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DockDogs Diving

at Benson's Pet Center in Clifton Park!

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Splash into Summer



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PUBLISHING & ADVERTISING

Michael Nelson
518-832-3097
michael@fivetowers.us

EDITORS

Michael Nelson
Kelsey Sherman

DESIGN

Kelsey Sherman
kelsey@fivetowers.us
Publication, Ad & Web Design

Kacie Cotter-Harrigan
Publication Design

Rebecca Shoemaker
rebecca@fivetowers.us
Ad Design

CONTRIBUTING WRITERS

Amanda Blanton
Janice Durant
Greenwood Hoff
Wealth Management

Michael Nelson
Kaitlin Russitano
Chris Thomas
Phillip Vacchio, Esq.



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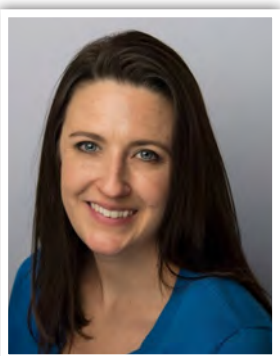


SAVE THE TRADES

A Continued Commitment to Workforce Development and Education



The ARCC Leadership Adirondack Class of 2020 poses for a photo prior to the kickoff of their Support the Trades fundraising event at The Park Theater on the evening of December 10, 2019.



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

In 2019, the Adirondack Regional Chamber of Commerce's Leadership Adirondack Class faced an important decision: selecting a community fundraising project. After many conversations and careful consideration, the class launched a much-needed scholarship program to support adult students pursuing careers in the skilled trades.

"Each Leadership Adirondack class seeks to identify and meet the unique needs of our local economy. The class of 2019-2020 determined that workforce development, particularly within the trades, was of critical importance to our community. We were able to leverage the network of the ARCC to bring

awareness to this issue as well as raise meaningful funds to develop the LADK Trades Scholarship," said Ryan Haig, LADK Class of 2020 alum and Account Executive at Amsure.

The demand for skilled trades workers has surged across industries, driven by aging infrastructure, an uptick in construction, and a wave of retirements. Roles such as electricians, plumbers, welders, carpenters, and HVAC technicians are vital to both economic growth and daily life. Yet, many of these positions remain unfilled. As younger generations gravitate toward four-year degrees, fewer are entering vocational pathways—creating a critical gap in the workforce.



Dr. Turina Parker, Michelle Stockwell, LADK classmate Ryan Haig, and then ARCC Board Chair Eric Gilbert pose with the scholarship presentation check to WSWHE BOCES ETA program.



CEO of the WSWHE BOCES Dr. Turina Parker & Administrator for Adult Programs Michelle Stockwell give remarks after check presentation from the ARCC Leadership Adirondack Class of 2020.

Beyond filling jobs, careers in the skilled trades offer stability, strong earning potential, and room for advancement. From construction and manufacturing to green energy and emerging technologies, these roles continue to evolve with digital tools and technical innovation. Closing the skills gap requires investment in vocational training, apprenticeships, and a cultural shift that recognizes the trades as valuable, future-proof professions.

“The ARCC Leadership Adirondack Scholarship plays a vital role in helping adult learners overcome financial barriers and pursue rewarding careers in the skilled trades. The majority of BOCES ETA program applicants need financial assistance, and this scholarship fills a critical gap,

empowering adults 18 and older to enter high-demand fields like machining, auto technology, and commercial driving. As our region continues to face a shortage of skilled trade workers, programs like this are essential to building a strong, sustainable workforce,” said Michelle Stockwell, Administrator for Adult Programs.

On December 10, 2019, the Leadership Adirondack Class hosted the “Support the Trades” fundraising event at The Park Theater in downtown Glens Falls, NY. Over 200 attendees gathered in support of the cause. Through ticket sales, a silent auction, and donations, more than \$31,000 was raised to launch the scholarship program. A ceremonial check was presented

to Dr. Turina Parker and Michelle Stockwell of WSWHE BOCES during the class’s graduation ceremony in February 2020.

Since then, the impact has been tangible. Twenty-six adult learners have received scholarships to pursue training in CDL, welding, HVAC, and residential construction programs.

“The scholarship is intended to help people 18 years or older to start or extend careers in the fields of manufacturing, construction, or CDL. It benefits individuals participating in the BOCES Employment Training for Adults (ETA) program by providing financial assistance to eligible students who wish to enroll in skilled trades classes. Five years later, the scholarship program is still being utilized, and we hope it will continue to be for years to come,” Haig added.

As the demand for skilled trades continues to rise, the Leadership Adirondack Trades Scholarship stands as a testament to what local collaboration can achieve—and a beacon of opportunity for those ready to build a better future. With five years of proven impact, the program continues to empower individuals and strengthen the region’s workforce—reminding us that investing in people is the surest path to lasting progress.

Amanda Blanton, Vice President of Marketing & Communications for the Adirondack Regional Chamber of Commerce (ARCC), leverages her expertise to promote regional business growth and community engagement, serving as a key advocate for the ARCC’s mission to foster a thriving economy in Essex, Warren, Washington, and northern Saratoga counties.

www.adirondackchamber.org ■

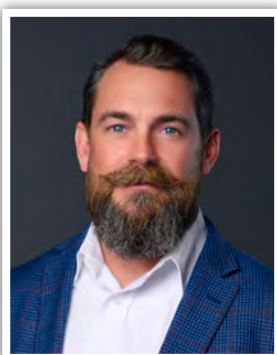


Bill Batkay, Controller of Miller Industrial Manufacturing, gives remarks during the Support the Trades fundraising event organized by the ARCC Leadership Adirondack class of 2020.

SAVAGE SUNDAY



BUILDING COMMUNITY THROUGH TYPE 2 FUN



Interviewed by
Michael Nelson

Photos provided

In a world where social media often substitutes for genuine human connection, Savage Sunday emerges as a beacon of community, fitness, and shared struggle. This grassroots fitness initiative, spearheaded by Katie Tansey, brings together like-minded individuals in the Saratoga Springs region to engage in challenging outdoor workouts that foster camaraderie and personal growth. Described as "type two fun"—the kind of activity that's grueling in the moment but immensely rewarding upon completion—Savage Sunday is more than just a workout; it's a movement to build a supportive community through shared physical challenges.

THE GENESIS OF SAVAGE SUNDAY

Savage Sunday was born from a simple desire: Katie Tansey's wish to work out outdoors with her husband, Bill. It quickly evolved into something much larger. As Tansey explains on the Buying Local Podcast recorded on May 13, 2025, "It started with Bill sending me a workout and saying, 'Okay, that looks kind of cool...' I couldn't leave it at that. I sent it to a few friends and Savage Sunday was born."

Tansey's vision was to create a space where people could come together to exercise and grow as a group. "For me, it's about finding other like-minded people who want to exercise and work out outside, and experiencing what might be considered type two fun," she says. The term "type

two fun" encapsulates activities that are challenging and uncomfortable during execution but leave participants with a profound sense of accomplishment. Unlike "type one fun" (easy, leisurely activities like throwing horseshoes) or "type three fun" (life-risking endeavors), type two fun strikes a balance—pushing boundaries without extreme danger.

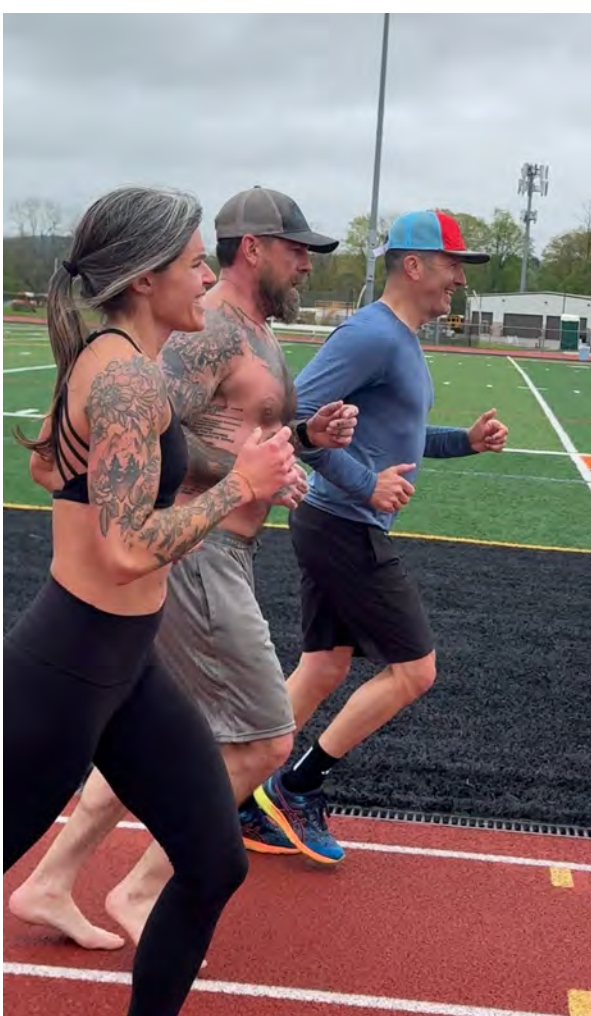
The inaugural Savage Sunday workout in 2024 drew an impressive 16 participants, including children, despite less-than-ideal weather. This turnout underscored the appeal of Tansey's vision: a scalable, inclusive fitness event that welcomes everyone, from seasoned athletes to beginners. "I was blown away at the first workout... to have 16 people show up," Tansey reflects, highlighting the community's enthusiasm.

