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KATY MARGISON
& ATHENA NUTRITION

see pg. 16



see pg. 36

**PITNEY MEADOWS
2025 FIRE FEAST**

What's Inside:

Dake Foundation for Children Community Grant Recipients
pg. 12

GALUSHA & SONS
A Legacy of Hard Work and Opportunity
pg. 18

- STIDD CPA -
NEW TAX LAW OVERHAULS TAX LANDSCAPE



pg. 28



FARMERS' MARKET GUIDE
pg. 38

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CONTENTS

06 RESOURCE TOOL BOX

08 ARCC: BUSINESS AWARDS
NOMINEES FOR 2025

10 ARCC AND GREATER GREENWICH
CHAMBER PARTNERSHIP

11 FIVE TOWERS MEDIA WELCOMES
REBECCA SHOEMAKER

12 DAKE FOUNDATION FOR
CHILDREN COMMUNITY
GRANT RECIPIENTS

14 BILL TEATOR: A CIVIC-
MINDED LEADER PRESERVING
SARATOGA'S LEGACY

16 KATY MARGISON &
ATHENA NUTRITION

18 GALUSHA & SONS

20 TOP 5 LOCAL BUILDERS
& REMODELERS

22 TOP 5 LOCAL
HVAC COMPANIES

24 PAUL GRAVER: THE
IMPORTANCE OF PROCESS

26 UNLOCKING BUSINESS
SUCCESS: AN INTERVIEW
WITH DAVE BORLAND ON EOS

28 STIDD CPA: NEW TAX LAW
OVERHAULS BUSINESS AND
INDIVIDUAL TAX LANDSCAPE

30 A MID-YEAR MARKET
OUTLOOK FROM GREENWOOD
HOFF WEALTH MANAGEMENT

32 HERZOG LAW FIRM: MAKE
YOUR ESTATE PLAN OFFICIAL

34 UPCOMING
NETWORKING EVENTS

36 PITNEY MEADOWS
COMMUNITY FARM
2025 FIRE FEAST

38 FARMERS' MARKET GUIDE

40 LOCAL PODCASTS
EPISODE GUIDE
- BLUE COLLAR STARTUP
- BUYING LOCAL
- FOOD FOR THOUGHT



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RESOURCE TOOL BOX



ADIRONDACK REGIONAL CHAMBER OF COMMERCE

The Adirondack Regional Chamber of Commerce (ARCC) is a 100% membership funded organization with the mission of supporting our business community through advocacy, education, connection and collaboration. The ARCC offers numerous benefits intended to help businesses grow and thrive, including resources in the following areas: business and professional development, money savings, marketing and promotion, ribbon cuttings, and sponsorships.

518-798-1761 | AdirondackChamber.org

LAKE GEORGE REGIONAL CHAMBER OF COMMERCE & CVB

The mission of Lake George Regional Chamber of Commerce & CVB, Inc. is to drive tourism to the Lake George region year-round while fostering a vibrant business community. The Chamber seeks to promote growth and development of its member businesses by offering networking events, educational programs, ribbon cuttings and other opportunities.

518-668-5755 | LakeGeorgeChamber.com

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ARCC Announces

46 NOMINEES

IN 7 CATEGORIES FOR 2025 BUSINESS AWARDS

Winners to be announced and celebrated at event on October 2nd

The nominees will be recognized, and winners announced, at an awards breakfast on Thursday, October 2, 2025 at the Queensbury Hotel in Glens Falls, NY. Registration is open for the event; learn more at www.adirondackchamber.org/events/details/annual-arcc-business-awards-2025-4615.



Following a four-week nomination period in May, the Adirondack Regional Chamber of Commerce (ARCC) is proud to announce the nominees for its 2025 Business Awards. For over 30 years, the ARCC has celebrated member businesses for their outstanding economic impact and meaningful contributions to the quality of life in our region.

"There is so much to celebrate within our business community," said ARCC President & CEO Tricia Rogers. "As a regional Chamber of Commerce, we are delighted to showcase the many diverse businesses and organizations that make our area so great. The ARCC Business Awards is a celebration of growth, collaboration, and community."

These businesses and organizations were nominated by their peers and will be interviewed and scored by a committee of volunteer ARCC members.



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

Large Business of the Year Nominees:

ADNET Technologies – With offices in Albany, NY, and Rocky Hill, CT, ADNET Technologies helps clients in multiple industries with IT services customized to their businesses. Whether businesses have 5 users or 5,000 users, ADNET has a solution for every business.

Fitzgerald Bros. Beverages – Fitzgerald Brothers is a family-owned bottling company located in the foothills of the Adirondacks. They proudly bottle and distribute a portfolio of Pepsi and Dr. Pepper products throughout Warren, Washington, and Northern Saratoga Counties.

Fort William Henry Hotel – The Fort William Henry Hotel is a premier Lake George hotel, wedding venue, and conference center offering upscale accommodations with the perfect mix of historical elegance and modern conveniences.

Rozell Industries – Rozell Industries has been providing turn-key, high-quality contracting services for over 40 years. Their cranes and heavy rigging equipment have been spotted all over the region, with clients working with them time and again.

The Glen at Hiland Meadows – Located on 45 spectacular acres, The Glen at Hiland Meadows is an independent senior living facility in Queensbury, New York. It features 74 one- and two-bedroom apartments, 18 two-bedroom cottages, and 28 brand-new garden apartments.

Professional Business of the Year Nominees:

Bartlett, Pontiff, Stewart & Rhodes, P.C. – The attorneys at Bartlett, Pontiff, Stewart & Rhodes, P.C., create a diverse group with expertise and experience, allowing them to provide a broad spectrum of legal services.

Borgos & DelSignore, P.C. – The attorneys at Borgos & DelSignore work hard to distinguish themselves by providing exemplary service through enhanced communications and accessibility.

CEFO Advisors – CEFO Advisors bridges the gap between the CEO and CFO with Fractional Financial Advisory Services. With a skilled team, smart packages, and streamlined tools, they offer solutions for businesses of all sizes.

FitzGerald Morris Baker Firth, P.C. – FitzGerald Morris Baker Firth is a full-service regional law firm, providing solutions and advising clients since 1936. Based in Glens Falls, NY, FMBF is a law firm dedicated to integrity, excellence, and achievement of their clients' goals.

KEENA PEO Services – With over 35 years of experience supporting businesses across a variety of sectors, KEENA PEO Services delivers customized solutions that fit your operations and goals. They provide expert HR and payroll support for small- and medium-sized businesses, startups, nonprofit organizations, and more.

Well Child Psychiatric NP PLLC – Well Child recognizes that taking the first step to engage in therapy, for yourself or a family member, can be overwhelming. They take a client-centered, strengths-based approach to working with individuals and families.

Steven M. Sutton Small Business of the Year Nominees:

Elite 9 Talent Solutions – Elite 9 Talent Solutions is a premier consulting firm providing employment recruitment and business management services for employers and job seekers.

Funky Solutions – Funky Solutions has a vision to be the leading contracting firm in the industry. They pride themselves on delivering high-quality workmanship to all their clients.

Groundhogs Lawn Care – Groundhogs Lawn Care provides expert lawn care services from Albany to Lake George, NY, with a friendly and prompt approach.

Kingpin's Alley Family Fun Center – Kingpin's Alley Family Fun Center is your destination for bowling and so much more. Whether you are looking for a competitive league, a family night out, a school fundraiser, a birthday, or another celebration, they can make your bowling experience a great one.

LayerEight – LayerEight focuses on helping people find practical solutions using technology to manage IT and simplify and streamline processes with an individualized partnership with each client.

White Glove Janitorial Service – White Glove Janitorial Service is a proud veteran-owned business serving the greater Glens Falls region, bringing precision, reliability, and unmatched attention to detail to every project, ensuring your space is not just clean—but White Glove clean.

LEGENDARY Auto Salon – LEGENDARY Auto Salon elevates automotive detailing, focusing on the protection of your vehicle against the specific environmental challenges found in Upstate New York and the Adirondack region.

OrbitalFire Cybersecurity – OrbitalFire is a one-of-a-kind cybersecurity company focused exclusively on solving cybersecurity challenges for small businesses.

TBM Payroll – TBM Payroll, PEO, & HR is a dedicated partner that helps companies navigate the complex landscape of human resources and employment management.

M&M Digital Printing – M&M Digital Printing is a family-owned and operated business, specializing in delivering personalized, high-quality digital print and direct mail services with a focus on lightning-fast turnaround times.

Springbrook Hollow Farm Distillery – Nestled within the foothills of the Adirondack Mountains, Springbrook Hollow Farm Distillery produces hand-crafted, high-quality spirits in a natural and innovative process.

Maplewood Ice Co. – Maplewood Ice manufactures over 3 million bags of ice each year, delivering across regions of New York, Vermont, and Massachusetts. They also offer refrigerated trailer rentals and ice blocks for carving sculptures.

REALIZE Brokers – Realize Brokers' mission is to modernize and simplify the experience of buying and selling real estate by creating an environment that is professional, supportive, and innovative.

Mr. Electric of Queensbury – Mr. Electric of Queensbury provides 24-hour service to homeowners and business owners living in Queensbury, Warren, Washington, and other communities in Warren County and Saratoga County.



Rookie Business of the Year Nominees:

Skin Renaissance Studio – Owner Shelley Riopelle, a dedicated Medical Esthetician, is committed to creating a serene, luxurious, and comfortable environment for all your skincare needs.

Chuck Copenspire Consulting – Chuck has spent his career navigating creative worlds, solving complex problems, and empowering people to turn their ideas into reality. Whether it's writing books, designing websites, coaching businesses, or building props on set, he brings curiosity, humor, and dedication to every gig.

