIS YEAR'S SCHOLARSHIPS INCLUDE:

- The SBA Scholarship – \$1,000
- The “Bob Best” Memorial Scholarship – \$1,000

Both scholarships are open to high school seniors, college students, and undergraduates residing in Saratoga County who plan to pursue a construction-related education at a 2-year or 4-year accredited college, university, or technical school. Additionally, students who plan to purchase tools or equipment for employment, career advancement, or to start a business in the construction industry are also eligible to apply.

To qualify, applicants must have a GPA of 3.0 or higher and demonstrate past or current involvement in the construction field, including coursework taken in high school or college. Each applicant must submit the following:

- A high school or college transcript (or a list of relevant trade classes taken)
- A short essay or video explaining their interest in a construction industry career and how this scholarship will support their goals

APPLICATION DEADLINE & SUBMISSION DETAILS

Applications must be postmarked no later than April 25, 2025. Only the first 25 completed applications will be accepted, so early submissions are strongly encouraged. Scholarship recipients and their schools will be notified by June 1, 2025.

For more information or to request an application, please contact Barry Potoker, Executive Director: 518-366-0946 | bpotoker@saratogabuilders.org

ABOUT SARATOGA BUILDERS ASSOCIATION

The Saratoga Builders Association, Inc. is a specialized professional trade association representing an industry basic to the well-being and economy of the people of Saratoga County. Its membership includes residential and commercial builders, developers, remodelers, building material suppliers, sub-contractors, financial institutions, architects, engineers, realtors, attorneys and other industry professionals. SBA is committed to the continued growth, prosperity and quality of life in Saratoga County. The SBA has contributed over \$1.6 million dollars to our local charities through their annual fall event – The Saratoga Showcase of Homes now celebrating its 29th Anniversary in 2025. ■



Is your kitchen exhaust **overdue** for a cleaning?



**Let us do the dirty work
so you don't have to.**

As a certified IKECA kitchen exhaust cleaning contractor, we always make sure to:

- ✓ **Go beyond the kitchen's exhaust hood.** A complete cleaning covers every inch of an exhaust system – from the hood all the way to the roof fan.
- ✓ **Install grease containment systems, access doors, and hinge kits.**
- ✓ **Leave nothing behind but bare metal.** NFPA-96 standards state that **only a bare metal cleaning** can reduce the risk of fire.
- ✓ **Provide a full service and photo report,** and leave behind a Certificate of Performance so you remain compliant.

Contact us today for a **free estimate!**

(518) 793-9274

sean@performanceindustrial.com



SUPERCHARGE YOUR SALES

Leveraging AI to Optimize B2B Lead Generation



by Alan VanTassel – Velocity Sales powered by Sales Xceleration

A staggering 45% of B2B companies reported that generating enough leads was their biggest challenge in 2024 (Sopro). Sales teams often struggle with slow response times, difficulty identifying high-quality leads, and long sales cycles that stall conversions. Traditional methods leave reps overwhelmed, wasting time on low-intent prospects while missing opportunities with higher-intent customers. Fortunately, AI-powered solutions can help businesses overcome these challenges by automating lead follow-ups, improving lead scoring, and streamlining the nurturing process, leading to more efficient sales efforts and higher conversion rates. My actionable insights on how to seamlessly integrate AI into your sales processes will help you streamline your efforts and enhance lead generation strategies.

B2B LEAD GENERATION CHALLENGES



LACK OF QUICK, PERSONALIZED FOLLOW-UP

A recent study found that 44% of sales reps are too busy to follow up with leads. Yet, a slow response (or even worse, no response) causes deals to slip away. Furthermore, when sales teams do respond promptly, they usually send cookie-cutter emails lacking personalization.

› **PRACTICAL AI INTEGRATION:**

One of the most powerful aspects of AI is its ability to personalize customer interactions at scale, which drives higher conversion rates. Traditionally, businesses could only provide tailored content to a handful of clients, but with AI, personalization can be automated and scaled across a large customer base.

- Consider AI-driven chatbots for 24/7 lead engagement.
- Utilize Generative AI to help create personalized emails and sales scripts automatically, increasing engagement.

› **RECOMMENDED TOOLS:**

- **Instantly.ai** – AI-powered cold email outreach
- **Smartlead.ai** – Automated, hyper-personalized email sequences
- **Sendspark.com** – AI-driven video messaging for personalized outreach



DIFFICULTY IDENTIFYING HIGH-QUALITY LEADS

Not all leads are created equal. Understanding where your lead is in their journey is crucial. Yet, my State of Sales data reveals that only 15% of sales teams prioritize customers based on their potential, leading to wasted time chasing low-intent prospects while high-value leads get lost in the shuffle.

› **PRACTICAL AI INTEGRATION:**

AI-powered predictive analytics can score leads based on their likelihood to convert. By analyzing factors such as engagement levels, past interactions, and demographic data, AI can assess which leads are most likely to close and which ones need further nurturing. This allows sales teams to prioritize their efforts and focus on leads that have the highest potential.

- Use AI to analyze data from diverse sources (social media, websites, CRM) to identify ideal customer profiles, saving time and resources.
- Invest in platforms that detect buyer intent and predict conversion likelihood, enabling proactive engagement.

› **RECOMMENDED TOOLS:**

- **CommonRoom.io** – AI-powered intent detection
- **Warmly.ai** – AI-based lead scoring and personalization
- **RB2B.com** – AI-driven B2B lead qualification



LONG SALES CYCLES

73% of leads are not ready to purchase during the first interaction with a brand. It's no secret B2B sales cycles are long, but how can sales teams get better at converting these leads? Traditional methods such as implementing nurturing strategies like drip email campaigns and personalized outreach can be automated with the help of AI.

› **PRACTICAL AI INTEGRATION:**

AI keeps your prospects consistently engaged until they are ready to convert. Utilize AI tools as sales team extensions to automate personalized touchpoints and be there to answer questions as they arise.

- Use drip email campaigns to communicate with your prospects based on where they are in their journey.
- Implement retargeting ads that adjust messaging based on buyer intent.
- Enable AI-assisted sales outreach that provides contextual follow-ups.