WHAT IS SAVAGE SUNDAY?

Savage Sunday is a group fitness initiative held at a local high school track, designed to challenge participants physically and mentally while fostering a sense of belonging. The workouts are varied, often incorporating elements like farmer's carries, burpee broad jumps, walking lunges, and bear crawls. One signature workout, the mile-long farmer's carry, requires participants to carry heavy weights (44 pounds per hand at the "RX" level) for four laps around the track without setting them down. If the weights are dropped, participants must run a 400-meter lap before continuing. During the interview on the Buying Local Podcast Michael Nelson the host admitted, "I ran 16 laps the first time we did this", laughing about the 4 miles he ran to complete the workout.

The workouts are intentionally scalable, ensuring accessibility for all fitness levels. Participants can choose lighter weights or modify movements, making Savage Sunday welcoming to newcomers. For instance, Tansey encourages parents to bring their children, who can walk the track or simply absorb the positive energy. "Kids watch what their parents are doing... how you interact with people, how you talk to people," she says, emphasizing the role-modeling aspect of the event.

A unique aspect of Savage Sunday is its "bring your own stuff" (BYOS) model. Participants must supply their own equipment, such as kettlebells or dumbbells, which Tansey acknowledges could be a barrier to growth. "Bill thinks that might be an inhibitor... people have to find their own stuff," she says. However, she mitigates this by offering to bring extra weights for those in need, ensuring inclusivity.



THE PHILOSOPHY BEHIND SAVAGE SUNDAY

At its core, Savage Sunday is about more than physical fitness; it's about building a community of "good people" who uplift one another. This emphasis on camaraderie mirrors the best aspects of group fitness that creates lasting bonds. "You have a shared experience of something that you overcame together," Tansey explains.

Savage Sunday also encourages participants to push their limits in a supportive setting. Tansey emphasizes the importance of having a goal to chase. Having something to strive for—whether a race or personal fitness—drives progress. For Tansey, Savage Sunday is her way of creating that "chase" for herself and others, without the need for a formal competition.

KATIE TANSEY: THE FORCE BEHIND SAVAGE SUNDAY

Katie Tansey is no stranger to challenging herself. An Ironman finisher, ultra-marathoner, and nutrition coach, she has a storied athletic background that informs her approach to Savage Sunday. Raised in Texas, Tansey grew up swimming and later found her passion for endurance sports in New York City. She ran multiple marathons with the Leukemia & Lymphoma Society, completed an Ironman in Lake Placid in 2008, and tackled the Marathon des Sables, a 160-mile staged ultra-marathon in the Sahara Desert. "I've just found... anytime I find myself in a place of discomfort, I have to investigate it," she says, reflecting her curiosity-driven approach to life.

Professionally, Tansey is an entrepreneur who owns HR Resolved, a company providing outsourced HR services to small and medium-sized businesses. Her background in human resources, coupled with her nutrition coaching certification earned four years ago, reflects her passion for helping people. Post-COVID, she pivoted to focus on health and wellness, driven by a desire to pursue work that



aligns with her core values. "Health and nutrition is at my core, who I am," she says.

Tansey's personal experiences, including navigating health challenges in 2023, shaped her 2024 focus on "curiosity, connection, and community." These themes are evident in Savage Sunday, which she founded to fill a void in her social network after the isolation of COVID. "When COVID happened... the people who were working for us took opportunities elsewhere... The letdown for me was, like, super devastating," she recalls. Savage Sunday became her way of rebuilding community, one workout at a time.

THE IMPACT AND FUTURE OF SAVAGE SUNDAY

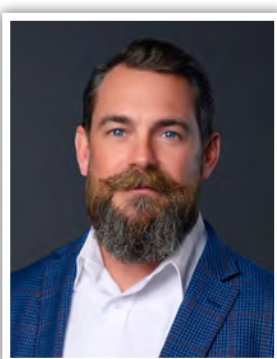
Savage Sunday is gaining traction, with participants like Austin and Annie expressing gratitude for the community it fosters. "Austin sent me the nicest note... saying thank you, and how much he enjoyed the community," Tansey shares. Even strangers are talking about it, as evidenced by a coach overhearing a conversation at the YMCA. "They were like, 'Hey, do you know about this thing called Savage Sunday?'" Tansey says, delighted by the organic buzz.

Looking ahead, Tansey has a schedule of varied workouts planned for 2025, including tougher challenges like the "toughest mile." She's also considering a second weekly workout to test new routines, though she's wary of overcomplicating the process. "I don't want to not do a workout because I haven't tested it first," she says, embracing the spontaneity that makes Savage Sunday unique.

For those interested in joining, Tansey invites everyone to follow her on Instagram (@KatieTanz) or visit KatieTansey.com for updates. "Bring friends. Invite friends," she urges, emphasizing the inclusive spirit of Savage Sunday. As the movement grows, it stands as a testament to the power of community, shared struggle, and the pursuit of type two fun. ■



ELITE FIGHTING PROMOTIONS BRINGS HISTORIC MUAY THAI FIGHT TO SARATOGA SPRINGS



Interviewed by
Michael Nelson
Photos provided

On Saturday, June 14th, Elite Fighting Promotions (EFP) will host its fourth event at the Saratoga City Center in Saratoga Springs, NY, promising an electrifying night of combat sports. Doors open at 4:30 PM, with fights kicking off promptly at 5:30 PM. This event marks a significant milestone for the region, as it will feature the first-ever sanctioned professional Muay Thai fight in Saratoga County, a historic moment for local martial arts enthusiasts. Tickets are available at elitefightingpromotions.com, with general admission priced at \$55 and one front-row VIP table still up for grabs.

THE MAIN EVENT

The main event showcases a 180-pound professional Muay Thai bout between Adell Lolic from Connecticut and Nick Johnson, a Glens Falls native now training in Las Vegas under MMA legend Randy Couture. Promoters emphasize the significance of this fight, as Muay Thai differs from kickboxing by allowing elbows, knees to the face, and clinch work—making it a brutal and thrilling spectacle. Don Walton, founder of EFP, highlighted the challenges of bringing such a fight to the area, citing high insurance costs that have historically deterred promoters. “It’s an insurance thing—it’s all about money,” Walton explained on the Buying Local podcast. “I managed to afford it this time around... I hope one day the show sustains itself.”

The co-main event features a 170-pound Muay Thai title fight between local favorite Logan Sanmarija, known as “the Viking” for his bearded, warrior-like presence, and Kenny Mosso from Massachusetts’ FAF gym. Sanmarija, fighting out of Sukdi Muay Thai in Albany, is a crowd-pleaser who often enters to Viking drum music. Walton, who spars with Sanmarija, described him as “a tough guy to kill,” predicting a “banger” of a fight given Mosso’s impressive resume.

The fight card boasts 17 bouts, totaling 34 fighters, with a mix of Muay Thai and MMA. Local talent is well-represented, including Gavin Baker and Ray Melanson from Walton’s gym. Baker, known for breaking an opponent’s nose in a previous fight, looks to continue his momentum, while Melanson, a veteran of Walton’s team, brings experience to the cage. Other local fighters include David Golly, a former Cage Wars champion from Brian Beery Jiu-Jitsu, facing Anthony Mixon from Buffalo, and Ricky Jorge, also from Beery’s gym, taking on Travis Revollo. Sukdi Muay Thai contributes several fighters, including Max Wreath, Trevor Stefanik, and Max Payne, adding to the regional flavor.

Walton’s approach to matchmaking ensures competitive fights, often going the distance. He prioritizes fairness, sometimes traveling to gyms to train with fighters and assess their skills firsthand. The event also caters to newer fighters, with the first three bouts under novice Muay Thai rules requiring headgear, offering a glimpse of up-and-coming talent.