Stidd CPA – With nearly two decades of expertise spanning both the public accounting sphere and the private sector, Brian Stidd brings a wealth of knowledge and a distinctive skill set to the table.

Large Nonprofit Organization Nominees:

Moreau Emergency Squad Inc. – The Moreau Emergency Squad is a not-for-profit ambulance service located in Saratoga County, New York. They cover approximately 60 square miles of district, serving a combined population of over 21,000.

LEAP – LEAP (Learning, Employment, Assistance, Partnership) supports individuals and families in attaining self-sufficiency by providing services, sharing resources, and through community collaboration.

Fort Hudson Health System – Fort Hudson's mission is to provide compassionate care and service to the community's older adults, supporting personal independence, meaningful quality of life, and individual dignity.

Silver Bay YMCA – Silver Bay YMCA's mission is to cultivate relationships, strengthen communities, and nurture spirit, mind, and body for all.

United Association of Plumbers & Pipefitters Local Union 773 – The UA Local 773 represents over 450 union-trained plumbers, pipefitters, steamfitters, refrigeration fitters, and service technicians. Local 773 provides its members essential apprentice and journeyman upgrade training to ensure a highly educated and skilled workforce.

Small Nonprofit Organization Nominees:

The Hyde Collection – The Hyde Collection is one of the Northeast's exceptional small art museums, comparable to a major metropolitan museum, with distinguished collections of European and American art.

Adirondack Employee Assistance Program (EAP) – EAP is a professional, confidential resource that helps employees and their family members address and resolve any personal challenge that has the potential to impact work performance.

World Awareness Children's Museum – WACM is an interactive, hands-on children's museum located in Glens Falls, NY. Their mission is to bring our diverse world to children through play, educational programs, and their international children's art exchange.

Veterans and Community Housing Coalition (VCHC) – The VCHC provides safe housing and comprehensive support services to homeless military veterans and their families, advocates for the needs and rights of all veterans, and offers affordable housing opportunities for low-income individuals and families.

The Chapman Museum – The Chapman Museum presents the history of the Glens Falls–Queensbury community and its connection to the Adirondack region, encouraging discovery, understanding, and appreciation of the region's heritage.

The Sembrich – The Sembrich is dedicated to preserving the legacy of Polish soprano Marcella Sembrich (1858–1935) and enriching and engaging the public through programs, exhibitions, and musical performances.

LARAC – The Lower Adirondack Regional Arts Council (LARAC) was founded in 1972 to unify the arts community and establish a cultural identity for the region. LARAC is honored to support the local artistic tradition while challenging and inspiring the community's vision of what art is and what it contributes to our lives.

Community Champion Nominees:

ACRN (Adirondack Community Resource Network) – ACRN serves as a tool for our local business community, facilitating deeper connections with the individuals who drive these businesses and providing useful resources to support them.

The Lodge at Schroon Lake – The Lodge at Schroon Lake is a beautiful 36-acre hotel on the west shore of Schroon Lake. The resort features 116 rooms, 32 of which are pet-friendly, including hotel rooms, standalone cabins and chalets, and upscale glamping sites. Through their Community Night program, they've raised tens of thousands of dollars for local causes, hosted blood drives, free play days for local schools, and sponsored events like the Polar Plunge.

Advocate, LLC – Advocate empowers startups, small businesses, nonprofits, and artists with the marketing tools they need to be successful. Their passion for helping the community is evident in their time donated and commitment to community events.

TCT Federal Credit Union – In 1959, TCT was established to improve the financial health and well-being of their founding members in the school community and their families. Today, TCT continues to provide access to fair and ethical financial products and trustworthy banking and lending services.

Kiwanis Club of Glens Falls – Celebrating 100 years of community service in 2025, the Kiwanis Club of Glens Falls provides its members the opportunity to contribute to the well-being of our community and to develop lasting friendships with fellow club members.

Munter Enterprises, Inc. – Munter Enterprises, Inc., offers customers a variety of construction services. Their commitment to community extends through their donations of labor and materials and their time spent volunteering for local charities and nonprofit organizations. ■

ARCC and Greater Greenwich Chamber Announce Partnership



The Adirondack Regional Chamber of Commerce (ARCC) and the Greater Greenwich Chamber of Commerce have announced a Partnership Agreement which will build a strong, collaborative relationship that supports local businesses and drives economic growth across both communities.

“As a regional Chamber, the ARCC understands the value in working together with our neighboring Chambers. This partnership will open up opportunities for members of both Chambers and will encourage collaboration and growth. We are truly better when we work together,” said ARCC President & CEO Tricia Rogers.

At over 850 members, and serving multiple counties, the ARCC is able to provide support to Greenwich Chamber members in the form of group insurance plans, commercial energy savings, small business resources and more. The Chambers will also work together to share announcements and events among their memberships.

“This partnership reinforces what we’ve always known—that we are stronger when we work together. It’s a meaningful step forward in deepening our commitment to collaboration and laying a stronger foundation for regional growth, opportunity and shared success across our business community,” said ARCC Immediate

Past Board Chair Marc Yrsha, SEVP, Chief Banking Officer of Arrow Bank.

“This alliance marks an exciting new chapter for our regional business community. By combining our strengths and working together, we’re creating new opportunities for our members and reinforcing the foundation of collaboration that will support long-term success for all,” said ARCC Board Chair Damian D’Angelico, General Manager of Fitzgerald Brothers Beverages.

Established in 1990, the Greater Greenwich Chamber of Commerce is dedicated to the economic vitality of the Washington County, New York region.

“This partnership represents a powerful step forward in our commitment to strengthening the local business community and expanding the support we offer our members. By working together, we can now provide our members with access to a broader network of resources, programs, and benefits. We look forward to all the opportunities this regional alliance will bring and invite our members to take full advantage of the expanded offerings now available to them. Together, we are building a stronger, more connected, and more resilient business community,” said Rulyn Graves, Greater Greenwich Chamber of Commerce Chair of the Board. ■



About the ARCC

For over 100 years, the Adirondack Regional Chamber of Commerce has been recognized as the advocate for, and of, business in the Adirondack region of New York. The ARCC is comprised of members representing a myriad of business entities across industry sector lines. The ARCC’s mission is to support the business community through advocacy, education, connection, and collaboration.



Greenwich Chamber

About the Greater Greenwich Chamber

The mission of the Greater Greenwich Chamber of Commerce is to enhance the success of our membership, advance our economy, and improve our quality of life through resources, advocacy, and support. Our vision is to strengthen our region as the best place to live, work, learn, and play.



Interviewed by
Taylor Stone

Photo provided

Five Towers Media Welcomes *Rebecca Shoemaker*

Five Towers Media in Saratoga just brought on Rebecca Shoemaker as their new Junior Creative Director, adding a burst of creative energy to the team. Her story, rooted in an artsy upbringing and driven by a love for branding, makes her a perfect fit for the marketing firm. With a knack for visual storytelling and excitement for the company's tight-knit atmosphere, Rebecca's ready to dive in and make waves.

A Creative Start

Growing up in Saratoga, Rebecca was surrounded by creativity. Her parents, both photographers, had her snapping pics from a young age, building her love for visual storytelling. Her brother, a musician, kept the artistic spark alive in their home, making creativity a big part of her life. This setup got her hooked on design early on.

Her bond with her dad over movies also shaped her creative side. They'd watch films together, sometimes binging four in a day. Movie posters, with their bold visuals and storytelling, caught her eye and got her thinking about graphic design as a career.

Finding Her Way

Rebecca's choice to go into design came naturally, as she wanted a job that mixed creativity with purpose. Even though she was good at math and science, she leaned toward artistic work. At SUNY Oswego, she looked up to professors in marketing and

entrepreneurship who ran their own businesses, inspiring her to follow a similar path, and other teachers showed her what to steer clear of, helping her shape her own approach.

In high school, Rebecca ran an Etsy shop, turning old vinyl records into painted wall art. It was a fun way to learn about online marketing and social media, especially through TikTok. Later, her internship with the Rochester Red Wings, a minor league baseball team, gave her experience working remotely with a design crew, setting her up for her role at Five Towers.

Rebecca's all about branding projects, where she can create visual identities that pop. At SUNY Oswego, she worked on a brand kit for Joli Beauty, a made-up makeup and skincare company. She designed logos and shot photos for ads, loving how it blended her photography and design skills. That project locked in her passion for branding, which she's now bringing to Five Towers.

Outside work, Rebecca keeps her creativity flowing with hobbies like reading fantasy and dystopian books, playing horror games, and watching movies. These keep her inspired and add fresh ideas to her design work.

Marketing and Enthusiasm

Rebecca landed at Five Towers thanks to a tip from her hairdresser, who mentioned knowing the company's founder, Michael. Wanting to level up her marketing skills after focusing on social media in her last job, she saw Five Towers Media as the perfect spot. She's currently working on promotional materials while getting the hang of new marketing ideas.

The team's supportive, creative atmosphere is a big win for her. Everyone's ready to pitch in, making it a great place to work. As Junior Creative Director, Rebecca's pumped to grow, learn project management, and maybe lead a team down the road. Her enthusiasm for learning shows she's got big potential.

With her cat, Peanut, chilling at home and an awesome team backing her up, Rebecca Shoemaker's set to bring her design passion to every project at Five Towers Media. ■

“I'm super excited to grow and learn how to lead a team,” Rebecca says, shining with enthusiasm for her future at Five Towers.



Dake Foundation for Children

ANNOUNCES

Community Grant Recipients



The Hyde Collection, Glens Falls, Community Grant Recipient. Photo Provided

The Dake Foundation for Children has announced five nonprofit organizations that have been selected as recipients of the most recent funding round of their Community Grant program. Founded by Gary Dake, President of Stewart's Shops, the Foundation has provided grants to local children with disabilities since 2009 with a focus on inclusion, independence, and fun. In addition to the individual support the organization provides, the Community Grant program provides assistance to local 501c3 nonprofit organizations seeking to make their spaces or programming more accessible and inclusive.