› **RECOMMENDED TOOLS:**

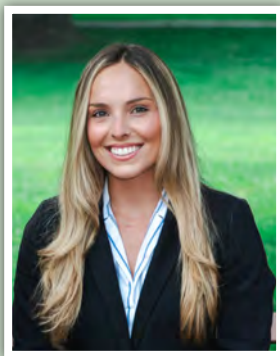
- **Artisan.com** – AI-powered conversation tracking
- **Reply.io** – AI-driven sales engagement and automation
- **Clay.com** – AI for multi-channel outreach

THE BOTTOM LINE

Successful lead generation isn't just about acquiring contacts—it's about ensuring your sales team is engaging with the right prospects at the right time with the right message. AI streamlines every step of the process, making sales efforts smarter, faster, and more efficient. Leveraging AI in B2B lead generation is no longer a futuristic concept; it's a necessity for staying competitive. By automating outreach, enhancing targeting, and identifying high-quality leads, AI empowers sales teams to focus on building meaningful relationships and driving revenue growth. ■

NAVIGATING MARKET VOLATILITY:

Strategic Insights for Investors



by **Matthew Greenwood, Financial Advisor & Lorissa Hoff, Financial Advisor**
of Greenwood Hoff Wealth Management of Cetera Investors

At Greenwood Hoff Wealth Management, we recognize that the current market environment has raised concern among investors. With heightened volatility driven by trade policy uncertainty, economic growth concerns, and evolving trends in artificial intelligence (AI), it is more important than ever to remain disciplined and focused on long-term financial goals.

While stock market fluctuations can be unsettling, they often present opportunities. Historically, periods of market weakness have provided attractive entry points for long-term investors. The recent decline in U.S. equities, with the S&P 500 down nearly 2% for the year and the Nasdaq Composite entering correction territory, has largely been driven by uncertainty surrounding tariffs, a softening consumer outlook, and questions about the long-term return on AI-related corporate investments.

The principles of long-term investing remain foundational, volatile periods test the resilience of traditional buy-and-hold strategies. This is where diversification and active portfolio

management become critical. A well-structured portfolio, tailored to an investor's time horizon and financial goals, can help mitigate risk while capitalizing on opportunities presented by market fluctuations.

For clients with short-term liquidity needs, it is essential that these funds remain in low-volatility, stable investments rather than being exposed to market swings. Conversely, for those with a longer investment horizon, market downturns may present valuable buying opportunities. Periods of market decline allow disciplined investors to acquire quality assets at a discount, positioning their portfolios for long-term growth.

Market Drivers and Economic Outlook

Today's market movements are being influenced by a variety of economic and geopolitical factors. The financial markets thrive on stability, and current uncertainty surrounding trade policies, inflation trends, and Federal Reserve policy decisions have contributed to heightened volatility.

- **Tariffs & Trade Policy:** The imposition of tariffs on key trading partners has raised concerns about inflation and economic growth. However, the administration has framed these tariffs as "retaliatory" rather than universal, and historical precedent suggests that market reactions to tariff disputes tend to be short-lived. In 2018, despite initial volatility, equities rebounded to pre-tariff levels within a matter of months.

- **Economic Moderation, Not Recession:** Some recent economic data has been softer, but we attribute much of this to the extreme cold in January—the coldest since 1988. With a milder February and early signs of economic stabilization, we do not view this as the start of a prolonged downturn. The labor market remains resilient, providing a solid foundation for growth.

- **Interest Rates & Inflation:** While inflation remains a concern, recent moderation in price pressures suggests that the Federal Reserve may not need to raise rates further. A stable or declining rate environment historically supports equity markets, particularly when combined with strong corporate earnings growth.





Positioning for the Future

Despite current uncertainty, we remain optimistic that equities will end 2025 on a positive note. Several key indicators support this outlook:

- **Corporate Earnings Strength:** Projections for 2025 suggest robust earnings growth, which should provide a tailwind for stock prices.
- **Technical Market Support:** The S&P 500 recently tested its 200-day moving average (a key technical level), and a bounce from this level suggests much of the selling pressure may be behind us. Even in a worst-case scenario, a market correction to around 5,500 would still fall within historical norms and not indicate a systemic economic downturn.
- **Record Cash on Sidelines:** There is over \$7 trillion in money market assets that could be deployed into equities, providing potential upside if valuations become more attractive.



Staying Disciplined Amid Uncertainty

While macroeconomic and market conditions remain fluid, history has shown that maintaining a well-diversified portfolio is the best defense against unexpected risks. Investors should resist the temptation to react emotionally to short-term fluctuations and instead remain focused on their long-term financial objectives.

At Greenwood Hoff Wealth Management, we are committed to helping clients navigate these uncertain times with confidence. If you have questions about your portfolio or would like to discuss potential opportunities, we encourage you to reach out. Together, we can develop a strategy that aligns with your financial goals and positions you for success in any market environment. ■

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A FRESH TAKE ON MARKETING

THE WEBSITE UP APPROACH

by Michael Nelson



Looking for a fresh approach to your marketing efforts? Consider this Website Up Approach. In a digital landscape where consumers are bombarded with options, starting with a strong foundation—your website—can set you apart. This strategy prioritizes your website as the cornerstone of your marketing efforts, building upward through a series of interconnected tactics to maximize visibility, engagement, and conversions. Let's dive into how this works, step by step, from the most critical element (your website) to the supporting role of organic social media.

WEBSITE: YOUR DIGITAL POWERHOUSE

In today's marketing environment, your website should be your greatest asset. It's no longer just a static online brochure to set and forget—it's the beating heart of your marketing strategy. With over 90% of online experiences beginning with a search engine—Google alone processes 8.5 billion searches daily—your website is the tool to ensure you show up in both traditional search results and emerging AI-driven engines.

A solid website requires several key components to shine in Google Search, Google Maps, and AI-powered platforms:

- **Fast Load Times:** Pages that load in two seconds or less retain 47% more visitors, per recent studies.
- **Mobile Optimization:** Over 50% of global web traffic comes from mobile devices, making responsiveness non-negotiable.
- **Clear Navigation:** Intuitive menus and calls-to-action guide users and search bots alike.
- **Rich Content:** Video, photos, and written content are critical. Video boosts engagement (56% of marketers prioritize it), photos showcase your offerings, and written content provides context for search engines and AI tools.
- **Onsite SEO:** This involves optimizing titles, meta descriptions, headers, and keywords to align with what your audience searches for. For example, a beginner-friendly ski shop site might target "best ski gear for first-timers" to rank higher.

Why does content matter? AI engines like Apple Intelligence (which integrates ChatGPT) pull data directly from websites to answer queries. If your site lacks detailed, accurate content, you're invisible to these systems. Similarly, Grok (built by xAI) searches X and the web, meaning a robust website paired with an active X presence ensures you're part of the conversation. Meta AI on Facebook also relies on website data to inform its responses, reinforcing why your digital hub must be comprehensive and up-to-date.