Beyond the fights, the event promises a lively atmosphere. Speckled Pig Brewing Company will provide food and beverages. The Saratoga City Center will buzz with energy, enhanced by a new, competition-style 26-foot, six-sided cage that improves visibility for ground-based MMA action. A large screen will also ensure fans don’t miss a moment.

EFP’s mission is to grow the martial arts community in upstate New York, providing local fighters opportunities to compete without extensive travel. Walton, who has sold out previous shows, aims to educate and entertain,

encouraging newcomers to experience the electric atmosphere of live fights. With a mix of high-stakes professional bouts and regional talent, this event is set to be a landmark for Saratoga’s combat sports scene. ■



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— Nicole Justice Green, Executive Director,
North Country Rural Development Coalition
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ARTIST LINE-UP & MURAL FESTIVAL SCHEDULE

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Staff Report • Photos provided

Essex County Land Bank, in partnership with the North Country Rural Development Coalition (NRDC), announce six world-renown muralists will paint large-scale murals in downtown Ticonderoga during the June 2025 Walls Between Waters mural festival! Muralists will begin work in late May, and all five murals will be completed by June 7, 2025. The public is encouraged to visit Montcalm Street in Downtown Ticonderoga for the Walls Between Waters mural festival on Saturday, June 7; Event highlights include a 1-mile color run (registration required), makers market, EQX live broadcasting, free activities for children, and a free concert on the lawn featuring Rubblebucket!



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Mural Location: 115 Montcalm Street



JUSTIN SUAREZ
AKA AEROSOL KINGDOM
ROCHESTER, NEW YORK
@AEROSOLKINGDOM

Mural Location: 174 Lake George Ave



EMILY DING
LOS ANGELES, CALIFORNIA
@EMILYDING

Mural Location: 106 Montcalm Street

The mural artists painting at Walls Between Waters in Ticonderoga, NY are:

- **KEY DETAIL**
@keydetail
- **JUSTIN SUAREZ**
aka AEROSOL KINGDOM
@aerosolkingdom
(Region Two: Silver Award for the 2025 National Mural Awards)
- **EMILY DING**
@_emilyding
- **ARCY** | @arcyart
(Region One: Silver Award for the 2025 National Mural Awards)
- **TIM PARSLEY**
@timparsley
- **ARLIN GRAFF**
@arlin_graff

From June 2 - June 6, Walls Between Waters will feature Artist Talks at Ti Arts Downtown Gallery (119 Montcalm Street). Each Artist Talk will be at 6 p.m. at Ti Arts Downtown Gallery, and every evening a different muralist is featured. Artist Talks are free events open to the public; The public is encouraged to meet with the muralists, hear about the muralist's career, and ask questions.

See the full Artist Talk schedule at EssexCountyLandBank.org.



TIM PARSLEY
FORT WAYNE, INDIANA
@TIMPARSLEY

Mural Location: 89 Montcalm Street



ARCY
NORTH HAVEN, CONNECTICUT
@ARCYART

Mural Location: 110 Montcalm Street

ARTIST TALKS
at Ti Arts Downtown Gallery
119 Montcalm Street

- **KEY DETAIL:** Monday, June 2 at 6 PM
- **JUSTIN SUAREZ:** Tuesday, June 3 at 6 PM
- **EMILY DING:** Wednesday, June 4 at 6 PM
- **TIM PARSLEY:** Thursday, June 5 at 6 PM
- **ARCY:** Friday, June 6 at 6 PM



ARLIN GRAFF
SÃO PAULO, BRAZIL
@ARLIN_GRAFF



Mural Location: 85 Montcalm Street



SATURDAY JUNE 7

DOWNTOWN TICONDEROGA MONTCALM STREET

Events During Walls Between Waters



**FREE CONCERT
FEATURING
RUBBLEBUCKET**

MONTCALM STREET CLOSED FROM LAKE GEORGE AVE TO CHAMPLAIN AVE

9 AM MONTCALM ST

1-MILE COLOR RUN
Registration Required
EssexCountyLandBank.org

10 AM - 3 PM MONTCALM ST

MAKERS MARKET,
ARTIST WORKSHOPS,
MURAL DEDICATIONS &
FREE FAMILY ACTIVITIES

11 AM MURAL DEDICATIONS!

11 AM | 110 MONTCALM ST
ARCY

12 PM | 174 LAKE GEORGE AVE
JUSTIN SUAREZ

1 PM | 89 MONTCALM ST
TIM PARSLEY

2 PM | 115 MONTCALM ST
KEY DETAIL

11 AM - 1 PM MONTCALM ST

EQX LIVE BROADCASTING

3 - 9 PM CONCERT & BEER GARDEN

Across from Ledge Hill Brewery

3-7 PM | LOCAL OPENERS &
CHRISSIE ROMANO BAND

7-9 PM | RUBBLEBUCKET



Five property owners signed up to participate in the Walls Between Waters mural festival, and each location will receive a mural! The public is encouraged to visit the mural sites to watch the mural progress, but we ask that the public maintain a safe distance from heavy equipment and save their questions for the Artist Talk events. Muralists will begin painting in late May, and all five mural sites will be active from June 2 – June 6, 2025. The Walls Between Waters mural locations are:

- 85 Montcalm Street [West Elevation]
- 89 Montcalm Street [East Elevation]
- 106 Montcalm Street [West Elevation]
- 110 Montcalm Street [East Elevation]
- 115 Montcalm Street [South & East Elevations]
- 174 Lake George Ave [West and North Elevations]

Walls Between Waters also features an Apprentice Program. The Walls Between Waters Apprentice Program offers professional artists and aspiring muralists an opportunity to garner valuable experience installing large-scale murals. Participation in this project increases their artist network and helps artists build their resume. Local and regional artists were encouraged to apply to participate, and the local artists selected to be involved in this program are Mia Muroff, Todd Sharp, Abigail Duquette, Lyrissa Hinds, Sophiah Grace Slattery, Michael O'Donnell, and Audrey Cook!

Essex County Land Bank will serve as the fiscal agent for the initiative: essexcountylandbank.org/walls-between-waters ■



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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

Town of Greenfield Farmers' Market

Middle Grove Park,
428 Middle Grove Road

SCHEDULE:
Thursday evenings
June 19 – September 18
4 – 7 PM

Contact: 518-893-7432, ext. 307

WARREN COUNTY

Bolton Landing
Farmers' Market

Blessed Sacrament Catholic Church
Parking Lot, 7 Goodman Ave

SCHEDULE:

Fridays, June 27 – September 5
9 AM – 1 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 19 – September 18
2 – 5:30 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, May 30 – October 10, 3 – 6 PM

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



WASHINGTON COUNTY

Cambridge Valley
Farmers' Market

SUMMER: Owlkill Commons,
17 West Main Street, Cambridge
Sundays, May – October, 10 AM – 1 PM

• FMNP Accepted: Yes

WINTER: The Old Firehouse,
11 W. Main Street, Cambridge
2nd & 4th Sundays, January 12 – May 11
10 AM – 1 PM

• FMNP Accepted: Yes

Granville
Farmers' Market

Granville Village Parking Lot
11 Main Street

SCHEDULE:

Thursdays, June 19 – October 16
2 – 5 PM

• FMNP Accepted: Yes

Salem
Farmers' Market

Village Park Gazebo,
Route 22, Main Street, Salem

SCHEDULE:

Saturdays, June 21 – October 18
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

Greenwich
Farmers' Market

99 Main Street, Greenwich

SCHEDULE:

Wednesdays, June 7 - October
3 – 6 PM

• FMNP Accepted: Yes

Whitehall
Farmers' Market

Canal Park Pavilion,
4 Skenesborough Drive, Whitehall

SCHEDULE:

Tuesdays, June 4 – October 8
2 – 5 PM

• FMNP Accepted: Yes

Lapham Gallery

SHOW IV: In My Place

May 23rd – June 25th

Featuring work from Sue Beadle and Eden Compton

SHOW V: Further On Up The Road

July 4th – August 6th

Featuring work from Laura Von Rosk and Betsy Brandt

SHOW VI: As It Was

August 15th – September 17th

Featuring work from Ann Larsen and Rena Bernstein

SHOW VII: Good Feelings

October 3rd – November 5th

Featuring a juried selection of work from regional artists

Holiday Shop

November 14th – December 24th

Featuring handcrafted giftf from regional artists



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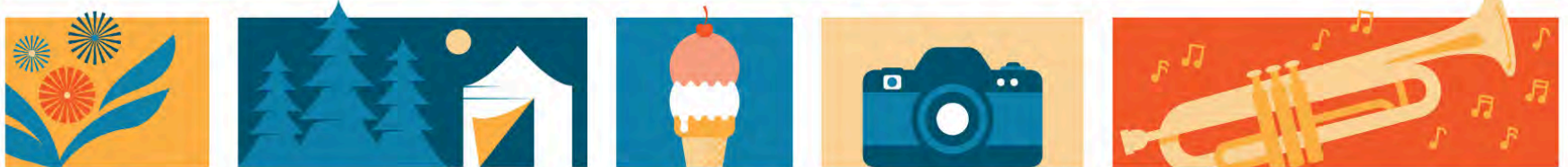
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JUNE 14-15, 2025



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June 4th: Drawing with Personal Inspiration; Drawing Workshop with Sandra Jabaut

June 10th: Pastel Painting with Joann Quinlivan

June 11th: Yoga in the Gallery with Robin Weber

June 12th: Paint with Patrice; Acrylic Painting Workshop

June 17th: Expressive Watercolor with Gerri Groff

July 16th & 17th: Children's Summer Workshop: Batik Fabric Dye

August 13th & 14th: Children's Summer Workshop: All About Painting & Drawing

July 16th & 17th: Children's Summer Workshop: Batik Fabric Dye



We are always adding new workshops and programs to our schedule! Visit our website at www.LARAC.org/workshop-calendar to stay up to date on what is available.

LEARN / SHARE / CREATE





Unlocking Employee Retention Through Effective Workforce Development



by **Chris Thomas**

Photos provided

With competition for top talent at an all-time high, organizations are struggling to retain their best employees. As the owner of Elite 9 Talent Solutions in Glens Falls, New York, I have seen firsthand how crucial effective workforce development is in addressing this pressing issue. Our firm specializes in employment recruiting and workforce solutions, but our mission goes beyond merely filling vacancies—we focus on building reliable leaders who can nurture an environment that fosters employee engagement and retention.

Employee turnover can be detrimental to a company, leading to increased expenses, lost productivity, and decreased morale. This challenge becomes even more critical as organizations strive to maintain a competitive edge in an evolving market. The key to improving retention lies in a comprehensive workforce development strategy—one that prioritizes strong leadership, personalized growth opportunities, and the implementation of effective tools and strategies.

THE ROLE OF LEADERSHIP IN RETENTION

At Elite 9 Talent Solutions, we believe leadership is at the core of employee retention. A major driver of job satisfaction is how well employees feel supported by their leaders. That's why our customized solutions focus on equipping leadership teams with the skills, tools, and frameworks needed to engage, inspire, and guide their teams effectively.

To enhance these efforts, we utilize **Everything DiSC® personality assessments**, a tool that enhances understanding among team members by providing valuable insights into individual communication styles and preferences. These assessments improve collaboration and foster stronger working relationships, creating an inclusive environment where employees feel understood and valued—ultimately leading to higher retention rates.

ELEVATING LEADERSHIP WITH RBLP CERTIFICATIONS

Our partnership with **RBLP Leadership Certifications®** further differentiates us in the marketplace. RBLP is the only nationally recognized leadership certification program, offering tiered certifications for frontline, experienced, and senior managers. This program validates leadership knowledge, skills, and experience, reinforcing an organization's commitment to workforce development.

RBLP certifications also hold significant college credit recommendations from the American Council on Education (ACE), are listed on the U.S. Department of Labor CareerOneStop site as a workforce development resource, and are eligible for funding through the U.S. Department of Defense credentialing programs and the GI Bill for military personnel and veterans. Investing in leadership development directly contributes to a positive work environment, increased job satisfaction, and reduced turnover.

ADDRESSING THE EVOLVING NEEDS OF TODAY'S WORKFORCE

As we implement workforce development strategies, it is also essential to consider the diverse needs of today's workforce. Employees are no longer driven solely by monetary compensation—they want fulfillment, growth opportunities, and a sense of purpose at work. To address these evolving expectations, our solutions emphasize personalized development plans that consider each employee's career aspirations.

Leaders trained through our programs learn to facilitate meaningful career discussions, ensuring employees feel valued and invested in their futures within the organization. Additionally, fostering a culture of feedback can be pivotal in addressing retention challenges.

By training leaders not only to give feedback but to actively seek it, organizations can create an environment where employees feel heard and appreciated. Continuous feedback loops help identify and resolve challenges early, preventing employee dissatisfaction before it escalates. Leveraging modern learning platforms can further support these workforce development initiatives. Modern learning platforms further enhance workforce development by providing seamless tools for ongoing training, assessment, and performance tracking. By integrating these digital solutions, organizations empower leaders to engage with their teams consistently, making workforce development more efficient and effective.



A STRATEGIC APPROACH TO RETENTION

The retention crisis many organizations are experiencing can be effectively mitigated through strategic workforce development initiatives. By developing skilled leaders, utilizing proven assessment tools like **Everything DiSC®**, and offering certified leadership pathways, we help organizations create supportive and engaging workplaces.

At Elite 9 Talent Solutions, we understand the complexities of talent retention and are committed to transforming companies from within. Investing in workforce development strategies not only reduces turnover but also fosters a culture of excellence that attracts and retains top talent.

As we navigate the future of work together, let's prioritize leadership development as a key driver for lasting organizational success.

Learn more about us at www.elite9vtas.com, call us at 518.517.4744, email us at consulting@elite9vtas.com, or connect with us on LinkedIn. ■



by Janice Durant • Grok

IS IT TIME TO EXPAND?

Glens Falls Workshop Helps Entrepreneurs Plan for What's Next



For many business owners, the decision to expand is both exciting and overwhelming. You've built something solid, but how do you know when it's time to grow, and more importantly, how to do it right? A workshop in downtown Glens Falls aims to answer exactly that, offering entrepreneurs a chance to navigate their growth journey with confidence.

On June 12, 2025, at 10:00 AM, the Crandall Library Community Room (251 Glen St, NY 12801) will host the Business Expansion Strategy Planning session, an event tailored for those ready to take their ventures to the next level.

WHY ATTEND?

This session is designed for successful business owners seeking their next big move. Whether you're contemplating expansion but need clarity on the best approach or want to ensure your business is primed for growth, this event offers practical insights. Attendees will explore critical questions such as:

- Are you financially ready to expand?
- Can your business thrive without your daily involvement?
- What key KPIs and ratios indicate the right time to grow?
- What are the three primary options for expansion?
- How can you finance your next business venture?

With a focus on actionable advice, the session aims to empower entrepreneurs to make informed decisions about scaling their operations.

EXPERT GUIDANCE

The event features a panel of seasoned professionals:

- **Lourene Bouffard**, Chief Strategist at Every Penny Books (everypennybooks.com), brings expertise in financial strategy and planning.
- **Janice Durant**, President at New Trail Business Consultants (newtrailbusiness.com), offers insights into franchise opportunities.
- **Cara Schroeder**, Business Development Associate at TD Bank (TD.com), provides insights into financing options.

These experts will share real-world strategies, drawing from their extensive experience to guide attendees through the complexities of business expansion.

BUSINESS EXPANSION STRATEGY PLANNING

Crandall Library Community Room
251 Glen St • Glens Falls, NY 12801

JUNE 12, 2025
9:30 AM

ENTREPRENEURS:

- Financially ready to expand?
- Can the business operate without you day-to-day?
- Are key KPI's and ratios signaling it's the right time to grow?
- Ready to understand the options available for expansion?
- Want to learn how to pay for your next business venture?

REGISTER NOW

COME, LEARN.

Are you a successful business owner looking for your next venture?

If you've been considering expansion, but aren't decided on the best path forward, join us for **Business Expansion Strategy Planning** - a session designed to help you make more informed decisions about your growth.

Meet the Panel:



LOURENE BOUFFARD
Chief Strategist
everypennybooks.com



JANICE DURANT
Franchise Specialist
newtrailsbusiness.com



CARA SCHROEDER
Business Development Associate
td.com



EVENT HIGHLIGHTS

Set for June 12, 2025, at 10:00 AM, this free event at Crandall Library promises a morning of learning and networking. Space is limited, so registration is essential. Secure your spot today at <https://BusinessExpansion6122025.eventbrite.com> or call Janice at 518-339-5621.