"Since the launch of this program two years ago, we have provided nearly \$85,000 of support to 17 local nonprofits," said Executive Director Sarah Burns of the program. "It has been so rewarding to watch this program grow, and to see the impact we can have on a large scale. We feel grateful to partner with so many incredible organizations who are committed to accessibility and inclusion."

THE DAKE FOUNDATION FOR CHILDREN'S COMMUNITY GRANTS PROGRAM RECIPIENTS ARE:

Camp Abilities, Saratoga Springs – Funding will support activities at their Skidmore summer camp program for youth who are blind or visually impaired.

The Hyde Collection, Glens Falls – Funding will support the organization's Hyde and Seek inclusive art programming.

Northeast Association of the Blind at Albany (NABA), Albany – Funding will support their Goalball program, a Paralympic sport.

Saratoga Performing Arts Center (SPAC), Saratoga Springs – Funding will provide a sensory room and materials as part of their All-Access Nights inclusive programming.

Shredders MTB, Saratoga Springs – Funding will provide training for mountain biking coaches to better support youth with special needs.

The Dake Foundation for Children held their recent "Boots & Bourbon" event on May 28th, 2025 on the grounds of Saratoga Performing Arts Center. Over 400 attendees gathered to raise nearly \$240,000 to help fund future Dake Foundation grants that benefit local children and young adults with disabilities. The Foundation will hold their annual golf tournament on Friday, October 3rd at Van Patten Golf Club.

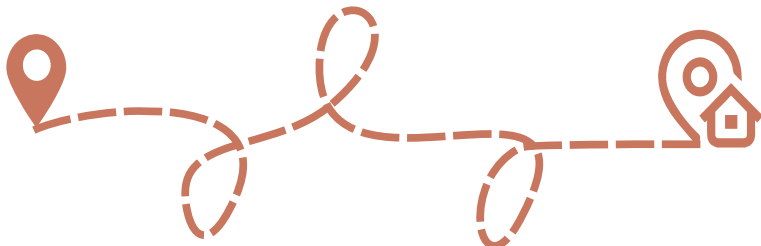
For more information on their events, grant programs, or to learn more about the Dake Foundation for Children, please visit their website at <http://www.dakefoundation.org>.

The Dake Foundation for Children was established in 2009 as a 501(c)3 nonprofit organization to help children with disabilities access opportunities unavailable through medical insurance and family budgets. Their goal is to provide children with disabilities access to equipment and services that will give them more opportunities for participation within their families, communities, and with their peers. ■

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Interviewed by
Michael Nelson

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Bill TEATOR

A Civic-Minded Leader Preserving Saratoga's Legacy

Bill Teator, a man deeply rooted in community service and historical preservation, has dedicated his career to making a positive impact on the Saratoga region and beyond. As the Executive Director of the Campaign for Saratoga 250, Teator is at the forefront of efforts to educate, promote, and preserve the legacy of the Battles of Saratoga, a pivotal moment in American history. His journey, shaped by a rural upbringing and a passion for civic engagement, reflects a commitment to balancing individual initiative with public good.

A Foundation in Upstate New York

Born in 1972 in Durham, New York, a small, rural town in Greene County, Teator grew up immersed in the values of hard work and community. Raised by a teacher mother and an Eastman father, with roots tied to dairy farming and entrepreneurship, he developed a strong sense of self-determination and civic responsibility. "It shaped me," Teator reflects, noting how his family's grit and service-oriented mindset influenced his worldview. This foundation guided him from his early years in the northern Catskill hills to a career focused on community impact.

After graduating from Binghamton University, Teator's career began on Capitol Hill, where he served as an intern and later press secretary for Congressman Jerry Solomon in the mid-1990s. This role, a "trial by fire" at age 22, exposed him to the inner workings of public policy and communications. Working in Solomon's district, which stretched from Lake Placid to Poughkeepsie, allowed Teator to serve the communities he understood deeply. His time in Washington, D.C., included a brief stint at a PR agency, but he returned to work with Solomon, who became a key mentor until his passing in 2001.

A Return to Roots and Community Impact

Following Solomon's death and the events of September 11, 2001, Teator felt a pull to return to upstate New York. In 2006, he and his wife, Kim, a proud Western New Yorker, settled in Saratoga Springs with their two young children. The move was motivated by a desire for a high quality of life and a place to raise their family. "We wanted to live where we have an incredible quality of life and seasons," Teator says, highlighting Saratoga's appeal.

Professionally, Teator transitioned into roles that blended public benefit with commercial viability. As a marketing and communications strategist, he worked with nonprofits and dairy co-ops, advocating for public policy that supported rural communities. His focus shifted to affordable housing, driven by a recognition of the needs of working-class families, such as hospital staff, teachers, and public safety officers. Teator spearheaded projects in Saratoga Springs and Buffalo, including the reuse of an old factory in Buffalo for housing. Though some projects faced challenges securing funding, his efforts helped pave the way for other developers to build affordable housing in the region. "It's about stabilizing households and helping them make the next leap," he explains.

Leading the Campaign for Saratoga 250

Since taking the helm of the Campaign for Saratoga 250, a nonprofit dedicated to commemorating the 250th anniversary of the Battles of Saratoga in 2027, Teator has channeled his passion for history and community into a transformative initiative. The Battles of Saratoga, fought in 1777, are widely regarded as a turning point in the American Revolution, cementing global alliances that secured American independence. Teator’s mission is to ensure this legacy resonates for the next 50 years and beyond.

Under his leadership, the Campaign for Saratoga 250 is pursuing innovative ways to engage diverse audiences. One flagship project is Overhearing History, a graphic novel series aimed at children aged 8–12. Written by historian Ann Clothier and illustrated by Alex Portal, the book tells the story of the Revolutionary War through the eyes of a 12-year-old boy, Nathaniel, set in 1775. “It’s edutainment,” Teator says, designed to spark interest in history among young readers while being accessible to families. The novel is available as an e-book and in print, with plans to distribute free copies to libraries across Saratoga County and the greater Capital Region.

Teator is also leveraging technology to bring history to life. The Campaign is developing a Saratoga Revolutionary Experience, an augmented reality platform that combines digital storytelling with physical heritage sites. Visitors can use their smartphones to access narrated stories and historical figures, such as Benedict Arnold or the Baroness von Riedesel, at locations like Fort Hardy Park in Schuylerville, where British forces surrendered in 1777. “We want people to put their feet in the places of history,” Teator emphasizes, noting the importance of immersive experiences for younger generations accustomed to digital engagement.

A Vision for 2027 and Beyond

Looking ahead to 2027, Teator envisions a grand commemoration featuring large-scale battle reenactments, civilian encampments, and 18th-century-themed events in partnership with local hospitality businesses. The Campaign is collaborating with the Saratoga National Historical Park and other regional partners to highlight lesser-known sites tied to the Revolutionary era. A physical hub in Schuylerville, housed in the Champlain Canal Region Gateway Visitor Center, will serve as an orientation point for visitors, offering digital exhibits and storytelling.

This fall, the Campaign is commemorating the 250th anniversary of Henry Knox’s Noble Train of Artillery, a daring 1775–76 mission to transport artillery from Fort Ticonderoga to Boston. Teator is particularly excited about a project involving local BOCES students, who harvested timber and crafted replica sleds for the commemoration. These sleds, along with a replica cannon, will be part of a torch-relay-style event across multiple counties, culminating in Boston. “It’s about making history meaningful and engaging community audiences,” Teator says.

A Lifelong Commitment to Civic Good

Teator’s work is guided by a belief in balancing individual liberty with the common good, a principle he sees reflected in the U.S. Constitution and the legacy of the Revolution. His diverse experiences—from Capitol Hill to affordable housing to historical preservation—demonstrate a consistent commitment to community impact. “It’s about applying your abilities to benefit the greater good,” he says, a philosophy rooted in his upbringing and reinforced by his career.

For those interested in learning more, Teator invites the public to visit Saratoga250.com, follow the Campaign on social media (Facebook, Instagram, TikTok, LinkedIn), and join their mailing list for updates on events and resources. As Saratoga approaches its 250th anniversary, Bill Teator’s leadership ensures that its revolutionary heritage will inspire and educate generations to come. ■



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EMPOWERING TRANSFORMATION

KATY MARGISON & ATHENA NUTRITION



Interviewed by
Michael Nelson

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KATY Margison's journey is one of resilience, transformation, and a passion for helping others. As the founder of Athena Nutrition, a coaching business focused on empowering women through balanced nutrition and fitness, Katy has turned her personal challenges into a platform for positive change. With a candid presence on social media as "The Sober Weightlifter," she shares her story of overcoming addiction, building a fitness-focused life, and creating a thriving business that prioritizes sustainable health over quick fixes.

From CrossFit to Coaching: A Fitness Evolution

Katy's fitness journey began in 2012 when she stumbled upon Lake George CrossFit after growing bored with unstructured workouts at Planet Fitness. A humbling assessment with her coach at the time sparked a 12-year commitment to CrossFit, where she not only trained but also coached for over six years. Today, she focuses on Olympic weightlifting, competing locally and nationally, and coaches a barbell club. Her passion for fitness is evident, but she's quick to acknowledge the challenges of aging as an athlete.

At 36, she emphasizes the importance of recovery, stretching, and nutrition to maintain her performance.

Katy's evolution didn't stop at personal fitness. In November 2024, she launched Athena Nutrition, a business born from her own weight loss transformation and years of coaching experience. What started with a few free clients has grown to a roster of 22, with a goal to double that number. Her mission is clear: to help women, particularly those in their 30s to 50s, break free from restrictive diet cycles and embrace sustainable, balanced lifestyles.