GOOGLE BUSINESS PROFILE: YOUR LOCAL BEACON

Next up is your Google Business Profile (GBP), a free tool that amplifies your visibility on Google Search and Maps. It's especially vital for local businesses—66% of consumers use it to find nearby services. Key elements include:

- **Reviews:** Positive feedback boosts credibility; 49% of consumers trust online reviews as much as personal recommendations.
- **Info:** Accurate hours, address, and contact details keep customers informed.
- **Photos:** Posting pics of your business increases engagement—businesses with photos see 35% more clicks.

Want to know where your GBP visitors come from? Use a heat map tool. It visually tracks visitor origins, helping you refine your local targeting and marketing spend.



BACKLINKS: THE TRUST SIGNAL

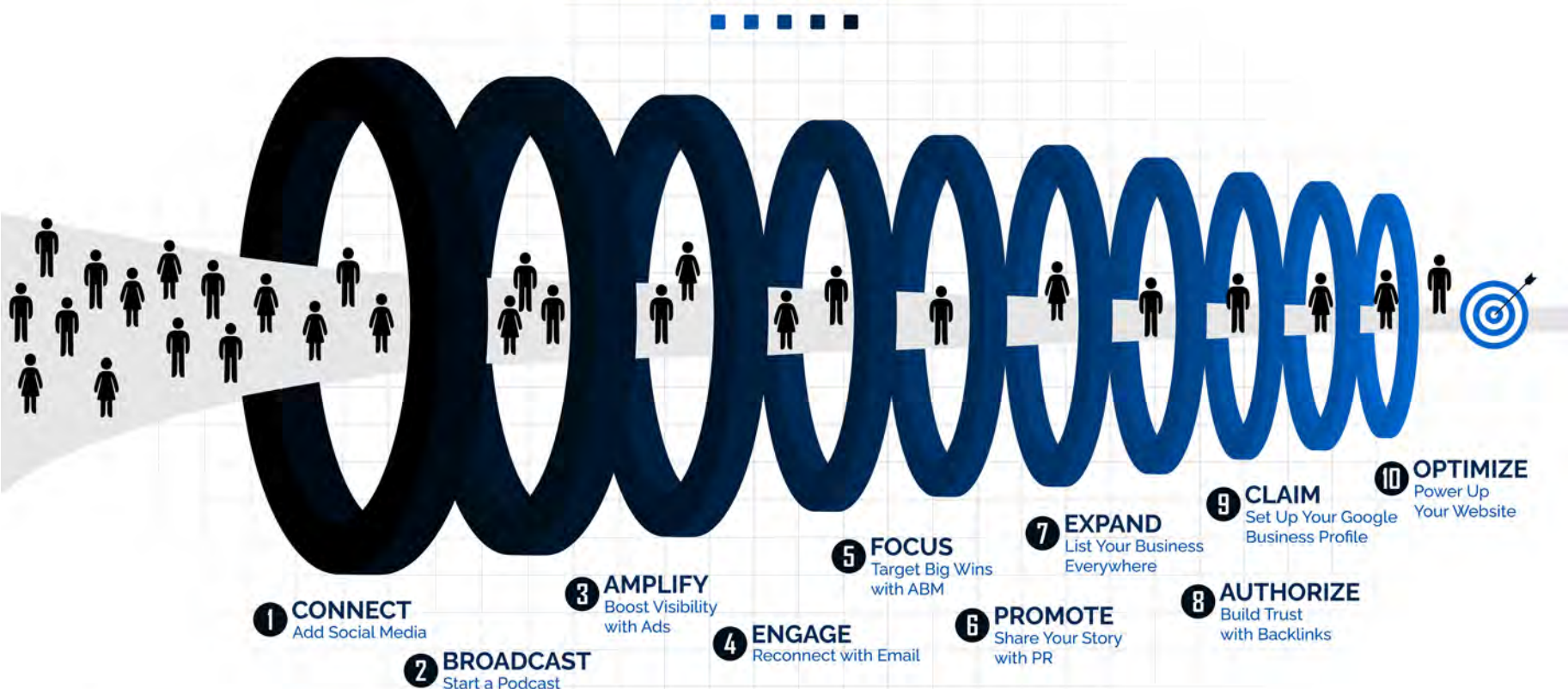
Backlinks are the on-again, off-again darling of Google Search—and right now, they're on. Quality websites linking to yours signal trustworthiness to search engines. Think articles in digital publications (e.g., a feature in Forbes about your innovative product) or guest posts you write for industry blogs. Other strategies include partnerships with local businesses or directories. A top-ranking Google result has 3.8 times more backlinks than lower positions, so prioritize quality over quantity.

ONLINE LISTINGS: CONSISTENCY IS KEY

Online listings are mentions of your business across directories like Yelp, Yellow Pages, or industry-specific platforms. They bolster SEO by ensuring consistent Name, Address, and Phone (NAP) data, which Google rewards with higher rankings. Nearly 92% of top-ranked domains have at least one backlink from such listings, proving their worth.

WEBSITE UP

— APPROACH —



Marketing Strategies

PR AND COMMUNICATIONS: AMPLIFY YOUR VOICE

While backlinks touch on PR, it deserves its own spotlight. A robust PR and communications strategy builds brand authority and SEO strength. Key components include:

- 1. Media Outreach:**
Pitch stories to journalists for coverage.
- 2. Press Releases:**
Announce news like product launches.
- 3. Thought Leadership:**
Write articles for trade publications.
- 4. Crisis Management:**
Protect your reputation when needed.
- 5. Event Sponsorship:**
Gain exposure at industry gatherings.

Articles—whether written about you or by you—in print or online drive traffic and backlinks. Pair print efforts with QR codes on flyers or business cards to seamlessly bridge readers back to your website, blending offline and online impact.

ABM: PRECISION TARGETING

Account-Based Marketing (ABM) flips the script by targeting specific businesses or individuals with tailored campaigns. Create a list of high-value prospects, then design a drip campaign blending physical assets (e.g., mailed brochures with QR codes linking to custom landing pages) and digital touchpoints (e.g., personalized emails). It's ideal for B2B or niche markets seeking direct engagement.

EMAIL MARKETING: RETARGETING MADE SIMPLE

Email marketing excels at re-engaging current and past clients. With a \$36 return for every \$1 spent, it's a cost-effective way to nurture leads. Segment your list for retargeting—say, offering a discount to lapsed customers—and watch conversions climb. Include a QR code in physical mailers to drive recipients to your site for easy opt-in.

PAID ADS: BOOSTING VISIBILITY

Paid ads through Google, Meta, and OTT (over-the-top streaming) offer a quick visibility boost. Google Ads tap into those 8.5 billion daily searches, while Meta targets social scrollers. OTT reaches cord-cutters on platforms like Hulu. PPC delivers a 200% ROI, making it a smart investment—just ensure your website is ready to convert those clicks.