Don't miss this chance to gain the clarity and confidence needed to expand your business successfully. Join us for an engaging session that could shape the future of your entrepreneurial journey. ■

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Struggling to Build Your Dream Team? Let ADP Solve Your Talent Woes!

by Kaitlin Russitano, ADP Payroll Professional



Running a business is exhilarating, but let's be real: finding and keeping top talent can feel like wrestling a tornado. High turnover, endless paperwork, and disengaged employees draining your energy? That's where ADP steps in. Our cutting-edge tools streamline hiring, boost engagement, and empower your team to grow—saving you time, stress, and those late-night recruiting headaches. Let's explore how ADP transforms your talent strategy into a powerhouse that drives your business forward.

1

Simplify Hiring and Onboarding

Struggling to find the right people amid a flood of resumes? ADP's applicant tracking systems, available in platforms like ADP Workforce Now and ADP Comprehensive Services, make hiring a breeze. Post jobs across job boards and social media, filter candidates with ease, and manage the process in one sleek dashboard. For small businesses using RUN Powered by ADP, you get the same efficiency tailored to your needs.

Once you've snagged your stars, our onboarding tools ensure they hit the ground running. Digital forms, training modules, and company culture intros are all accessible online—before day one. Less paperwork, more focus on building your team's momentum.

2

Boost Engagement to Keep Your Team Thriving

Ever wonder why your employees seem checked out? ADP’s employee self-service portals and mobile apps empower your team to manage pay, benefits, and feedback on the go, fostering a sense of ownership. Our pulse surveys and ADP DataCloud analytics uncover what’s driving your team—or dragging them down. Spot turnover risks early, address pain points, and create a workplace where people love to show up. Engaged employees stick around, and that’s a win for your bottom line.

3

Fuel Growth with Tailored Development

Great talent craves growth, and ADP delivers. Our learning management systems (LMS) offer flexible training—from compliance to leadership skills—blending e-learning with in-person sessions. With ADP Comprehensive Services, track progress and set clear goals to keep your team on track. Career pathing tools show employees their future in your company, while performance management features help managers celebrate wins and guide improvement. Invest in your team’s potential, and they’ll reward you with loyalty and results.



4

Make Smarter Decisions with Data

Guessing what’s working isn’t a strategy—it’s a gamble. ADP’s performance tools let you set goals, gather 360-degree feedback, and tie performance to rewards. ADP DataCloud dives deeper, delivering insights on engagement, productivity, and retention risks. Whether you’re a small business using RUN Powered by ADP or a larger enterprise on Workforce Now, our reports give you the clarity to make decisions that propel your business forward.

5

Stay Compliant, Stay Flexible

Navigating labor laws and tax regulations can feel like a minefield. ADP’s compliance tools keep you in the clear with automatic updates and expert HR support. Whether you’re a startup on RUN Powered by ADP or scaling with ADP Comprehensive Services, our solutions flex to fit your business as it grows. Focus on what you do best, and let us handle the fine print.

Ready to Transform Your Talent Strategy?

Don’t let talent challenges hold your business back. ADP’s comprehensive tools make hiring, engaging, and growing your team seamless and strategic. From startups to enterprises, we’ve got the solutions to help you build a workforce that drives success. Want to learn more? Contact Kaitlin at 518-441-2472 to discover how ADP can make your talent strategy a game-changer.

Kaitlin Russitano is a Senior Sales Consultant with ADP, Inc based out of the Saratoga Springs market and covers territories in the Greater Capital Region and Western Vermont. ADP (Automatic Data Processing) specializes in payroll, HR management, benefits administration, and other related services. ■

How Entrepreneurs' Organization (EO) and Its Programs Propel Business Growth



Interviewed by
Michael Nelson

Entrepreneurship is often portrayed as a glamorous journey of innovation and wealth creation, but the reality is far more complex. It's a roller coaster of highs and lows, requiring resilience, grit, and a strong support system to navigate the inevitable challenges. Recognizing this, the Entrepreneurs' Organization (EO) has been empowering business owners for nearly four decades, fostering a global community where entrepreneurs can connect, learn, and grow. In an insightful interview with Heidi Nathaniel, Executive Director of EO Albany, the profound impact of EO and its tailored programs—EO Membership, Accelerator, and Catalyst—on business growth becomes strikingly clear. These initiatives not only help entrepreneurs scale their companies but also nurture them as leaders, family members, and community contributors.

THE GENESIS OF EO: A PEER-TO-PEER LIFELINE

Founded in 1987 by Vern Harnish, EO emerged from a simple yet powerful observation: successful entrepreneurs often feel isolated. At a conference, Harnish noticed business owners lingering in corners, lacking peers with whom they could share their triumphs and struggles. This sparked the creation of EO, a global network designed to provide a safe haven for entrepreneurs to have what Heidi calls "2 a.m. conversations"—those late-night worries that keep business owners awake. Today, EO spans over 200 chapters in 64 countries, boasting nearly 20,000 members, with a goal to reach 35,000 by 2030.

At its core, EO is about building a tribe. "It's lonely at the top," Heidi explains, a sentiment that resonates with entrepreneurs regardless of revenue size. By offering a peer-to-peer network, EO creates a space where founders, owners, and majority stakeholders can connect with others who truly understand their journey. This support network doesn't just alleviate isolation—it drives tangible business outcomes. Stronger leaders emerge, building thriving companies that bolster local economies and communities.

EO Albany, celebrating its 25th anniversary in 2025, exemplifies this mission locally. With 18% of its members active for over a decade, the chapter demonstrates the enduring value it provides. One member, originally from EO Silicon Valley, brings decades of tenure to the Albany chapter, underscoring the organization's deep roots and global reach. Annmarie Lanesey, EO Albany Board President and Founder of Can Code Communities, reflects on this milestone: "Leading EO Albany during our milestone 25th anniversary year has been an incredible honor. Receiving the Best of U.S. award at the U.S. Presidents Meeting in February is a testament to our members' dedication and the strength of our chapter. This recognition highlights the strength of our Capital Region entrepreneurial community and the power of our chapter." Her words underscore how EO Albany's success is a collective triumph, amplifying the region's entrepreneurial ecosystem.



**EO MEMBERSHIP:
A GATEWAY FOR MILLION-DOLLAR BUSINESSES**

EO’s flagship program targets businesses grossing at least \$1 million annually—a threshold that varies in high-cost markets like South Florida or Austin, where it might reach \$2.5 million. Open to founders, owners, or majority stakeholders (including nonprofit leaders with budgets exceeding \$1 million and venture capital-backed firms with adjusted criteria), this program offers a robust suite of benefits. Members gain access to a global network, executive education at top universities, leadership development, travel opportunities, and conferences. With roughly 100 “products” available, there’s something for every entrepreneur, whether they’re refining operations or exploring new markets.

A cornerstone of EO Membership is the Forum, a monthly mastermind group of up to eight peers. These confidential, industry-conflict-free gatherings act as a “life board of directors,” Heidi says. Here, members share experiences—not advice—celebrating wins and tackling challenges together. This vulnerability and trust foster personal growth that translates into business success. For instance, a member grappling with a business pain point might uncover broader life lessons, becoming a better parent or community leader in the process. The ripple effect is profound: thriving entrepreneurs build stronger companies, boosting workforce development and economic vitality.

Globally, EO’s four core values—trust and respect, thirst for learning, think big, be bold, and together we grow—guide everything from member vetting to decision-making. This alignment creates what Heidi describes as “Global Trust.” An EO member in Albany can call a counterpart in Bangkok and expect a warm reception, whether for dinner or a business deal. This scalability of trust amplifies opportunities, connecting members to a worldwide ecosystem of like-minded leaders.



A BIG TENT FOR ALL ENTREPRENEURS

EO isn’t exclusive to million-dollar moguls. Adopting a “big tent” philosophy, the organization welcomes entrepreneurs at all stages. Even those below revenue thresholds can attend events or master classes, gaining inspiration and resources to qualify for programs later. “Whether you’re running the corner bodega or a public company, there’s a space for you,” Heidi asserts. This inclusivity combats imposter syndrome—felt even by multimillion-dollar owners—and ensures EO remains a beacon for growth-minded founders. The local EO chapter also has two other programs that give help to businesses that are at lower revenue thresholds.



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ACCELERATOR: SCALING FROM \$250,000 TO MILLIONS

For businesses earning between \$250,000 and \$1 million, EO's Accelerator program bridges the gap to the million-dollar mark. Unlike traditional entrepreneurial education, Accelerator is unique in its approach: "It's entrepreneurs teaching entrepreneurs," Heidi emphasizes. Quarterly master classes, led by seasoned EO members like a 25-year veteran from EO Ottawa who has scaled multiple businesses, provide interactive, practical learning. Monthly accountability groups, coached by EO members, ensure participants stay on track.