A Personal Triumph Over Addiction

Katy’s openness about her 18-month sobriety journey sets her apart. Her struggle with alcohol and cocaine, particularly during the isolating days of COVID, reached a breaking point in 2023. By January 1, 2024, she committed to sobriety, a decision catalyzed by a desire to reclaim her life and career as a director at a healthcare nonprofit. Her transparency about this journey, shared publicly a year ago, resonates with her audience. “I want to be the person I wish I had at low points in my life,” she says, emphasizing her desire to support others facing similar struggles.

Her sobriety informs her coaching philosophy, particularly as she explores incorporating sober living into her niche. With a growing cultural shift toward moderation—evidenced by a 3% decline in total beverage alcohol volumes in 2023 and a 27% increase in non-alcoholic beverage sales in 2024—Katy sees an opportunity to connect with clients who want to navigate fitness and nutrition without alcohol’s influence.

Athena Nutrition: A Balanced Approach to Wellness

Athena Nutrition stands out for its rejection of fad diets and extreme restrictions. Katy’s coaching focuses on building awareness around eating habits, whether through tracking macros, using hand portions, or creating balanced plates. She addresses emotional eating and the all-or-nothing mindset that traps many in yo-yo dieting cycles. “Women are conditioned to think 1200-1300 calories is how to lose weight,” she notes, advocating instead for sustainable intakes of 1700-1900 calories that fuel active lifestyles.

Her approach is phased and personalized, meeting clients where they are. Some track meticulously, while others start with simple awareness of daily intake. Katy also incorporates fitness programming, emphasizing strength training to preserve lean muscle mass, particularly for aging women. She debunks myths about lifting making women “bulky,” pointing to her own decade of strength training as evidence of its empowering benefits.

Accountability is the cornerstone of her coaching. Drawing from her own need for structure, Katy provides regular check-ins and fosters a community through a free Facebook group with 175 members, where she shares educational content like “why peanut butter isn’t a protein source.” Her goal is to equip clients with non-negotiable habits they can sustain independently, reducing reliance on her over time.



Overcoming Challenges and Building a Business

Launching Athena Nutrition wasn’t without hurdles. Katy initially underestimated the challenge of attracting clients in a vulnerable space like nutrition and fitness. A business coach, James Goff, helped her grow from three to 25 clients in three months, though rapid growth led to near burnout. This prompted her to transition to part-time work at her nonprofit job, a bold step toward making Athena Nutrition her full-time focus.

Looking ahead, Katy aims to scale her business with effective marketing, streamlined systems, and potentially a virtual assistant or additional coaches. She’s candid about the learning curve of business management, from crafting ads to organizing back-end processes, but her passion for impact drives her forward. “I want to be a well-known resource locally and regionally,” she says, envisioning Athena Nutrition as a trusted name in sustainable health.

A Role Model for Resilience and Impact

Katy’s authenticity—her “sassy” yet empathetic demeanor—shines through in her coaching and social media presence. Whether addressing myths about fitness, sharing her sobriety journey, or celebrating client milestones like running a mile or fitting into old clothes, she’s committed to being a role model. “I owe it to my clients to walk the walk,” she says, emphasizing the accountability that keeps her on track.

For those inspired by Katie’s story, Athena Nutrition offers a path to sustainable health without shortcuts. Visit athena-nutrition.com to learn more, or follow her on Instagram (@thesoberweightlifter) and Facebook (@AthenaNutrition, @Katy Margison.) for insights into fitness, nutrition, and sober living. As Katie puts it, “Don’t aim for perfect. Aim for better.” Her journey and mission prove that better is more than enough. ■



GALUSHA & SONS



Interviewed by
Michael Nelson
Photos provided

A Legacy of Hard Work and Opportunity in Heavy Civil Construction

Based out of Queensbury New York, Galusha and Sons stands as a testament to the enduring power of family, hard work, and adaptability in the heavy civil construction industry. Founded three generations ago, this family-owned business has grown from humble beginnings—trading a Jeep for a bulldozer that only turned one way—to tackling large-scale projects for clients like Walmart, Home Depot, and local municipalities. At the helm of the company today is Ryan Galusha, a third-generation leader whose journey reflects the grit, resilience, and vision that have defined the company for decades. In a recent episode of *The Blue Collar StartUp* podcast, hosted by Mike Nelson and Derek Foster, Ryan shared the story of Galusha and Sons, offering insights into its evolution, his personal path to leadership, and the challenges and opportunities in today's construction industry.

A Legacy Built on Dirt and Determination

Galusha and Sons began with Ryan's grandfather, a visionary who saw opportunity in moving dirt with dump trucks. The business took a significant step forward when Ryan's uncle traded a Jeep for a bulldozer, a machine that, despite its limitations, became the foundation for the company's growth. From digging basements to installing septic systems, the family business expanded its scope over the years, taking on increasingly complex projects. By the time Ryan's father and uncle were fully involved, Galusha and Sons was handling major developments, including commercial projects for retail giants and infrastructure work like bus garages for local municipalities.

The company's core focus remains heavy civil construction, encompassing excavation, pipe work, and site preparation. Their work includes installing sewer, water, and storm drainage systems, as well as culverts and underground utilities. Beyond traditional construction, Galusha and Sons has diversified into logging and land clearing, a move driven by necessity and opportunity. As Ryan explained, the company began clearing land for their projects when subcontractors couldn't keep up, eventually investing in equipment like feller bunchers and processors to handle the work in-house. This adaptability has allowed them to remain competitive, even in slower seasons like winter, when logging becomes a key focus.

Ryan Galusha: A Third-Generation Leader

As the current general manager, Ryan Galusha embodies the balance between honoring a family legacy and forging a new path. His journey to leadership was not a straightforward one. Growing up in the business, Ryan was immersed in the world of construction from a young age, but his uncle insisted he prove himself outside the family company before taking on a leadership role. After earning a civil engineering degree from the Rochester Institute of Technology (RIT), Ryan was ready to join Galusha and Sons. However, his uncle challenged him with a pivotal question: “What do you have to offer Galusha and Sons?” Unable to provide a compelling answer, Ryan was encouraged to gain experience elsewhere.

This advice led Ryan to D.A. Collins Construction, where he spent seven years honing his skills in project management, bidding, and job organization. Working for a larger company exposed him to new perspectives and processes, which he later brought back to Galusha and Sons. “I learned how to organize and run a job, build a job, bid a job,” Ryan shared. “It’s different work than what we do, but the concept is essentially the same.” His time away allowed him to develop a professional identity separate from his family’s legacy, earning respect on his own merits. When he returned to Galusha and Sons six years ago, he was better equipped to lead, bringing a blend of outside expertise and an intimate understanding of the family business.

Overcoming the Third-Generation Curse

Ryan is acutely aware of the challenges that come with being a third-generation leader. “The third generation always screws it up,” he recalled hearing as a young man. This notion, rooted in the idea that later generations may lose touch with the struggles of their predecessors, has driven Ryan to stay connected to the hands-on nature of the work. He remains passionate about operating equipment and solving problems in the field, even as he manages the broader responsibilities of a general manager. His role is a dynamic one, split evenly between office work—reviewing bids, managing schedules, and maintaining client relationships—and fieldwork, where he might be found running an excavator or laying pipe.

One of Ryan’s biggest challenges has been earning the respect of a workforce loyal to his father and uncle. With an average employee tenure of seven to eight years, and some veterans staying for decades, Galusha and Sons is a tight-knit team. Ryan’s approach to leadership emphasizes patience and collaboration. Rather than imposing his vision, he listens to his team, asking, “What do you guys do? What do you like to do? What’s the direction we’re headed as a company?” This approach has helped him build trust and foster a culture where employees feel valued, not just as workers but as part of a family.

Investing in People and Culture

At Galusha and Sons, the workforce is considered family, and Ryan is committed to investing in their growth. The company has partnered with Scott McKenna to develop onboarding and leadership training programs, particularly for younger employees entering the industry with little to no experience. These programs focus on both technical skills and leadership development, helping employees like mechanics transition into supervisory roles. Ryan emphasized the broader impact of this training: “It’s not just here at work. There’s wives of the guys that have been a part of the class saying, ‘Whatever you’re doing here is working,’ because they’re stepping up as husbands and fathers.”

This investment in people reflects the company’s broader philosophy of doing what’s right, even when it’s difficult. Ryan credits his grandfather and uncle for instilling this value, noting that their reputation for integrity has opened doors to major projects. “You do what’s right, and the right things will follow,” he said, a motto that continues to guide the company.



Navigating Challenges in the Trades

The construction industry is not without its challenges, particularly in today’s labor market. Ryan highlighted the difficulty of finding skilled workers, noting that the company now hires candidates with no construction experience, such as former Amazon drivers or chefs, as long as they have a strong work ethic. “I’ll take a guy that has no idea what he’s doing with a good attitude any day over the guy that knows what he’s doing but has a terrible attitude,” he said. This focus on attitude over skill has proven effective, as new hires with positive mindsets quickly adapt to the demands of the trade.

The broader labor shortage in the trades is a growing concern. Ryan attributes this to a societal shift away from blue-collar work, with many young people encouraged to pursue higher education over manual labor. “When I was growing up, my father said, ‘You gotta use your head, not your back,’” he recalled. Yet, Ryan sees immense opportunity in the trades for those willing to embrace the work. “You can do pretty well with zero education, zero debt,” he noted, emphasizing the financial and personal rewards of a career in construction.