PODCASTS: YOUR VOICE IN THEIR EARS

I wrote an article last year titled “Everyone Needs a Podcast,” and the case still holds. Podcasts offer immense value: they position you as an expert, build trust with your audience, and create evergreen content. With 82 million U.S. listeners in 2023 (projected to hit 100 million by 2025), podcasts reach engaged audiences who spend an average of 6.5 hours weekly tuning in. Host your episodes on your website to boost SEO, share snippets on X for Grok visibility, and use QR codes on print materials to drive listeners to your site. It's a personal, scalable way to connect.

ORGANIC SOCIAL MEDIA: THE SUPPORTING ACT

Organic social media rounds out the approach. While less critical than your website, it builds community and brand awareness. Share video snippets, post photos, and link back to your site—76% of small businesses use platforms like Facebook for this. It's a slow burn compared to paid ads, but it keeps your audience engaged.

WHY IT WORKS

The Website Up Approach starts with your most controllable, impactful asset—your website—and layers on tactics that amplify its reach. With 63% of U.S. consumers starting product searches on Google and AI engines like Grok, Apple Intelligence, and Meta AI pulling data from websites, a strong digital foundation is non-negotiable. Add backlinks, listings, PR, and podcasts for authority, then refine with ABM, email, and ads. Organic social media ties it all together, ensuring a cohesive strategy that drives results.

Ready to rethink your marketing? Focus on your website first - then work your way up. ■

SOURCES: Data compiled from Statista, Google, BrightLocal, Ahrefs, Edison Research, and industry reports as of March 2025. For the latest figures, visit [source websites]. You can see a full list of sources used for the data in this article by visiting the online version of our website.

How to Keep Your Best Employees in a Competitive Market with ADP Comprehensive Services



by Kaitlin Russitano, ADP Payroll Professional



STEP 1

What's Going On Out There?

Before we get into solutions, let's take a quick peek at the bigger picture. The Wall Street Journal recently reported that CFOs are feeling super optimistic about 2025, expecting big revenue growth and investment opportunities. Deloitte's latest CFO Signals Survey agrees—business leaders are ready to expand! But NPR reminds us that things like tariffs and cost fluctuations still loom in the background.

What does that mean for you? Well, as you grow and take on new opportunities, keeping your rockstar employees is key. You don't want to win that big contract just to lose the people who can actually make it happen! So, let's talk about how to keep your team happy and engaged.

STEP 2

Find the Gaps in Your HR & Payroll (Trust Me, They're There)

A lot of businesses I work with tell me the same things before they upgrade their HR tools:

- "Our system is so old, it might as well run on a flip phone."
- "Nothing is flexible—our payroll and HR tools don't actually fit our needs."
- "The software is so clunky, employees avoid using it."

Sound familiar? You're not alone! According to NelsonHall, businesses with around 55-130 employees struggle with these same pain points.

➔ QUICK FIX:

Do a little audit of your current HR and payroll setup. Is it slowing you down? Frustrating employees? Making you want to pull your hair out? Identifying these issues is the first step to fixing them.

Hey there, business owners! If you're running a small or medium-sized business (SMB) in Saratoga Springs, Glens Falls, or Queensbury, you probably know how tough it is to keep your best employees. With so many opportunities out there, people are jumping ship for better pay, better benefits, or just a better overall work experience. And let's be real—the rising costs of everything from medical premiums to unexpected tariffs aren't making life any easier.

I've been working with SMBs at ADP for over five years now, and if there's one thing I've learned, it's that the right HR approach makes all the difference. I genuinely love helping businesses like yours create a place where employees want to stay. So let's dive into some fun (yes, HR can be fun!) and practical ways to keep your team happy and loyal.

STEP 3

Make Work Easier
(Because Happy Employees Stick Around)

- Retention isn't just about pay—it's about making work life easier and more enjoyable. ADP Comprehensive HR and ADP Comprehensive Pay help by:
- **Automating** annoying, repetitive HR and payroll tasks. (Less clicking, more doing!)
 - **Giving employees self-service access** to manage their benefits and info. (No more emails asking for pay stubs!)
 - **Providing real-time dashboards** so you can make data-driven decisions. (Say goodbye to messy spreadsheets!)

Businesses using these tools saw:

- **58% better HR efficiency**
(less time wasted on admin tasks).
- **53% faster payroll processing**
(payday without the panic!).
- **52% cost savings by Year 2**
(fewer errors = more money saved!).

➔ QUICK FIX:

Start small—enable employee self-service. 100% of businesses that did this found it valuable. Your HR team will thank you, and employees will love the convenience.

STEP 4

Build a Workplace That People Love

Retention is all about making employees feel valued. Here's how ADP can help:

- **Better Employee Support:** 87% of businesses reported happier employees with ADP.
- **Smooth Onboarding:** 86% said a seamless onboarding process makes a great first impression.
- **Career Growth Tools:** 100% of businesses using ADP's talent tools saw improved retention.

One client told me, "The simplicity of communication and self-service for employees is the best part." When people feel like they matter, they stick around.

➔ QUICK FIX:

Lean on ADP's talent specialists (86% of businesses found them helpful) to refine your hiring and development strategies. A clear career path = long-term commitment.



STEP 5

Grow Without the Growing Pains

If you're expanding in Glens Falls or Queensbury, don't let HR and payroll slow you down! ADP helps businesses scale by:

- Keeping you **compliant** (because audits aren't fun for anyone!).
- Making hiring **easier** with streamlined employment verification.
- Cutting **admin costs** (100% of businesses reported saving money!).

One business owner told me, "We were in growth mode and needed a smarter approach to HR." ADP lets you focus on running your business instead of drowning in paperwork.

➔ QUICK FIX:

Use ADP's reporting tools (71% of businesses found them super valuable) to track your growth. When you make decisions based on real data, everything runs smoother.

STEP 6

Track What's Working *(and Celebrate the Wins!)*

I love numbers, and the stats speak for themselves! Businesses using ADP saw:

- **86% better payroll accuracy** (which means no more paycheck headaches!).
- **53% ongoing cost savings** (more money in your pocket).
- **71% happier HR teams** (because they finally have time for the big-picture stuff).

➔ QUICK FIX:

Keep track of key metrics like HR task time, turnover rates, and payroll errors. You'll see the difference once you start using the right tools.

Final Thoughts: **You've Got This!**

Keeping your best employees in Saratoga Springs, Glens Falls, and Queensbury doesn't have to be a constant struggle. By upgrading your HR and payroll processes, supporting your team, and scaling smartly, you can create a workplace where people actually want to stay.