Christopher Quereau, an EO Member and Founder of Vibrant Brands, highlights the program's transformative power: "As an EO Accelerator coach, I've had the incredible opportunity to work closely with small business owners, helping them set goals and make small but impactful tweaks that lead to significant milestones. It's amazing to see how strategic adjustments—whether refining a sales approach or improving internal processes—can transform businesses, propelling them toward sustainable success. The Accelerator program provides not just knowledge but also accountability, and witnessing these entrepreneurs break through barriers and scale is truly inspiring." His experience illustrates how Accelerator's blend of mentorship and structure drives measurable growth.

The results are striking. While only 4% of U.S. businesses surpass \$1 million in revenue, 16% of Accelerator participants achieve this milestone—four times the national average. Since launching in Albany in 2019, the program has graduated 12 businesses, with success stories like entrepreneurs growing from \$250,000 to \$1.4 million in just 36 months. This isn't just about numbers; it's about equipping founders with foundational knowledge many lack. "Entrepreneurs often don't come from business school," Heidi notes. "They have a passion or idea and turn it into a business." Accelerator fills that gap, helping them avoid pitfalls and scale sustainably.

Notably, Accelerator also champions diversity. In Albany, 40–60% of participants run women-owned businesses, and about 20% lead minority-owned firms—mirroring or exceeding local demographics. For these entrepreneurs, who often face funding or networking barriers, the program offers critical support, leveling the playing field and amplifying their impact.

CATALYST: NURTURING EARLY-STAGE GROWTH

Recognizing a local gap, EO Albany launched Catalyst, a pilot program now in its second year, for businesses below Accelerator's \$250,000 threshold. Capped at 10 participants, Catalyst targets solopreneurs and early-stage founders at inflection points—those wrestling with hiring their first employee or rebranding for broader appeal. Like Accelerator, it includes monthly coaching by EO members and access to master classes, ensuring personalized attention without diluting the experience for more mature businesses.

In just 18 months, one Catalyst participant has graduated to Accelerator, with two more expected within six months. This rapid progression highlights the program's effectiveness in helping businesses bridge the "white space" between startup support and scalable growth. In a region rich with incubators but lacking mid-stage resources, Catalyst fills a vital niche, fostering resilience and ambition.

BEYOND BUSINESS: A HOLISTIC APPROACH

EO's impact transcends revenue growth. Mental health struggles, high divorce rates, and imposter syndrome plague entrepreneurs, and EO addresses these human elements head-on. "The struggle is real," Heidi acknowledges, citing the organization's role in supporting the whole entrepreneur. Forum discussions, for example, often reveal personal breakthroughs that enhance leadership at home and in the community. By prioritizing trust, learning, and boldness, EO cultivates not just better businesses, but better humans.

Heidi's favorite aspect of EO is its humanity. "There's a misconception that entrepreneurship is easy or only for extroverted salespeople," she says. Instead, EO attracts engaged, curious learners willing to be vulnerable—a trait that fuels both personal and professional success. This holistic support is why members stay for decades and why EO Albany thrives after 25 years.

CONCLUSION: BUILDING THRIVING BUSINESSES AND COMMUNITIES

Through its Membership, Accelerator, and Catalyst programs, EO empowers entrepreneurs to scale their businesses while fostering personal resilience and community impact. From global connections to local coaching, the organization offers tailored tools that transform ideas into million-dollar enterprises. In Albany, success stories abound—businesses quadrupling national growth rates, diverse founders breaking barriers, and leaders finding their tribe. As Heidi aptly puts it, "It's so far beyond business." EO doesn't just grow companies; it nurtures the people behind them, creating a ripple effect of stronger families, workplaces, and economies. For entrepreneurs ready to think big and grow together, EO is the ultimate partner on their journey. ■

UPCOMING NETWORKING EVENTS

JUNE

FRI

BNI
Meets every Friday at 7:30 AM
Southern Adirondack Realtors
296 Bay Road, Queensbury

09 JUNE

Monday Night Industry Night Summer Edition
5 – 10 PM
Margarita City Mexican Grill And Bar
1118 Central Avenue, Colonie

10 JUNE

AMA Coffee and Connections Capital Region
8:30 – 9:30 AM
MochaLisa's Caffe
22 Clifton Country Road #78, Clifton Park

17 JUNE

Kickoff to Summer - AMA Networking Night
5 – 7 PM
Ryan's Wake
403 River Street # 1, Troy

SARATOGA COUNTY CHAMBER OF COMMERCE

Annual Chamber 9 Hole Golf Outing
8 AM – 1:30 PM
Saratoga Lake Golf Course,
35 Grace Moore Road, Saratoga Springs
Fees/Admission: \$150 per golfer (members only)

23 JUNE

ARCC EVENTS

ARCC Chamber 101 **04 JUNE**
9 – 10 AM
ARCC Office -
68 Warren Street,
Glens Falls

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.

Women's Business Council Collaborative Ladies Mixer at Wiawaka **05 JUNE**
4 – 6 PM
Wiawaka Center for Women
3778 Route 9L, Lake George

Fees/Admission: FREE
The ARCC Women's Business Council (WBC) has invited the ladies of the Lake George and Bolton Landing Women in Business groups to join us for our last meeting before our Summer break!

Triple Chamber Mixer with the ARCC, Lake George & Bolton Landing Chambers of Commerce **10 JUNE**
5 – 7 PM
The Sagamore Resort -
Shelving Rock Terrace
110 Sagamore Rd, Bolton Landing

Fees/Admission: \$20 admission

MEETING POINT

Glens Falls Chapter **09 JUNE**
11 AM
EOS Office -
9 Broad Street
Union Square -
2nd Floor, Glens Falls

Young Professionals Meeting **18 JUNE**
8:30 AM
Teal, Becker, &
Chairamont, CPAS P.C.
7 Washington Square, Albany

Hudson Valley Chapter
4 PM
Apple Greens
161 South Street, Highland

Albany Chapter **20 JUNE**
8:30 AM
22 Corporate Woods
Suite 501, Albany

Saratoga Springs Chapter **25 JUNE**
5 PM
The Bunker
Saratoga Springs
307 Broadway, Saratoga Springs

Q2 2025 MARKET UPDATE

FROM GREENWOOD HOFF WEALTH MANAGEMENT

Steering Through Uncertainty



by Greenwood Hoff Wealth Management of Cetera Investors

As we move deeper into 2025, investors find themselves caught in a tug-of-war between emerging opportunities and mounting economic uncertainties. The year began with enthusiasm surrounding advancements in artificial intelligence (AI) and the hope for pro-growth policies such as deregulation and tax reform. But that optimism has since given way to a more cautious tone. Unpredictable policy shifts, unexpected competition in the AI space, and weakening consumer data have all contributed to a more complex economic landscape.

At Greenwood Hoff Wealth Management, we believe it's essential to understand these shifts—not to fear them, but to prepare and respond with perspective and strategy.

Artificial Intelligence: From Boom to Backlash?

Much of the early-year optimism stemmed from major U.S. tech firms pledging to invest over \$500 billion into AI infrastructure over the coming years. This wave of innovation seemed poised to reshape industries and spur long-term economic growth.

However, that enthusiasm was tempered in late January when a Chinese company, DeepSeek, emerged with what appears to be a more efficient, open-source AI model. Unlike the fee-based models from U.S. firms, DeepSeek's AI is free and open, raising difficult questions about the sustainability of American companies' business models. This has particularly rattled adjacent sectors like chipmakers, which had surged on expectations of long-term AI infrastructure investment.

While DeepSeek's sudden prominence raised eyebrows, skepticism remains. U.S.-based OpenAI has raised concerns over how DeepSeek developed its models, suggesting that their efficiency claims may be overstated. Until more clarity emerges, we believe it's premature to declare a paradigm shift in AI leadership.



Tariff Talk Sparks Market Volatility

Shortly after the AI headlines faded, focus shifted to the growing specter of tariffs. Trade tensions have resurfaced globally, with countries negotiating through the media, a strategy that has added significant volatility to financial markets.

The lack of clarity around which goods will be affected and what the final policies will look like have many companies delaying hiring and production decisions. While the inflationary impact of tariffs is expected to be mostly one-time price increases rather than sustained inflation, the additional costs may strain consumers who are still grappling with elevated prices from the pandemic era.

If tariffs are implemented, historical precedent provides a reason for calm. During the 2018–2019 trade dispute, the U.S. economy proved resilient, with GDP growth above 2% and inflation under control. It's important to remember that markets hate uncertainty more than they hate bad news. Once clarity arrives, regardless of the details, companies and investors can adjust and move forward.