Looking to the Future

As Galusha and Sons looks ahead, Ryan is focused on maintaining the company’s identity as a family-owned business while pursuing sustainable growth. Rather than expanding geographically or becoming a corporate entity, the company is diversifying into specialized areas like municipal work and logging. “There’s got to be growth, but it doesn’t always need to be size,” Ryan explained. By staying nimble and open to new opportunities, Galusha and Sons continues to thrive in a competitive industry.

For those considering a career in the trades, Ryan’s advice is clear: seize the opportunity where others see obstacles. “Whenever you’re seeing a lot of people say, ‘I don’t want to do it,’ that’s where you want to be, because that’s where the opportunity is,” he said. With a legacy built on hard work, adaptability, and a commitment to doing what’s right, Galusha and Sons is a shining example of what’s possible in the blue-collar world.

To learn more about Galusha and Sons, visit their website at www.galushasons.com or check out their projects across the Capital Region. ■

5

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Next, we break down their core offerings and why they continue to be recognized as the best HVAC company in the area.

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Unmatched Customer Service

What sets Cerrone apart is their dedication to customer care. Technicians like Kellen and Joe are frequently praised for being courteous, prompt, and thorough. They wear booties to protect floors, clean up after jobs, and explain repairs in detail, ensuring clients feel confident and informed. This level of service has earned them glowing reviews, with a 4.9 rating from 130 reviews on platforms like Arrivala. ■

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The Importance of Process



by Paul Graver

All businesses aim to be successful, and that success depends on numerous factors. One key factor contributing to success is having a robust process. The type of business may vary—whether manufacturing, agriculture, retail, service, or otherwise—all rely on a strong process. Imagine taking a long car trip: you can't just start driving and hope to arrive at your destination. You need directions, fuel, food, and other essentials. How long will it take? How much will it cost? It all depends on your plan, or your process for getting from point A to point B. Just as a great trip depends on a solid plan, in business, executing a well-defined process drives success! (Pun intended!)

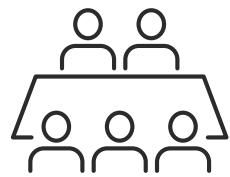
Process matters.

A good process consists of a series of steps designed to achieve a specific goal. It provides direction, structure, and consistency, preventing wrong turns, getting lost, or wasting resources. Employees rely on processes to define tasks, reduce errors, and enhance consistency and efficiency. Without a clear process, businesses risk variable results or products, missed deadlines, frustrated customers, and lost profits.

Efficiency is not just about speed—it's about making the best use of resources and time. A well-designed process breaks down complex tasks into clear, repeatable steps, reducing wasted time and resources. Thoughtful workflows eliminate bottlenecks and redundancies, leading to efficient task completion and increased output.

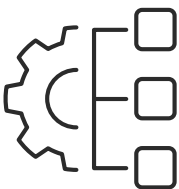
Consistent and standardized processes ensure uniform results and high product or service quality, boosting customer satisfaction. A clear process map and documentation help maintain standards through shift changes or staff turnover.

Defined roles



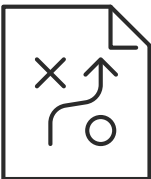
Defined roles and responsibilities improve communication and coordination between teams or departments. They also enhance accountability and pave the way for optimization and improvement.

Effective process management

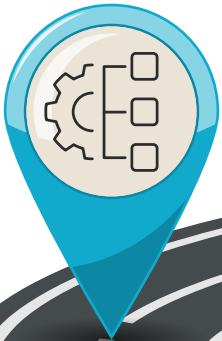


Effective process management positions businesses to adapt to changing customer expectations and market conditions. It enables an organized response to technological or regulatory shifts. Data collection and analysis keep processes on track and highlight potential issues, allowing proactive solutions.

Well-defined & efficient



Well-defined and efficient processes reduce risks and costs, minimizing waste and increasing uptime. Clear tasks and responsibilities lower the likelihood of errors, compliance issues, or operational failures.



Consistency

Consistency also supports scalability. As a business grows, documented processes simplify onboarding new employees and expanding operations. A strong process provides the structure to support and sustain growth. It's also critical to continuously monitor key process steps and align them with evolving business goals.

On a trip, taking the scenic route and being spontaneous might be enjoyable, but that's no way to run a business. Unnecessary detours waste time and money. Just as a successful road trip relies on careful planning and clear directions, a successful business depends on well-designed processes. They provide the roadmap, keep everyone on track, and ensure you reach your goals efficiently and consistently. In business, as in travel, the journey is as important as the destination—and the right process will get you there. ■





Unlocking Business Success

An Interview with Dave Borland on EOS



Interviewed by
Michael Nelson

Photos provided

In a recent episode of the *Buying Local* podcast, host Michael Nelson sat down with Dave Borland, an experienced Entrepreneurial Operating System (EOS) implementer and the founder of Grow Exceptional. With a rich background in marketing and business ownership, Borland shared insights into how EOS helps entrepreneurs achieve freedom, clarity, and growth in their businesses. Below, we dive into the key takeaways from this engaging conversation, exploring Borland's journey, the power of EOS, and practical advice for business owners seeking to scale effectively.

From Entrepreneur to EOS Implementer

Dave Borland's entrepreneurial journey began in Lake Placid, New York, and took him through Clarkson University to Albany, where he found himself drawn to the warmer climate—albeit only slightly. After struggling to work for others, Borland launched his first business at 26, eventually running four businesses with multiple employees. His ventures included a marketing agency and a website design company, managing hundreds of clients and navigating the complexities of growth.

However, it was his experience with EOS that transformed his approach to business. After facing challenges in scaling his marketing agency, Borland discovered *Traction* by Gino Wickman, the foundational book for EOS. Implementing EOS turned his business around in just six months, leading to a successful exit in 2014. This pivotal experience inspired Borland to become an EOS implementer, helping other businesses achieve similar results. Over the past decade, he has facilitated over 850 sessions across 90 teams in diverse industries, from manufacturing to law firms and marketing agencies.

What is EOS?

The Entrepreneurial Operating System (EOS) is a set of simple, proven tools designed to help entrepreneurs and their leadership teams get what they want from their businesses. As Borland explained, EOS focuses on six key components: Vision, People, Data, Issues, Process, and Traction. By aligning these elements, businesses can achieve clarity, discipline, and accountability, ultimately leading to sustainable growth and freedom for their owners.

Borland emphasized that EOS is industry-agnostic, working for companies ranging from four to 500 employees. The sweet spot, however, is typically businesses with 10 to 250 employees and a leadership team of three to six people. Whether it's a small startup or a large organization with multiple divisions, EOS provides a framework to streamline operations and align teams around a shared vision.

Common Struggles and EOS Solutions

During the interview, Borland highlighted the common challenges entrepreneurs face, which often signal the need for a system like EOS:

- **Lack of Vision:** Many business owners lack a clear, shared vision, leaving their teams directionless.
- **Wrong People, Wrong Seats:** Employees may not fit the company culture or may be in roles that don't suit their strengths.
- **Lack of Focus or Discipline:** Entrepreneurs, often characterized by an "ADHD-like" tendency to chase shiny objects, struggle to maintain focus.
- **Overdependence on the Owner:** Many businesses collapse when the owner steps away, indicating a lack of standardized processes.

EOS addresses these issues through tools like the Organizational Checkup, a 20-question assessment that helps businesses evaluate their strengths and weaknesses. Borland described how this quick, subjective tool allows leadership teams to score themselves (out of 100) and identify areas for improvement. For companies scoring low, EOS provides a structured path to address dysfunction, align teams, and establish repeatable processes.

The EOS Process: A Path to Freedom

Borland outlined the EOS implementation process, which typically begins with a 90-minute meeting with the leadership team. In this session, he introduces the EOS tools and demonstrates how they can help the business achieve its goals. If the team commits, the journey continues with a series of full-day sessions—typically three sessions spread 30 days apart—followed by quarterly meetings to maintain momentum.

The goal is to create a "franchise model" business where processes are standardized, repeatable, and independent of any single individual. Borland emphasized the importance of simplicity, advocating for checklists over lengthy standard operating procedures (SOPs). By focusing on the 20% of processes that deliver 80% of the results (the "20/80" rule), businesses can achieve efficiency without overwhelming complexity.

For Borland, the ultimate metric of success is freedom—freedom of time, relationships, and purpose. He asks clients, "If you took a week off, what would happen?" Too often, the answer reveals that the business relies heavily on the owner, leading to burnout and limited scalability. EOS helps entrepreneurs reclaim their time by building cohesive teams, clear visions, and robust processes.



Dave Borland at GreenSprings Capital Group's annual offsite meeting in Burlington, VT.



"Dave Borland is like our silent partner, ever helping us grow the business, so I think Power Trio is fair".
-ZAC CONLEY

Dave with the leaders of CRESA Albany, Zac Conley (right) and Todd Stevens (left), Albany Business Review's Power Duo 50 winners.

Key Takeaways for Entrepreneurs

Borland's conversation with Nelson offered several actionable insights for business owners:

- **Start with Curiosity and Humility:** EOS is most effective for entrepreneurs who are open to change and willing to admit they don't have all the answers.
- **Simplify to Scale:** Avoid overcomplicating processes. Focus on simple checklists and the 20/80 rule to achieve efficiency.
- **Find the Right People:** Ensure your team aligns with your culture and is placed in roles where they can thrive.
- **Embrace Accountability:** An EOS implementer like Borland acts as an accountability partner, helping teams stay disciplined and focused.
- **Read Traction:** Borland passionately recommended Traction by Gino Wickman, even offering free copies to those interested in exploring EOS.



Dave Borland (center) convening with the Clifton Park Chick-fil-A team during their annual planning at the Sagamore Resort.

A Personal Touch

What sets Borland apart is his "help first" philosophy. He encourages business owners to reach out, even if they don't become clients. Whether through his website (growexceptional.com), email (dave.borland@eosworldwide.com), or LinkedIn, Borland is committed to making a difference. "If I can help you, the world's a better place," he said, emphasizing his mission to empower entrepreneurs.