ADP Comprehensive HR and ADP Comprehensive Pay aren't just fancy software—they're real solutions that help businesses like yours every single day. No gimmicks, just results.

Not sure where to start? My colleague Peter and I would love to chat! No pressure—just real talk about what works. Reach out anytime at [insert contact info]. Let's make 2025 the year your team sticks around! ■

WHERE TRANSPARENCY FITS IN YOUR WORKPLACE CULTURE



by **Tom Schin**
of **Build Better Culture**

Over the last few years, workplace dynamics between business leaders and employees have shifted tremendously. Some of these elements have come full circle (e.g., work-from-home and return-to-office initiatives), while others are still evolving. How you run and lead your business operations impacts who wants to apply to and remain within your organization. These philosophies reflect your culture and values.

One major aspect employees look for these days is consistent, strong communication. Some leaders might say to themselves, “I communicate just fine,” or “I tell them what they need to know.” That’s not the answer today’s employees are seeking. Such responses suggest a closed mindset—or a “my way or the highway” attitude—that today’s workforce won’t tolerate.

The modern workplace demands a new approach: one that values transparency, directness, and genuine investment in employees as people, not just a financial commitment. Leaders across industries are recognizing the critical need to adapt their strategies to meet these expectations. This starts with a willingness to be frank—honest, open, and direct—in all employee interactions. However, being frank

or transparent isn’t a license to blurt out whatever comes to mind; it requires tact and emotional intelligence. When leaders invest time and energy in how they communicate with their teams, it builds trust—the foundation of any employer-employee relationship.

Building a transparent workplace further means: You’re building trust – Trust fosters engagement and retention. You spark creativity – Sharing more aspects of the business with your team often leads to great ideas from them. People volunteer challenges more freely – They’ll speak up with less fear of repercussions. You’ll likely stumble once or twice – But with practice, you’ll find the right balance. Your team will know who they can rely on – Especially when times get tough.

Deciding what to be transparent about requires careful thought. Not everyone needs to know everything about all business concerns. A well-rounded understanding within the leadership team about what to communicate—and who will deliver it—is essential. Most organizations adopt a “lead with one voice” approach to ensure consistency between what’s shared and what’s held back. Even one rung down the hierarchy, supervisors should know what’s okay to share and what isn’t.

Employees may still have questions and want to know more, but often those answers involve human resources topics, drama, or specific personnel matters that, frankly, aren’t their concern (e.g., disciplinary conversations, leaves of absence, reasonable accommodations, who’s getting what percentage raise, or who’s receiving the highest amount). Ultimately, preparing managers to practice transparency is as crucial as the act itself. Here are a couple of scenarios and potential solutions:

Share news that affects people’s ability to do their jobs – For example: “We’re experiencing supply chain issues that will upset your customers. Here’s what we’re doing, and here’s how you can explain it to them.” Compare that to: “Bob just quit because he didn’t get along with Frank, so our outgoing shipments will take twice as long.” The first is helpful and solution-oriented; the second fuels drama and isn’t constructive.

Let people know what you can’t share – For instance, confidential information, HIPAA-related details, or personal/private matters. Tell employees, “I know the answer, but I’m not at liberty to discuss it,” or “I won’t discuss it because it involves personal information.” You can add, “If you brought something sensitive to me, I’d keep it private too.” Curious employees are natural, but there’s a line between drama and what impacts work.

These conversations build trust. Over time, that reputation spreads beyond your organization—in a good way—helping you attract more talent. Employees love talking about their great workplace, but they’re just as vocal about toxic cultures. You decide which reputation you want.

Being frank goes beyond avoiding dishonesty; it’s about fostering trust and a culture of openness. It’s about showing professionalism and integrity in every interaction, paving the way for future opportunities. By prioritizing clear, honest communication, leaders can create a workplace where employees feel valued, respected, and empowered to make informed decisions.



THINGS YOU CAN DO:

Implement a Transparent Communication Standard – Establish clear guidelines for open communication at all levels. Encourage employees to share concerns, aspirations, and ideas without fear of reprisal. Demonstrate this safety—employees need to see they won’t be mocked or punished for speaking up.

Conduct “Stay Interviews” – Beyond exit interviews, hold regular “stay interviews” or pulse checks to learn what keeps employees with the company. Use this feedback to address issues and reinforce positives. These don’t need to be long—short, in-person check-ins work best. Avoid bundling them with other topics; just connect. Try starters like: “Hey, I appreciate you coming to work today.” “What were you most excited about when you logged on this morning?” “Was there anything you were dreading?” “If I could do one thing to better support you as your manager, what would it be?”

Provide Realistic Job Previews – During interviews or onboarding, offer candidates an honest look at the job—challenges and rewards included. For example: “It usually takes a month to learn all our acronyms, so don’t feel bad if you need to ask.” This ensures a better fit and reduces early turnover.

Offer Flexible Transition Support – When an employee leaves, support a smooth transition. Giving them the cold shoulder isn’t the answer. Sending them off with good vibes might keep them as a fan, even if their goals no longer align with your team’s.

Sometimes, you hire the right person but for the wrong role. They may be too new to realize it, but discussing other roles or projects they might excel in (if available) can place the right person in the right seat, ensuring everyone thrives.

Leading with transparency shows your team they won’t get the typical corporate runaround. They’ll understand some things you can share, and some you won’t. Make it a habit to provide information that affects their roles and futures—good, bad, or neutral. Having those conversations now will earn their gratitude and that elusive “loyalty” employers crave. These steps prove you’re walking the talk when you claim a transparent workplace culture.

Looking to Learn More About Company Culture, Employee Engagement, or Leadership Development? Follow Build Better Culture on LinkedIn or visit www.buildbetterculture.com. Tom Schin is the owner of Build Better Culture. He helps companies solve culture and engagement challenges, strengthen employee retention, and coach managers into stronger leaders. ■

Recognizing and Addressing ***BURNOUT*** FOR ENTREPRENEURS



by Tandi Orluk,
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It's probably no surprise that burnout is caused by stress. Burnout is defined as mental, physical, and emotional exhaustion. This article will outline how to recognize and address burnout as an entrepreneur.

As business owners, our demands for success never cease. We thrive on adrenaline, passion, and expertise day in and day out to keep our businesses moving forward. However, in our daily efforts, we often ignore what our bodies are trying to communicate. Research shows that 34.4% of entrepreneurs experience burnout. Our long days and nights start to blur together, and if we're not attuned to our bodies' distress signals, our susceptibility to burnout increases.