Government Spending Cuts Add Another Layer

Political developments are adding their own complexity to the economic picture. The narrowly avoided government shutdown in March was a reminder that fiscal gridlock remains a risk. A stopgap funding measure keeps the lights on through September 30, but the issue is likely to resurface later this year.

Adding to the fiscal uncertainty is the Department of Government Efficiency (DOGE), an initiative aimed at reducing federal spending and payrolls. While these efforts may ease budget pressures, they could also lead to job losses and reduced government outlays. Whether that spending is replaced elsewhere in the economy, through tax cuts or other stimulus, will be key in determining the net effect on growth.

Cooling Economic Data Raises Caution Flags

Compounding uncertainties have started to appear in the economic data. Consumer sentiment has dipped sharply, with both the University of Michigan and the Conference Board surveys falling well below expectations. Manufacturing activity also declined, particularly new orders, reflecting hesitation among companies facing tariff-related unknowns.

Labor market data also showed early signs of softening. February saw the largest spike in job cut announcements since July 2020, according to Challenger, Gray & Christmas. While not a cause for panic, it's a sign that companies are becoming more cautious.

However, the picture isn't entirely bleak. Job openings remain above pre-pandemic levels, and initial jobless claims have remained steady. In addition, inflation moderated after January's spike, and services, an increasingly dominant segment of the U.S. economy, remain resilient.



Why There's Still Room for Optimism

Despite the mounting concerns, several factors suggest that the worst-case scenarios are far from inevitable:

- DeepSeek's dominance is not guaranteed. Questions remain about the transparency and legitimacy of their technology and practices.
- Tariffs will eventually bring clarity. Negotiations may lead to narrower, more targeted tariffs or reciprocal arrangements. Previous tariff episodes have shown the economy can weather such shocks.
- Government spending cuts might be offset. If spending is reduced in one area, it could be reallocated through dividends, tax reductions, or infrastructure investment. Net impact is more important than headlines.
- Surveys may overstate negativity. Sentiment indicators can be heavily influenced by politics and don't always align with actual spending behavior. Moreover, manufacturing surveys softened, but services remained stable, which is more critical to GDP.
- The Federal Reserve has flexibility. If the labor market deteriorates further, the Fed is likely to accelerate interest rate cuts to support growth. In short: they may not always give markets what they want immediately, but they will step in when needed.

International Developments Offer Tailwinds

Globally, other nations are taking proactive steps to offset tariff effects and stimulate growth. Germany, known for its fiscal conservatism, is planning an ambitious stimulus plan that includes increased defense spending and relaxed budget restrictions. In China, the focus has shifted to stimulating domestic consumption, with initiatives like wage increases and childcare subsidies aimed at boosting household spending.

Additionally, energy dynamics continue to favor the U.S. With its abundant natural gas and oil reserves, America remains relatively insulated from external energy shocks—a sharp contrast to many European and Asian economies. A resolution to the Russia-Ukraine conflict could also ease energy prices globally, further aiding recovery.

Markets: A Reality Check and a Rebalancing

January saw the S&P 500 notch a nearly 3% gain, continuing the strong momentum from late 2024. But as uncertainty mounted, markets reversed course. By March, the S&P 500 had entered correction territory, defined as a 10% decline from recent highs, for the first time since October 2023.

Interestingly, this has brought sentiment back down to earth. Bearish sentiment among individual investors hits multi-month highs, often a contrarian signal that markets may be near a bottom. As the adage goes, when everyone is bearish, it might be time to buy.

Earnings expectations have been revised lower for Q1, with forecasts dropping from 11.5% year-over-year in December to about 7% now. While this adjustment could weigh on stocks in the short term, full-year earnings projections remain relatively stable, another reason for long-term optimism.

Diversification Is Finally Paying Off

One of our core themes for 2025 has been the return of diversification as a winning strategy, and it's playing out as expected. Large-cap U.S. stocks have lagged, while developed international and emerging market equities have outperformed. As of this writing:

- S&P 500: -3.5%
- EAFE Index (Developed International): +12%
- Emerging Markets: +8.5%

Value stocks have also outpaced growth stocks, while small-cap stocks, though still underperforming, could become more attractive if U.S. equities rebound and investors seek AI-alternative sectors.

International equities may continue to benefit from aggressive fiscal stimulus abroad and a potential end to hostilities in Ukraine. After years of underperformance, global stocks may be on the cusp of a renaissance.

Fixed Income: Subtle but Telling Signals

While bond market returns have been muted in early 2025, yields offer important clues about investor expectations. The 10-year Treasury yield has fallen approximately 0.25%, suggesting that bond investors anticipate a cooling economy and possibly earlier Fed intervention.

Yields can act as a forward-looking indicator for both inflation and growth expectations. If rates continue to decline, it may reflect growing confidence that inflation is under control and that the Fed will ease monetary policy in the months ahead.

Conclusion: Cautious but Constructive

Markets are digesting a lot: AI disruption, tariff uncertainty, government spending changes, and shifting global dynamics. But just as we outlined in our annual outlook, this is not a year for extreme positioning. It's a year for discipline, perspective, and a diversified approach.

The labor market will be the key variable to watch. If it holds steady, the Fed can remain patient. If it falters, policymakers are likely to act. Either way, the economy still has room to maneuver.

At Greenwood Hoff Wealth Management, we are here to help you stay focused on what matters most: your goals. Uncertainty is inevitable, but with thoughtful planning and the right strategy, you can navigate whatever comes next.

How We Can Help

In periods of heightened market volatility and economic uncertainty, thoughtful financial guidance becomes essential. At Greenwood Hoff Wealth Management, we serve as fiduciaries, which means always prioritizing your best interests. Our role goes well beyond investment management. We help you interpret market noise, manage emotional reactions, and stay aligned with your long-term financial goals.

Every decision we make is grounded in your comprehensive financial plan. Whether you're reevaluating risk considering recent volatility, preparing for a major life milestone, or simply seeking clarity in a confusing time, we are here for you. We proudly offer house calls for added flexibility and are committed to meeting you where you are.

If you're looking for a steady hand and a trusted partner to help you navigate the road ahead, Greenwood Hoff Wealth Management is here to support you. ■

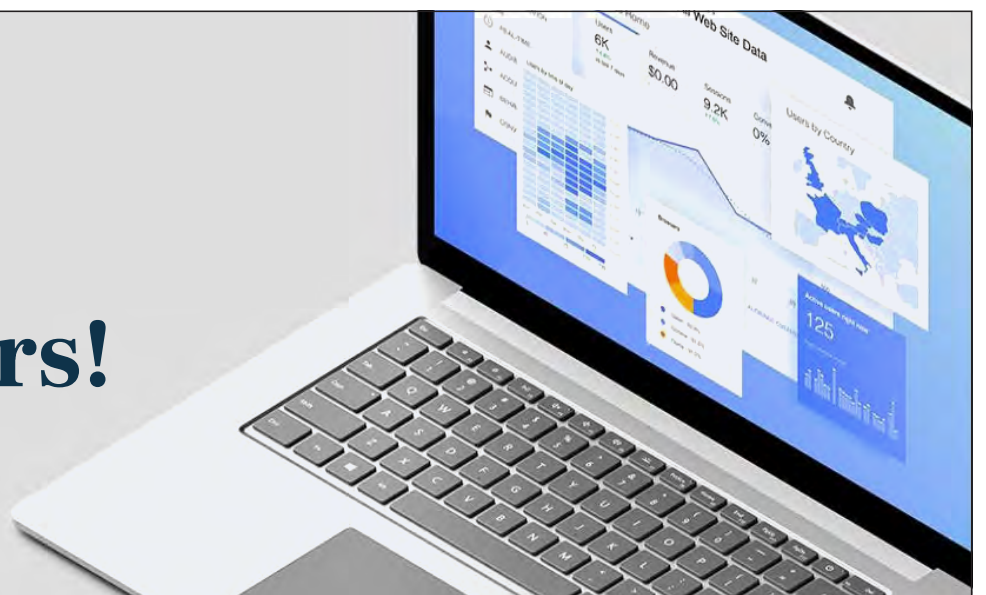
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"WHEN I'M SIXTY-FOUR..."