Final Thoughts

Dave Borland's journey from a struggling entrepreneur to a seasoned EOS implementer is a testament to the power of systems in transforming businesses. Through EOS, he helps companies move from chaos to clarity, enabling owners to achieve their vision while reclaiming their freedom. For any entrepreneur feeling stuck, overworked, or directionless, Borland's advice is clear: start with curiosity, pick up Traction, and consider how EOS can help you build a business that runs without you.

To learn more about Dave Borland and EOS, visit growexceptional.com or contact him directly at dave.borland@eosworldwide.com. As Borland puts it, "If you want freedom, start by being curious about what it could look like." ■



by **Brian Stidd, CPA**



Brian Stidd, CPA, is a seasoned tax professional and the founder of Stidd CPA, a trusted accounting firm based in New York. With over 20 years of experience, Brian specializes in providing personalized tax planning, preparation, and advisory services to individuals, families, and small businesses. His expertise spans complex tax code changes, estate planning, and business tax strategies, helping clients navigate the ever-evolving financial landscape. Brian is committed to delivering clear, actionable insights, as demonstrated in his analysis of recent tax legislation. For more information or to connect with Brian, visit stiddcpa.com.

New Tax Law Overhauls Business and Individual Tax Landscape

A landmark piece of tax legislation, colloquially known as the "One Big Beautiful Bill Act," was signed into law on the 4th of July, enacting sweeping changes for businesses and individuals across the nation. The bill, which passed the House and Senate in the days leading up to the holiday, makes permanent many of the core provisions of the 2017 Tax Cuts and Jobs Act (TCJA) that were scheduled to expire at the end of 2025, while also introducing a range of new tax policies.

Major Wins for Businesses

Local businesses will see significant changes, largely aimed at promoting investment and simplifying tax strategy.

- **Permanent 100% Bonus Depreciation:** In a major development, the Act permanently sets bonus depreciation at 100% for qualified property acquired after January 19, 2025. This reverses the scheduled phase-down, which was set to reduce the deduction to 40% in 2025.
- **Immediate R&E Expensing Reinstated:** The legislation permanently restores the ability of businesses to fully deduct domestic research and experimental (R&E) expenditures in the year they are incurred, effective for costs after 2024. This removes the unpopular requirement to amortize these costs over several years. Small businesses with annual gross receipts of \$31 million or less may also elect to apply this change retroactively to 2022.
- **Qualified Business Income (QBI) Deduction Secured:** The 20% deduction for income from pass-through entities (Code Sec. 199A), a critical provision for many small and medium-sized businesses, has been made a permanent part of the tax code and expanded.
- **Other Key Business Provisions:** The Act also increases the deduction limitations for Section 179 expensing after 2024 and modifies the low-income housing credit.

Significant Changes for Individuals and Families

The new law solidifies the individual tax framework established by the TCJA and introduces new, targeted relief.

- **TCJA Framework Made Permanent:** The individual tax rates of 10%, 12%, 22%, 24%, 32%, 35%, and 37% are now permanent, along with the higher standard deduction. For 2025, the standard deduction is increased to \$31,500 for joint filers, \$23,625 for heads of households, and \$15,750 for single filers.
- **New Deductions for Tip and Overtime Income:** As promised during the 2024 campaign, the bill creates new deductions for tip and overtime income for tax years 2025 through 2028. The deduction for tips is capped at \$25,000, while the overtime deduction is capped at \$12,500 (\$25,000 for joint filers). Both are available to non-itemizers but phase out at higher income levels.
- **SALT Cap Temporarily Increased:** The State and Local Tax (SALT) deduction cap of \$10,000 has been one of the most contentious parts of the TCJA. The new law increases the cap to \$40,000 for 2025. The cap will then increase by one percent each year through 2029 before returning to the \$10,000 limit in 2030. During this time, the cap is reduced by 30% for individuals with a modified adjusted gross income over \$500,000.
- **Child Tax Credit and Estate Tax:** The Child Tax Credit is permanently increased to a base amount of \$2,200 per child, subject to inflation. The estate tax basic exclusion amount will be increased to a new base of \$15 million in 2026, also adjusted for inflation.
- **Automobile Loan Interest:** Previously, interest on an individual auto loan was treated as a nondeductible personal expense. The Act allows an individual to deduct up to \$10,000 for interest paid on an auto loan for an auto purchased after 2024. The deduction is available for tax years 2025 through 2028.
- **Trump Accounts:** Children born in 2025 through 2028 will be eligible for a "Trump Account." The federal government will make an initial deposit of \$1,000 into each account. These accounts are designed to be long-term investment vehicles. Families, friends, and other private sources can contribute up to an additional \$5,000 per year to a child's account.
- **Itemized Deduction Limitation:** Beginning in 2026 itemized deductions will be limited for taxpayers in the 37% tax bracket.
- **Additional Provisions:** 529 Plans have been expanded to include elementary, secondary, and home schooling expenses.



Paying for the Changes: Green Energy Credits Curtailed

To offset the cost of these tax reductions, estimated at \$5 trillion over ten years, the Act terminates numerous green energy credits enacted in the Inflation Reduction Act of 2022. Consumer-focused credits set to be eliminated after 2025 include those for new and previously owned clean vehicles, the energy efficient home improvement credit, and the residential clean energy credit.

IRS Program Changes

The legislation also directs the IRS to terminate its Direct File program within 30 days of the bill's passage. Additionally, it imposes new penalties on fraudulent promoters of employee retention credit (ERC) schemes. ■



GREENWOOD HOFF WEALTH MANAGEMENT

A MID-YEAR MARKET OUTLOOK

Riding Through Uncertainty



by **Greenwood Hoff Wealth Management**
of Cetera Investors

In an increasingly volatile world, investors are confronted not only by the timeless rhythms of the economic cycle but also by short-term disruptions that can shake confidence and cloud the path ahead. At Greenwood Hoff Wealth Management, we understand the critical importance of distinguishing noise from signal and steering clients through sharp turns without abandoning the broader road map. As we move into the second half of 2025, three major themes have come into focus: escalating geopolitical tensions in the Middle East, measured investor response to external shocks, and the enduring structure of economic and market cycles.

With these developments in mind, this commentary provides perspective on current conditions, market implications, and how disciplined, long-term investment strategies continue to serve as the best guide through uncertainty.

Geopolitical Tensions and Market Psychology: Israel, Iran, and the Strait of Hormuz

There have been recent escalations between Israel and Iran, including targeted U.S. airstrikes on Iranian nuclear facilities and in turn have once again brought geopolitical risk to the forefront.

Historically, events of this nature often trigger immediate volatility in financial markets. But it is crucial to remember while unsettling, these events tend to be short-lived in their market impact unless they lead to broader economic disruption.

In the immediate aftermath of the bombings, financial markets responded in a characteristically cautious but controlled manner. U.S. equities saw modest declines when futures opened, safe-haven assets like gold and Treasury bonds attracted inflows, and energy prices rose on concerns over potential disruptions to Middle Eastern oil supply routes, particularly the strategic Strait of Hormuz, through which nearly 20% of the world's oil supply passes.

Investors are rightly watching this chokepoint closely. A full closure could create a sharp, though likely temporary, spike in global energy prices. Yet, many analysts believe such a drastic measure is unlikely, as it would significantly harm Iran's own economic interests and strain relations with major trade partners like China. Moreover, such a move would represent an act of aggression against neighboring countries who rely on the strait for essential imports, including food.

While geopolitical tensions in the Middle East are not new, history has shown that the markets often absorb the shocks and adjust, usually resuming an upward trajectory within months. Of the last nine major geopolitical events, seven saw the S&P 500 post gains within a year. This underscores the importance of maintaining composure and perspective during uncertain times.



The Power of Discipline: Avoiding Emotional Decision-Making

Reacting to headlines is rarely a productive investment strategy. Yet, during periods of elevated tension or perceived crisis, emotional decision-making becomes a significant risk. Market pullbacks, fueled by fear, can tempt investors to exit positions prematurely. But such decisions often mean missing out on the recovery, which historically has tended to arrive swiftly and with significant upside.

At Greenwood Hoff, we encourage clients to remain focused on their personal financial goals, not the daily news cycle. Staying diversified across asset classes, geographies, and sectors helps insulate portfolios from event-specific volatility. While global equity markets saw increased turbulence during recent geopolitical flare-ups, sectors like defense and energy posted modest gains, underscoring the benefits of diversified exposure.

Similarly, safe-haven allocations to U.S. Treasuries, gold, and the dollar have historically provided ballast in times of crisis. The goal is not to overreact by reallocating everything in response to headlines, but rather to hold diversified positions that anticipate a range of possible scenarios over time.

The Economic Journey: Understanding the Market's Long Game

To put current events in context, it's helpful to zoom out and examine the long arc of economic and market cycles. Much like the grueling climbs and descents of the Tour de France, the economy moves through predictable phases: expansion, peak, recession, and trough. Each cycle differs in length and severity, but all follow a similar rhythm.

Longer Expansions, Milder Recessions

Since World War II, the U.S. economy has experienced 13 expansions, with each successive cycle lasting longer on average. While the post-pandemic expansion now stands at 62 months, just shy of the 64-month postwar average, it remains resilient despite headwinds like inflation, high interest rates, and tariff-related uncertainties. Recent expansions have also benefited from the U.S. economy's structural evolution away from heavy manufacturing toward service sectors like technology, finance, and healthcare, which tend to be less cyclical and more durable in downturns.

The Federal Reserve's more proactive and transparent policy stance has further helped stabilize the economy. Recessions, while still inevitable, have become less frequent. From 1855 to 1945, the U.S. was in recession 42% of the time. Since 1980, that figure has dropped to just 7%. In the past 16 years, the economy has only been in recession for two months... during the COVID-19 shock in early 2020.