When we experience stress and fail to acknowledge it, it can easily lead to burnout. Research indicates that 87.7% of entrepreneurs battle at least one mental health condition, with 50.2% experiencing anxiety—the most common struggle among entrepreneurs. Anxiety, along with other mental health conditions, affects our mind, body, and emotions. Our bodies constantly send us signals, yet we often disregard them and push ourselves to unhealthy limits. We can train ourselves to heed these communication signals by identifying signs of burnout and taking steps to address them, rather than pushing through our days and ignoring the warnings.

HERE ARE COMMON SIGNS
OF BURNOUT:

EMOTIONAL SYMPTOMS may include chronic fatigue, feelings of being overwhelmed, stress, detachment, and a lack of interest in activities we once found pleasurable.

PHYSICAL SYMPTOMS may manifest as chronic headaches, frequent illness, or body aches and pains.

MENTAL SYMPTOMS can include lack of motivation and concentration, increased irritability, difficulty sleeping, ruminating on negative thoughts, and isolating ourselves from others.

“ WE CAN ADDRESS BURNOUT BY BEING PROACTIVE
AND DILIGENTLY CARING FOR OURSELVES. ”

We can address burnout by being proactive and diligently caring for ourselves. The most effective approach is to establish healthy boundaries around our time. Each new 24-hour period should include a system that prioritizes our mental, physical, and emotional health. During the workday, this might involve planning our schedule, setting boundaries, delegating tasks, and taking short breaks. Protecting our physical health can include eating well, staying active, prioritizing sleep, and visiting the doctor regularly. For emotional health, it's vital to nurture relationships with family and friends and engage in hobbies and interests. To safeguard our mental health, we can practice gratitude, meditation, or prayer, use breathing exercises, take vacations, and seek mental health treatment if needed. By closely examining the symptoms our bodies signal and intentionally creating a daily system that incorporates care for

our physical, mental, and emotional well-being, we can reduce anxiety and stress and prevent burnout.

Success and satisfaction aren't defined solely by money; they also encompass the joy and peace we experience in our daily lives. The demands of being a business owner are not for the faint of heart, as we each know personally. It takes grit, determination, education, and growth. To achieve our business goals, we must not ignore the distress signals from our body and mind, as doing so can lead to burnout. In conclusion, being attentive to our bodies and adopting a proactive approach to managing stress is not only essential for our health but also for the continued success and growth of our businesses.

References: Navigating Entrepreneurial Mental Health: Insights from the Trenches (2024) By David Domzalski and Marc Andre, Published May 1, 2024

Disclaimer: This article offers a whole-health approach and is not intended to treat any specific diagnosis. ■

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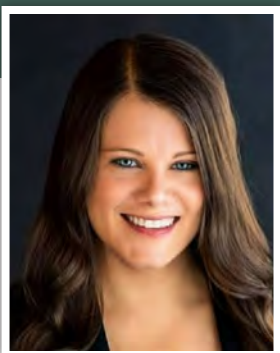
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SPRING 2025 MORTGAGE MARKET OVERVIEW:



by **Kristen Zorda**

Kristen Zorda (NMLS# 58751), a registered loan originator with PrimeLending at the Syracuse branch has 20 years of experience in the region and emphasizes a hands-on approach. "I love helping first-time buyers navigate the process and watching them grow into their financial future," she says. Kristen blends personalized service with modern tools to support clients through buying, refinancing, or renovating.

About PrimeLending:

PrimeLending, a subsidiary of PlainsCapital Bank and Hilltop Holdings Inc., focuses on simplifying the home loan experience. With a local presence, the company serves borrowers across various goals—purchasing, refinancing, or building—through a mix of personal attention and digital innovation.

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OPPORTUNITIES IN GLENS FALLS AND SARATOGA

As the real estate season ramps up in Glens Falls and Saratoga, the mortgage market is shaping up to be a dynamic landscape for homebuyers and homeowners alike. Spring 2025 is poised to bring a mix of challenges and possibilities, with mortgage rates projected to ease slightly while home prices hold firm at elevated levels. For those eyeing their first home purchase, considering a refinance, or exploring investment opportunities, understanding the current market trends is essential.

Andrew Stringer, EVP of Capital Markets at PrimeLending, notes that despite recent fluctuations, the spring season offers a window of opportunity. "Home prices are still high, and mortgage rates remain above historical lows, but there are always ways to make homeownership viable," he explains. "Creative financing, negotiation leverage and strategic refinancing can open doors for buyers and owners looking to build wealth through real estate investment."



Here’s a closer look at what experts anticipate for the Spring 2025 housing market in the region:

- **Mortgage Rates:** Forecasts suggest average rates will linger around 6.5% through the end of 2025, with a possible dip below 6% in 2026.
- **Affordability Hurdles:** Elevated home prices continue to pose challenges, underscoring the importance of exploring innovative financing solutions.
- **Rising Inventory:** A gradual increase in available homes could give buyers more options and room to negotiate.
- **Spring Surge:** After early-year uncertainty, stabilizing rates are expected to fuel a seasonal uptick in homebuying activity.
- **Refinance Opportunities:** Homeowners might find chances to lower payments or access equity through refinancing.
- **Economic Influences:** Inflation, employment trends and Federal Reserve policies will remain key drivers of mortgage rate movements.



Strategies for Affordable Homeownership

Even with high prices and rates, prospective buyers can employ several tactics to make purchasing a home more manageable:

- **Rate-Reduction Options:** Temporary buydowns provided by sellers or builders, can effectively cut rates by up to 3% in the early years of a loan. Alternatively, paying discount points upfront can secure a lower rate for the long haul. Renovation loans also allow buyers to snag a fixer-upper at a discount and roll repair costs into the mortgage.
- **Assistance Programs*:** Local and government initiatives often provide down payment aid, grants, or tax credits to ease upfront expenses.
- **Local Expertise:** Partnering with a lender familiar with the Glens Falls and Saratoga markets can unlock tailored solutions and streamline the process, providing tangible advantages.

Why Buying Now Could Pay Off

Despite the hurdles, several factors make spring 2025 an appealing time to enter the market:

- **More Choices:** Growing inventory may reduce competition and bidding wars, giving buyers a broader selection.
- **Equity Over Rent:** Owning a home builds equity over time, offering a financial edge compared to renting.
- **Long-Term Gains:** Historically, homes appreciate in value, providing wealth-building potential over five years or more.
- **Negotiation Leverage:** With more homes available, buyers might secure concessions like closing cost coverage or upgrades.

Refinancing: A Timely Option?