A Modern Reflection on Aging and the Importance of Estate Planning



by **Phillip Vacchio, Esq.**

For those of you reading this article who listen to our Firm's radio show program, The Estate and Medicaid Planning Hour with Herzog Law Firm, which airs Saturday mornings on Magic 100.5 FM and 590 AM, you may recognize the Beatles' song "When I'm Sixty-Four" as the show's introduction song. When The Beatles released "When I'm Sixty-Four" in 1967, the song whimsically pondered the uncertainties of aging and the hope for enduring love. At that time, reaching the age of 64 was considered a significant milestone, especially considering the average life expectancy in the United States was approximately 70.56 years. Fast forward to 2025, with advancements in healthcare and living standards, the average life expectancy has risen to around 79.40 years, with many individuals living much longer. It is not an unusual occurrence to have a client over the age of 100 in our office! This shift not only redefines what it means to be 64 but also underscores the importance of proactive estate planning and considerations for the potential need for long-term health care services.

A NEW CHAPTER, NOT THE FINAL ACT

In the late 1960s, being 64 often signified the twilight years, a period of winding down. Today, your mid-sixties are viewed as an age of opportunities and new beginnings. Many individuals find themselves with grown children and recent retirements, affording newfound freedom and the health to travel and pursue passions. This stage of life, sometimes referred to as the "second act," is a time to enjoy the fruits of one's labor after many years of hard work and juggling responsibilities.

While the melody of "When I'm Sixty-Four" is lighthearted, its lyrics touch on deeper themes: the desire for companionship and concerns about who will provide care in later years. Lines like "Will you still need me, will you still feed me, when I'm sixty-four?" reflect anxieties about aging and dependence. These sentiments are timeless and resonate even more as people live longer lives. Although by today's standards you are still "young" in your mid-sixties, thoughts of death, illness, and incapacity begin to invade many people's minds. They see their parents becoming feeble and requiring significant care. They witness close friends and other family members experience illnesses, disabilities, and even death.

With all of this top-of-mind, your sixties are an important time to revisit your estate plan, or to get your first plan in place if you are someone who has been procrastinating for years. It is prudent to plan for all the negative what-ifs, including death, incapacity, and the increased potential need for long-term care services in the not-so-distant future.

THE FOLLOWING ARE SOME
IMPORTANT CONSIDERATIONS:

- **Personalized Care Decisions:** Estate planning allows you to specify your preferences for medical care, ensuring your wishes are honored even if you're unable to communicate them. You can incorporate these wishes into your health care proxy and simultaneously designate a trusted health care agent to make medical decisions for you in the event you become unable to do so yourself.
- **Financial Security:** Proper planning ensures that your assets are managed and distributed according to your desires, providing for loved ones and supporting causes you care about. This can be accomplished through a combination of beneficiary designations, a Last Will and Testament, and various trusts. A valid and sufficiently broad power of attorney allows you to designate someone to handle your affairs in the event you become unable to yourself and can provide options for such individuals to protect your assets in certain situations.
- **Minimizing Disputes:** A clear and legally enforceable estate plan can prevent potential conflict among family members, ensuring a harmonious distribution of assets. Using planning techniques such as trusts, we can avoid certain fights that could otherwise arise. An experienced estate planning attorney can spot potential red



flags that would more likely lead to conflict and properly address such issues to avoid unwanted problems down the road.

- **Planning to Age on Your Terms:** Many individuals prefer to age in place, staying in their own homes or apartments as long as feasibly possible. To facilitate this, start planning early while you are still young and healthy. Invest in modifications to make your home safer and more accessible, such as installing grab bars or stair lifts.

If you transfer your home to a Medicaid Asset Protection Trust, any expenditures to improve the home will also increase the value of an asset that will likely be protected from any future long-term care costs. Research your local resources to be ready to leverage local services like meal deliveries, transportation assistance, and social activities to maintain a high quality of life.

- **Planning to Preserve Assets:** Proper planning using methods like Medicaid Asset Protection Trusts can preserve assets for one's heirs in the event of expensive long-term health care needs. Advance planning is crucial, especially in light of the five-year lookback associated with eligibility for Medicaid to cover the cost of skilled nursing home care.

"When I'm Sixty-Four" captures the universal quest for love and security in our later years. In today's context, 64 is not an end but a vibrant continuation of life's journey. By proactively engaging in estate planning and considering long-term care options, you can ensure that your golden years are spent with peace of mind, surrounded by the comforts and people you cherish.

Phil Vacchio, Esq., who is an experienced estate planning and elder law attorney at Herzog Law Firm, dedicated to guiding clients through personalized estate and Medicaid planning with compassion and expertise. www.herzoglaw.com. ■

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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 73

Munter Enterprises

In this episode, your hosts Mike Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems interview Mike Munter and Alex Dominguez of Munter Enterprises. Tune in to hear them discuss choosing to pursue the trades after trying out college, going into a construction job with no experience, passing down skills to younger workers, and much more!



SCAN TO LISTEN!



EPISODE 74

Blue Collar Blueprints: Josh Jewett of Cole's Collision

In this episode, your host Derek Foster (Daigle Cleaning Services) sits down with returning guest, Josh Jewett of Cole's Collision. Tune in to learn about the creation of a process – Indicators of when a process may be necessary, how to pivot with change, monitoring the process and adjusting with feedback, prioritizing tasks, setting standards, and outcomes!



SCAN TO LISTEN!



EPISODE 75

Kendra Hart, President of Martin Electric

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems interview Kendra Hart, President of Martin Electric. Listen in as they discuss experimentation within business growth, the experiences of being a young woman in construction, setting up your team for success, and much more!



SCAN TO LISTEN!



EPISODE 76

Catamount Consulting

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems are joined by Scott McKenna and Stacy Spector of Catamount Consulting. Tune in as they explore workforce development challenges, the role of entrepreneurship in attracting young talent to the trades, the importance of emotional intelligence, 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 22
Developing a Photography Studio with Jess Keller

Your host Mike Nelson of Five Towers Media interviews Jess Keller, owner of the recently opened Light & Lens Studios. Tune in as they discuss the unique process of developing film, starting a business while already working a full time job, using clubs to get people in the door, and much more!



SCAN TO LISTEN!



SEASON 3, EPISODE 23
Estate Planning is for Everyone with Phillip Vacchio

Your host Mike Nelson of Five Towers Media sits down with Phil Vacchio, senior elder law attorney at Herzog Law Firm. Tune in as they discuss the importance of setting up a will, power of attorney, and healthcare proxy early, how to future-proof your estate planning documents, building a career in the legal industry, and much more!



SCAN TO LISTEN!



SEASON 3, EPISODE 24
Protecting your Farm's Future with Megan Harris-Pero

Your host Mike Nelson of Five Towers Media sits down with Megan Harris-Pero of Harris-Pero Law Firm. Tune in as they discuss keeping up with changes in the law, helping farmers plan the future of their assets, why this job can't be replaced by robots, and much more!



SCAN TO LISTEN!



SEASON 3, EPISODE 25
Muay Thai Match Ups with Elite Fighting Promotions

Your host Mike Nelson of Five Towers Media interviews Don Walton from Elite Fighting Promotions. Tune in as they discuss the challenges of organizing fair fight matchups, the rise of martial arts locally, the logistics of running a successful fight promotion, and more!



SCAN TO LISTEN!



Join host Stephen Zabala, lifelong wellness enthusiast and founder of Greenfork, as he unpacks real-life, practical approaches to nutrition, wellness, and success—without the over complication.



EPISODE 1

Welcome to Food for Thought!

Welcome to the Food for Thought Podcast, your go-to source for nutrition, mental health, healthy living, and fitness, hosted by Stephen Zabala! In our premiere episode, dive into Stephen's backstory and some inspiring insights to kickstart your journey to a vibrant life. Subscribe now and join our community!



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EPISODE 2

Food for Thought: Dave Globerson

Host Steven Zabala welcomes guest Dave Globerson for a thoughtful conversation about personal growth, creativity, and community. Dave reflects on his journey toward a healthier lifestyle while working as a freelance painter. Together, they explore the transformative power of music and art, the beauty of simplicity in the creative process, and the value of local and sustainable food practices.



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EPISODE 3

Navigating Modern Health with Jenna Hume

Host Stephen Zabala sits down with Nurse Practitioner Jenna Hume to unpack the complex world of modern health. From obesity medications to the benefits of whole foods, Jenna offers a grounded perspective on what truly supports long-term wellness. They also tackle trending diets, health fads, and how to separate hype from evidence.



SCAN TO LISTEN!



EPISODE 4

Nutrition 101

In this solo episode, host Stephen Zabala breaks down the fundamentals of good nutrition. From macronutrients and micronutrients to supplements and balanced meals, Stephen simplifies what it really means to eat well. Whether you're just starting your health journey or need a refresher on the essentials, this episode offers practical tips and no-nonsense guidance to help you fuel your body the right way.



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