Recessions and Bear Markets: Painful but Necessary Pit Stops

Despite their negative connotation, recessions serve a critical function in the economic system by clearing excesses and resetting the cycle. Most are triggered by either economic shocks, policy mistakes, or structural imbalances. Since 1946, the U.S. has endured 14 bear markets, with 11 coinciding with recessions. These market declines have averaged a peak-to-trough loss of 36%, lasting about 14 months.

Importantly, however, markets tend to bottom before the economy begins to recover. On average, the S&P 500 hits its low point seven months before a recession officially ends. That means patient, long-term investors are often rewarded for enduring the pain. Following the last eight recessions, the S&P 500 delivered an average gain of nearly 48% in the 12 months after the market bottom.

This historical record reinforces a crucial lesson: staying invested in the cycle not just during the good times, is key to long-term success.

Bull Markets: Climbing Higher Over Time

While bear markets take over the headlines, bull markets do the heavy lifting. Since 1960, bull markets have lasted four times longer than bear markets and delivered average gains of over 150%. The longest post-war bull run came after the 2008 financial crisis, stretching nearly 11 years and posting a return of more than 500%. That journey wasn't linear, featuring multiple corrections along the way, but investors who stayed the course reaped the rewards.

Since the market low in October 2022, the S&P 500 has posted a total return exceeding 70%, despite enduring three double-digit corrections. International equities have also surged in 2025, benefiting from attractive valuations, a weaker dollar, and looser monetary policy abroad.

At Greenwood Hoff, we remind clients that the climb may be steep, but the trajectory has historically been upward. Timing the market is nearly impossible; being consistent in the market is far more effective.

Tariffs, Rates, and Other Roadblocks

While geopolitical tensions dominate headlines, domestic economic risks persist. Uncertainty around tariffs has added friction to global trade and supply chains, stalling the Federal Reserve's path toward interest rate cuts. Elevated rates, in turn, create borrowing challenges for consumers and businesses alike. Yet, the U.S. economy remains relatively strong: job growth continues, wages are rising modestly, and corporate earnings are still expanding.

The good news? Inflation is easing, and many economists anticipate that the Fed will begin cutting rates in 2026, especially if tariff-related pressures moderate. Such a move would likely provide a tailwind for both equity and fixed income markets.

At Greenwood Hoff, we're closely monitoring these dynamics. While risks remain, we see opportunities for long-term investors. Especially in sectors tied to technology, clean energy, and global infrastructure. These areas are benefiting from both innovation and policy support, creating fertile ground for growth in the years ahead.

Staying the Course: Our Guidance to Clients

In an age where geopolitical uncertainty, media noise, and emotional reactions threaten to derail even the most well-considered investment plans, our message is clear: discipline, diversification, and perspective are the investor's best allies.

Here's how we're advising clients right now:

- 1. Remain Diversified:** Broad exposure across asset classes and sectors helps cushion against specific risks. It's not about chasing what's hot; it's about being resilient when the unexpected occurs.
- 2. Avoid Market Timing:** Selling in a panic and missing the rebound can be far more damaging than enduring short-term losses. Stay invested and stay focused on long-term goals.
- 3. Review Your Allocation:** Now is a good time to ensure your investment strategy is aligned with your risk tolerance, time horizon, and financial objectives. Market pullbacks can be opportunities to rebalance, not reasons to retreat.
- 4. Lean on Professional Guidance:** Navigating complex markets alone can be overwhelming. Our advisors are here to help you understand what's happening, why it matters, and how to stay on track.

Final Thoughts: Looking Ahead, Staying Grounded

From geopolitical flashpoints to economic cycle transitions, 2025 is shaping up to be a pivotal year. But as history has shown time and again, markets are resilient, and disciplined investors are often rewarded for their patience and resolve.

At Greenwood Hoff Wealth Management, we remain committed to helping our clients ride through market uncertainty with confidence, clarity, and a plan. The road may twist and turn, but with steady guidance and long-term perspective, we believe investors can navigate the terrain ahead and reach their financial goals with greater peace of mind.

Just as cyclists endure steep climbs and unpredictable weather to complete the race, successful investors understand that resilience and preparation are key. By staying diversified, resisting short-term reactions, and focusing on well-defined objectives, our clients can continue progressing even when the path forward isn't perfectly smooth. Greenwood Hoff Wealth Management is here to support that journey, every step of the way. ■

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Make Your ESTATE PLAN OFFICIAL



by **David A. Kubikian, Esq.**
Herzog Law Firm PC

Two years ago, I had a consultation with a gentleman, his (second) spouse, and his grown children. The man, let's call him Peter, had a plan. In the consultation, Peter was interviewing me for the job of making that plan a reality. Peter did not have a Last Will & Testament or any other estate planning documents, and he wanted to enact a plan that would take care of his spouse during her lifetime while also ensuring that his grown children, from a previous relationship, would receive the vast majority of his other assets. This is a common fact pattern.

What made this fact pattern worthy of being the centerpiece of this article was that Peter owned 20 properties. That's correct: 2-0. Peter had accumulated

a combination of retail properties and vacant land throughout his lifetime, and each time, he purchased them in his own name. Now, in his eighties and without a Will, Peter was in a room with me and his loved ones explaining his wishes. We went through the normal back-and-forth that comes with a consultation, and at its conclusion, I recommended using a revocable trust as the centerpiece of his plan.

Under the plan, the Trust would become the owner of all twenty properties with the purpose of achieving three main goals: 1. Leave assets to whom Peter wanted, how Peter wanted; 2. Continue to control and enjoy the assets during the rest of his lifetime; and 3. Avoid probate. In the two years that followed, Peter never completed his plan.



Earlier this year, Peter unfortunately passed away. I spoke with his surviving spouse and his children, expressed my condolences, and we started to discuss what the next steps would be. Peter did not have a Last Will & Testament at the time of his passing, so I explained to the family the New York statutes that would now dictate how Peter's assets would pass. The statute will not consider the specific circumstances of the beneficiaries entitled to an inheritance. It will not take into account whether any beneficiaries are under a disability or are minors. It will not consider the health of the surviving spouse nor what Peter's actual plan was. It also doesn't consider what leases need to be renewed next month or how to pay the school taxes that are yet to be paid. Surrogate's Court does not speed up for anyone.

In life, we all have the ability to decide how our stories will end. Who benefits from our life's work is the meat and potatoes of estate planning, and it is what makes working in this field so special. Every fact pattern is different, and every plan is my top priority.

Peter's plan is now in the hands of Estate Powers and Trust Law section 4-1.1. His wife is due to receive slightly more than half of his assets, and his children will split the remainder. That is a far cry from his stated wishes of providing some money to his second spouse and leaving every other asset, including all twenty properties, to his children.



Perhaps the family already has plans to reconfigure the end results to follow Peter's wishes; however, the tax and gifting ramifications that follow may replace one headache with another.

If only he had a Last Will & Testament? Well, a Will would certainly help with the end result of who gets what, but that Will would still go through Probate (the court-supervised administration of Peter's estate), and that could take years.

The best plan for Peter was to create a trust, having an opportunity to have his cake and eat it too. He could have avoided the courts and made his wishes clear. The reason I bring up Peter's story is that, while I would guess none of us have twenty properties, we likely all have at least one, and that is all it takes to make a living trust a part of your plan. Avoiding probate is a goal for all clients, and when coupled with the asset protection some trusts provide or the lifetime benefits nearly all trusts bring, trusts can check all the boxes clients care about.

Client consultations are a time to inform and educate, to listen, and to help clients navigate. It is incumbent on the attorney to make things clear and to lay out the pros and cons of every plan. It's a job that I take seriously, and my goal is for every Peter to end with a plan that accomplishes their goals. Sometimes, it's easier said than done. ■

AUGUST

UPCOMING NETWORKING EVENTS



SARATOGA COUNTY CHAMBER OF COMMERCE

Artisanal Brew Works Mixer with Discover Saratoga

4:30 – 6:30 PM
Artisanal Brew Works
617 Maple Ave Unit D,
Saratoga Springs

Fees/Admission: \$10 Per Member

This networking event brings together members of the Chamber for an evening of connections, conversations, and craft beverages. Whether you're looking to grow your business, meet new contacts, or just enjoy a summer evening with like-minded professionals, this is the perfect opportunity. Enjoy a relaxed atmosphere, great local brews, and complimentary light bites as we celebrate the power of partnership in Saratoga County.

Pre-registration is encouraged – we hope to see you there!

**07
AUG**
FRI

BNI

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

**12
AUG**

AMA Coffee and Connections New York Capital Region - Clifton Park

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

**21
AUG**

South Glens Falls Chamber of Commerce Third Thursday Networking Breakfast

7 – 8:30 AM
Common Roots Brewing Company
30 Saratoga Ave, South Glens Falls

ARCC EVENTS

ARCC Chamber 101

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

Fees/Admission:
Free

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.

**14
AUG**

ARCC Trackside Social 2025

5 – 7 PM
Trackside Grill
103 Wright Street,
Saratoga Springs

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

Please be advised there may be additional fees for parking.

Join us for an evening social event at the Trackside Grill in Saratoga Springs! The Trackside Grill is a casual outdoor restaurant/bar located just outside Saratoga's Clubhouse gates. Come and enjoy beer and wine specials, food samples, and live music!