For current homeowners, refinancing could be a smart move to adjust payments, shorten loan terms, or access equity. Benefits might include lower monthly costs, faster payoff timelines, or funds for renovations and debt consolidation. With spring projects in mind—think landscaping or a fresh coat of paint—a cash-out refinance could boost both curb appeal and property value.

The Value of Expert Guidance

Whether buying or refinancing, the process starts with a solid plan. Assessing finances, exploring loan options, and seeking advice from a seasoned mortgage professional can make all the difference. In the vibrant Glens Falls and Saratoga markets, these steps could turn homeownership goals into reality.

About PrimeLending

PrimeLending, a subsidiary of PlainsCapital Bank and Hilltop Holdings Inc., focuses on simplifying the home loan experience. With a local presence, the company serves borrowers across various goals—purchasing, refinancing, or building—through a mix of personal attention and digital innovation.

PrimeLending North Syracuse,
6702 Buckley Rd, Ste 130, Bldg B, North Syracuse, NY 13212 | (315) 457-2900

All loans subject to credit approval. Rates and fees subject to change. ©2025 PrimeLending, a PlainsCapital Company (PrimeLending). (NMLS: 13649) Equal Housing Lender. PrimeLending North Syracuse, 6702 Buckley Road, Suite 130, Bldg B, North Syracuse, NY 13212, is a wholly owned subsidiary of a state-chartered bank and is regulated by the New York Department of Financial Services No. LMBC 108099. v022422

Note: This overview is for informational purposes only and not intended as financial advice. Consult a professional for guidance tailored to your circumstances.

*Certain restrictions apply, subject to down payment assistance program guidelines. Not available in all areas. Please contact your PrimeLending branch for more details. ■

FARMERS'

MARKETS



SARATOGA COUNTY

Saratoga
Farmers' Market

112 High Rock Ave, Saratoga Springs

SCHEDULE:

Saturdays, May – October, 9 AM – 1 PM
Wednesdays, May – October, 3 – 6 PM

- FMNP Accepted: Yes
- FreshConnect Checks: Yes

Spa City
Farmers' Market

Saratoga Spa State Park
(Lincoln Baths), Saratoga Springs

SCHEDULE:

Sundays, Year-round, 10 AM – 2 PM

- FMNP Accepted: Yes
- FreshConnect Checks: Yes

Ballston Spa
Farmers' Market

Wiswall Park, Ballston Spa

SCHEDULE:

Saturdays, June 14 – October 4
9 AM – 1 PM
Thursdays, June 14 – October 4
3 – 6 PM

- FMNP Accepted: Yes
- FreshConnect Checks: Yes

Halfmoon
Farmers' Market

Abele Memorial Park, Halfmoon
OR inside Halfmoon Town Hall,
Harris Road, Halfmoon

SCHEDULE:

Wednesdays, Year-round, 3 – 6 PM

- FMNP Accepted: Yes
- FreshConnect Checks: Yes

Clifton Park
Farmers' Market

Shenendehowa United Methodist
Church parking lot, Clifton Park

SCHEDULE:

Mondays, June – October, 2 – 5 PM

- FMNP Accepted: Yes
- FreshConnect Checks: Yes

Stillwater
Farmers' Market

662 Hudson Ave,
Stillwater Public Library

SCHEDULE:

Tuesdays, May 6 – October 28, 3 – 6 PM

- FMNP Accepted: Yes
- FreshConnect Checks: Yes

Malta Farmers' Market

Allerdice ACE Hardware parking lot,
2570 Route 9, Malta, NY 12020

SCHEDULE:

Tuesdays, May – October, 3 – 6 PM

- FMNP Accepted: Yes
- FreshConnect Checks: Yes

Route 50 Green Market
(Burnt Hills)

802 Route 50, Burnt Hills

SCHEDULE:

Saturdays, June 7 – October 25
9 AM – 1 PM

- FMNP Accepted: Yes
- FreshConnect Checks: Yes

Waterford Harbor
Farmers Market

1 Tugboat Alley, Waterford, NY

SCHEDULE:

Sundays, June 1 – October 26
9 AM – 1 PM

- FMNP Accepted: Yes
- FreshConnect Checks: Yes

WARREN COUNTY

Bolton Landing
Farmers' Market

5 Cross Street, Behind Town Hall,
Bolton Landing

SCHEDULE:

Fridays, June 28 – August 30
9 AM – 2 PM

Manager Contact: 518-480-9118

Glens Falls Farmers'
Market (Summer)

South Street Pavilion, Glens Falls

SCHEDULE:

Saturdays, May 4 – October 26
8 AM – 12 PM

Manager Contact: 518-792-4918
• FMNP Accepted: Yes

North Creek
Farmers' Market

Riverfront Park on the Hudson,
North Creek

SCHEDULE:

Thursdays, June 20 – September 19
2 – 6 PM

Manager Contact: 518-251-5210

Chestertown
Farmers' Market

Chestertown Town Hall,
6307 State Route 9, Chestertown

SCHEDULE:

Wednesdays, June 12 – September 18,
10 AM – 2 PM

Manager Contact: 518-494-3336

Glens Falls Farmers'
Market (Winter)

Aviation Mall Food Court,
578 Aviation Road, Queensbury

SCHEDULE:

Saturdays, November 2 – April 25
9 AM – 12 PM

Manager Contact: 518-792-4918
• FMNP Accepted: Yes

Warrensburgh Riverfront
Farmers' Market

Warrensburgh Mills Historic District,
River Street (NYS Route 418),
near Curtis Lumber

SCHEDULE:

Fridays, June 7 – October 11, 3 – 6 PM

Manager Contact: 518-466-5497
• FMNP Accepted: Yes



WASHINGTON COUNTY

Cambridge Valley
Farmers' Market
(Summer)

Owkill Commons,
17 West Main Street, Cambridge

SCHEDULE:

Sundays, May – October, 10 AM – 1 PM

• FMNP Accepted: Yes

Canal Street Marketplace
Farmers' Market

63 Canal Street, Fort Edward

SCHEDULE:

Thursdays, June 5 – September 25
4 – 7 PM

• FMNP Accepted: Yes

Salem Farmers' Market

Village Park Gazebo,
Route 22, Main Street, Salem

SCHEDULE:

Saturdays, June – October
10 AM – 1 PM

• FMNP Accepted: Yes

Cambridge Valley
Farmers' Market (Winter)

The Old Firehouse,
11 W. Main Street, Cambridge

SCHEDULE:

2nd & 4th Sundays, January 12 – May
11, 10 AM – 1 PM

• FMNP Accepted: Yes

Greenwich
Farmers' Market

99 Main Street, Greenwich

SCHEDULE:

Wednesdays, June - October, 3 – 6 PM

• FMNP Accepted: Yes

Whitehall
Farmers' Market

Canal Park Pavilion,
Skenesborough Drive, Whitehall

SCHEDULE:

Tuesdays, June – October, 2 – 5 PM

• FMNP Accepted: Yes



Facilitating the growth and development of Blue Collar businesses. We will showcase REAL Blue Collar businesses in interviews, and use these stories to help educate and empower the next generation of trades workers to become Blue Collar business owners.