**21
AUG**

LAKE GEORGE REGIONAL CHAMBER OF COMMERCE & CVB

After-Hours Mixer at Springbrook Hollow Farm Distillery

5 – 7 PM
Springbrook Hollow Farm Distillery
10047 NY-149, Fort Ann

Registration:
<https://form.jotform.com/251704072333145>

Join us for a summer evening of networking, handcrafted spirits, and local flavor at Springbrook Hollow Farm Distillery! Set against the scenic backdrop of the Adirondacks, this rustic-yet-refined venue offers a laid-back outdoor atmosphere perfect for connecting with fellow Chamber members, community leaders, and local professionals.

**13
AUG**

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PITNEY MEADOWS *2025* *Fire Feast*



**“Sowing
Connection,
Harvesting
Resilience: A
Celebration of
Local Food”**



**FIRE
FEAST**

Pitney Meadows Community Farm is proud to present the 2025 Fire Feast, a vibrant, open-air gathering to celebrate our regional food system and the community that makes it possible. Taking place on Thursday, August 14th, 2025 from 6 to 9 p.m. at Pitney Meadows Community Farm, this beloved annual event invites guests to experience a true farm-to-fire feast, set against the Community Garden and blooming fields of Pitney Meadows in the heart of Saratoga Springs!

At our 2025 Fire Feast, we gather to celebrate the very essence of our community: the regional bounty that nourishes us all. This year, we honor the partnerships that make our food system thrive... from the farms that cultivate our land to the foragers who gather nature's bounty, from the local producers who craft our food with care to the businesses and individuals who support and sustain this ecosystem. Together, we are sowing the seeds of change that strengthen our food system, making it more sustainable, more accessible, and more deeply connected to the land and to each other.

This year's feast will be crafted by Farmstead Catering at Echo Farm, run by Saratoga native Dillon Klepetar, whose approach to food begins with deep respect for

the land. All ingredients will be sourced directly from the fields of Pitney Meadows and Echo Farm, ensuring a meal that is not only seasonal and sustainable but also deeply rooted in place.

Guests will enjoy a multi-course, live-fire meal prepared by a team of dedicated farm-to-table chefs, alongside:

- Live local music from North & South Dakotas and Hot Club of Saratoga
- Local libations from Druthers Brewing Company, Bars Without Boundaries, One With Life Organic Tequila, Hamlet & Ghost, Albany Distilling Company, First Fill Spirits, and Old Tavern Farm Winery, served from open bars
- Silent auction, featuring a curated selection of exceptional items and experiences generously donated by our community.
- “Add your flame to the fire” with a direct donation to support Pitney Meadows. Watch the community fire grow brighter throughout the evening as guests contribute... each spark is a symbol of commitment to a more resilient, equitable local food system. Every gift, large or small, helps fuel our mission all year long.



The atmosphere is relaxed and celebratory—an invitation to gather with your community, explore the grounds, and savor the abundance of summer. Attire is farm chic: we recommend comfortable clothes and footwear suitable for grassy, unpaved terrain. This is a rain-or-shine event, and all ticket sales are final.

“Fire Feast is a joyful evening... but it’s also an intentional one,” said Brooke McConnell, Executive Director of Pitney Meadows Community Farm. “When we gather around a table built on food grown right here in our region, we’re celebrating more than a meal; we’re investing in a resilient, equitable, and deeply rooted local food system. Fire Feast brings people together to nourish community, honor the land, and support the people who work every day to feed us.”

Proceeds from Fire Feast directly support Pitney Meadows’ year-round work in sustainable agriculture, education, and food access. Every dollar helps Pitney Meadows expand partnerships, steward conserved land, and serve as a living hub for food, environmental education, and community well-being.

Don’t miss your chance to be part of this unforgettable night. Tickets sell out every year—secure yours while they last! www.pitneymeadowscommunityfarm.org/fire-feast

About Pitney Meadows Community Farm

Our mission at Pitney Meadows Community Farm is to celebrate and explore agricultural education, healthy food production, and recreation on this preserved working farm. Pitney Meadows is a regional leader in community agriculture, engaging the public through hands-on learning, volunteerism, and innovative solutions to the food system. Our impact includes:

- 120,000 servings of nutrient-dense produce donated annually through a collaborative of 25 hunger relief organizations (nearly 50% of our total production)
- 120+ Community Garden beds available on a sliding scale, ensuring accessibility for individuals, families, and organizations.
- 9 off-site gardens throughout our county hosted by community-based organizations serving individuals facing food and housing insecurity.
- 11 acres of climate-smart food production, integrating CSA participation, farm education, and volunteer opportunities.
- 30 acres under regenerative cover cropping, supporting biodiversity, carbon sequestration, and climate resilience research.
- A farm stand featuring 25+ local farms and producers, strengthening regional food systems.
- Year-round community engagement programs, including hands-on environmental education, workforce training, and food sovereignty initiatives.
- Publicly accessible land, including a network of accessible trails and gathering spaces, fostering community connections. ■

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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

Canal Street Marketplace
Farmers' Market

63 Canal Street, Fort Edward

SCHEDULE:
Thursdays, June 5 – September 25
4 – 7 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

Greenwich
Farmers' Market

99 Main Street, Greenwich

SCHEDULE:
Wednesdays, June 7 - October
3 – 6 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

Whitehall
Farmers' Market

Canal Park Pavilion,
4 Skenesborough Drive, Whitehall

SCHEDULE:
Tuesdays, June 4 – October 8
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 82****What You Can Build In 10 Years**

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems have an honest conversation about what it really takes to build and grow a business. Listen in as they share lessons from their own business journeys, discuss the importance of building a strong team and being a strong leader, how success is a never-ending project, and more!

**SCAN TO LISTEN!****EPISODE 83****Emotional Intelligence in Action with Scott McKenna**

In this episode, your host Mike Nelson of Five Towers Media sits down with Scott McKenna of Catamount Consulting to dive deep into the topic of emotional intelligence (EQ). Tune in as they discuss how EQ impacts leadership, team dynamics, hiring, company culture, and long-term success in business and life.

**SCAN TO LISTEN!****EPISODE 84****Third Generation at Galusha & Sons with Ryan Galusha**

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems sit down with Ryan Galusha of Galusha & Sons. Listen in as they discuss carrying a third-generation business into the future, mentorship, workforce development, and keeping a legacy alive in the ever-changing world of construction.

**SCAN TO LISTEN!****EPISODE 85****Grassroots Marketing That Gets Results**

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems dive into grassroots marketing. Listen in as they explore cost-effective, high-impact ways for small business owners to spread the word about their services—from vehicle wraps and yard signs to leveraging your personal network and overcoming the fear of rejection.

**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 30
A Passion for Pizza with Zach Cutler

Your host Mike Nelson of Five Towers Media sits down with Zach Cutler, owner of Fierro's Pizzeria. Tune in as they discuss turning a local pizza shop into a growing business, how Zach's wood-fired pizza trailer became a catering hit, the importance of being embedded in your community, and more!



SCAN TO LISTEN!



SEASON 3, EPISODE 31
Franchise Fundamentals with Janice Durant

Your host Mike Nelson of Five Towers Media sits down with Janice Durant, Chief Franchise Matchmaker at New Trails Business Consultants. Tune in as they discuss franchise matchmaking, the real cost and mindset behind starting a franchise, how the trades are opening new doors for entrepreneurs, and more!



SCAN TO LISTEN!



SEASON 3, EPISODE 32
Feline-Centered Care at Just Cats Veterinary Clinic

talks with Susan Sikule and Missy Filarecki from Just Cats Veterinary Clinic. Tune in as they discuss their feline-only veterinary practice, the inspiration behind starting Just Cats, major changes in vet care over the past 30 years, and more!



SCAN TO LISTEN!



SEASON 3, EPISODE 33
Saratoga's Revolutionary History with Bill Teator

talks with Bill Teator, Executive Director of the Campaign for Saratoga 250. They discuss the legacy of the Battle of Saratoga, how it shaped world history, and what's planned for the 250th anniversary including graphic novels, living history events, and augmented reality experiences.



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 9

Financial Wellness Decoded

Host Stephen Zabala sits down with financial advisor Emma Muhvich to uncover the keys to building a healthy financial life. In this empowering conversation, Emma breaks down the essentials of budgeting, saving, and aligning your money with the life you truly want. Whether you're a young professional, entrepreneur, or simply ready to take control of your finances, this episode will help you manage money without stress, recognize your financial habits, and start building a sustainable future—one smart decision at a time.



SCAN TO LISTEN!



EPISODE 10

Creating a Fitness Community

Host Stephen Zabala sits down with Katie Tansey, a nutrition coach, fitness enthusiast, and community organizer. In this engaging episode, Katie shares her wellness journey, discusses the importance of nutrition, and talks about her popular Savage Sunday workout group. Learn about intuitive eating, macronutrients, and how building a supportive fitness community can transform your health and lifestyle. Whether you're interested in nutrition, fitness, or personal growth, this podcast offers valuable insights and inspiration.



SCAN TO LISTEN!



EPISODE 11

A Journey in Fitness & Wellness

Host Stephen Zabala sits down with Dave Bender from Contemporary Athlete, a personal training facility in Clifton Park. Discover how Dave transformed from a springboard diver to a fitness entrepreneur, sharing insights on effective coaching, personalized training, and building a successful gym. Learn about their innovative semi-private training model, cutting-edge technology like Keno Tech, and Dave's philosophy on helping clients achieve their health and fitness goals. Whether you're a fitness enthusiast or looking to start your wellness journey, this podcast offers valuable perspectives on holistic health and personal growth.



SCAN TO LISTEN!



EPISODE 12

Mindset & Mastery

Host Stephen Zabala welcomes Michael Kurkowski—fitness and mindset coach. They explore the power of combining physical training with personal development, the philosophy behind kettlebell mastery, and how mindset is built through simple, consistent practice. From overcoming early injuries to coaching during a pandemic, Michael shares a grounded and thoughtful perspective on holistic health.



SCAN TO LISTEN!

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