**EPISODE 65****Rifenburg Construction**

In this episode, your hosts Mike Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems interview Matthew and Pete of Rifenburg Construction. Tune in to hear them discuss teamwork in the workplace, connecting with young people to grow the blue collar workforce, large scale project logistics, and much more!



SCAN TO LISTEN!

**EPISODE 66****Symmetric Electric**

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems interview Shaw DuBourg, owner of Symmetric Electric. Tune in as they discuss the challenges of starting an electric company in a new state, navigating the market, the benefits of being part of a union, the importance of patience when launching a business, and much more!



SCAN TO LISTEN!

**EPISODE 67****Jersen Construction**

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems interview William Day, assistant project manager at Jersen Construction. Tune in as they explore strategies to incentivize careers in the trades for future workers, the ability to manage multiple projects simultaneously, the business development side of a construction company, and much more!



SCAN TO LISTEN!

**EPISODE 68****Whitbeck Construction**

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems interview Matt Whitbeck, owner of Whitbeck Construction. Listen in as they explore the experiences of a first-generation business owner, the challenges of growing faster than one can access education and resources, maximizing the lifespan of construction projects, and much more!



SCAN TO LISTEN!

LISTEN ON





Saratoga, Warren, and Washington County have no shortage of fantastic goods & services to offer! In this podcast, our host Mike Nelson will clue you in on the gems hidden **in your very own community!**



SEASON 3, EPISODE 12

Being a Handyman with Travis Solimanto

Your host Mike Nelson of Five Towers Media interviews Travis Solimanto, owner of Mr. T's Total Home Care. Listen in as they dive into the differences between a handyman and a general contractor, the rewarding nature of being a caregiver, property management stories, and much more! Connect with Travis by emailing him at mrtstotalhomecare@gmail.com, give him a call at (518) 605-0743, or find him on Thumbtack!



SCAN TO LISTEN!



SEASON 3, EPISODE 13

Dairy Farming at Willow-Marsh Farm

Your host Mike Nelson of Five Towers Media interviews Chuck and Sara Curtiss, owners of Willow-Marsh Farm. Tune in as they discuss raw vs pasteurized milk, what happens when you have a listeria scare, the importance of teaching agriculture in schools and much more!



SCAN TO LISTEN!



SEASON 3, EPISODE 14

Growing Glens Falls' Economy with Mayor Bill Collins

Your host Mike Nelson of Five Towers Media interviews Mayor of Glens Falls, Bill Collins. Tune in as they discuss small business grants, workforce development, future projects in downtown Glens Falls, growing special events, and much more!



SCAN TO LISTEN!



SEASON 3, EPISODE 15

The World of Forensic Accounting with FAZ Forensics

Your host Mike Nelson of Five Towers Media interviews Stephen Ferraro and Charles Amodio of FAZ Forensics. Tune in as they discuss getting the right people in the right seats, the scope of some of the cases they've worked on, upholding core company values, and much more!



SCAN TO LISTEN!



UPCOMING NETWORKING EVENTS



FRI

BNI

Meets every Friday at 7:30 AM
296 Bay Road, Queensbury

We have open categories for individuals who will bring enthusiasm and integrity to our meeting. Just one person per professional specialty is allowed in each chapter. Search our members to see if your category is open, then visit a meeting and lock out your competition!

**09
APR**

**AMA Coffee and Connections
New York Capital Region - Clifton Park**

8:30 – 9:30 AM
Mocha Lisa's Caffè
22 Clifton Country Road, #78, Clifton Park

Bolton Chamber of Commerce Mix & Mingle

5 – 7 PM
Bolton Landing Brewing Company -
4933 Lake Shore Drive, Bolton Landing

Members receive one free drink & hors d'oeuvres (beer, wine, ready to drink - gratuity not included)

SARATOGA COUNTY CHAMBER OF COMMERCE

Haru Japanese Networking Series Mixer

4:30 – 6 PM
15 Old Gick Road,
Saratoga Springs

Fees/Admission: \$10 per member

**02
APR**

WIB Coffee & Conversations with Bright Sighted Podcasting

8 – 9:30 AM
480 Broadway, LL-23,
Saratoga Springs

This is a Chamber Members only event.

**29
APR**

ARCC EVENTS

ARCC Chamber 101

9 – 10 AM
ARCC Office -
68 Warren Street,
Glens Falls

**02
APR**

This interactive discussion will show you how to better utilize your Chamber membership. ARCC Vice President, Marketing & Communications Amanda Blanton, and ARCC Membership Manager Ava Kanninen will go over membership benefits that you may not be aware of, or simply forgot! New, prospective, and current members are encouraged to attend.

ARCC Women's Business Council April Meeting

9 – 10 AM
Treehouse Lodge -
7177 Antioch Road,
Middle Grove, NY 12850

**08
APR**

Join the Women's Business Council (WBC) for a morning of connection and inspiration at the beautiful Brookledge resort! This WBC Meeting is a FREE event for current ARCC Members. Interested parties who are Not-Yet-Members of the ARCC are invited to join us for this event to learn more and consider ARCC Membership.

April Mixer at Glens Falls Country Club

4:30 – 6:30 PM
Glens Falls
Country Club -
211 Round Pond Road,
Queensbury

Fees/Admission:
\$15 for ARCC Members
\$25 for Not-Yet Members

**10
APR**

MEETING POINT

Glens Falls Chapter

11 AM
EOS Office -
9 Broad Street
Union Square
2nd Floor, Glens Falls

**07
APR**

Young Professionals Meeting

8:30 AM
Teal, Becker, &
Chairamont, CPAS P.C.
7 Washington Square, Albany

**23
APR**

Hudson Valley Chapter

4 PM
Location: TBD

Saratoga Springs Chapter

8:30 AM
Saratoga National Bank
171 S Broadway,
Saratoga Springs

**24
APR**

Albany Chapter

8:30 AM
22 Corporate Woods
Suite 501, Albany

**25
APR**



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2 Google Ads Set-up & Management	4 Monthly Sitemap Submission to Google Search Console

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contact us at michael@fivetowers.us or **518.832.3097** to learn more



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