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CANOPY SARATOGA

see pg. 14



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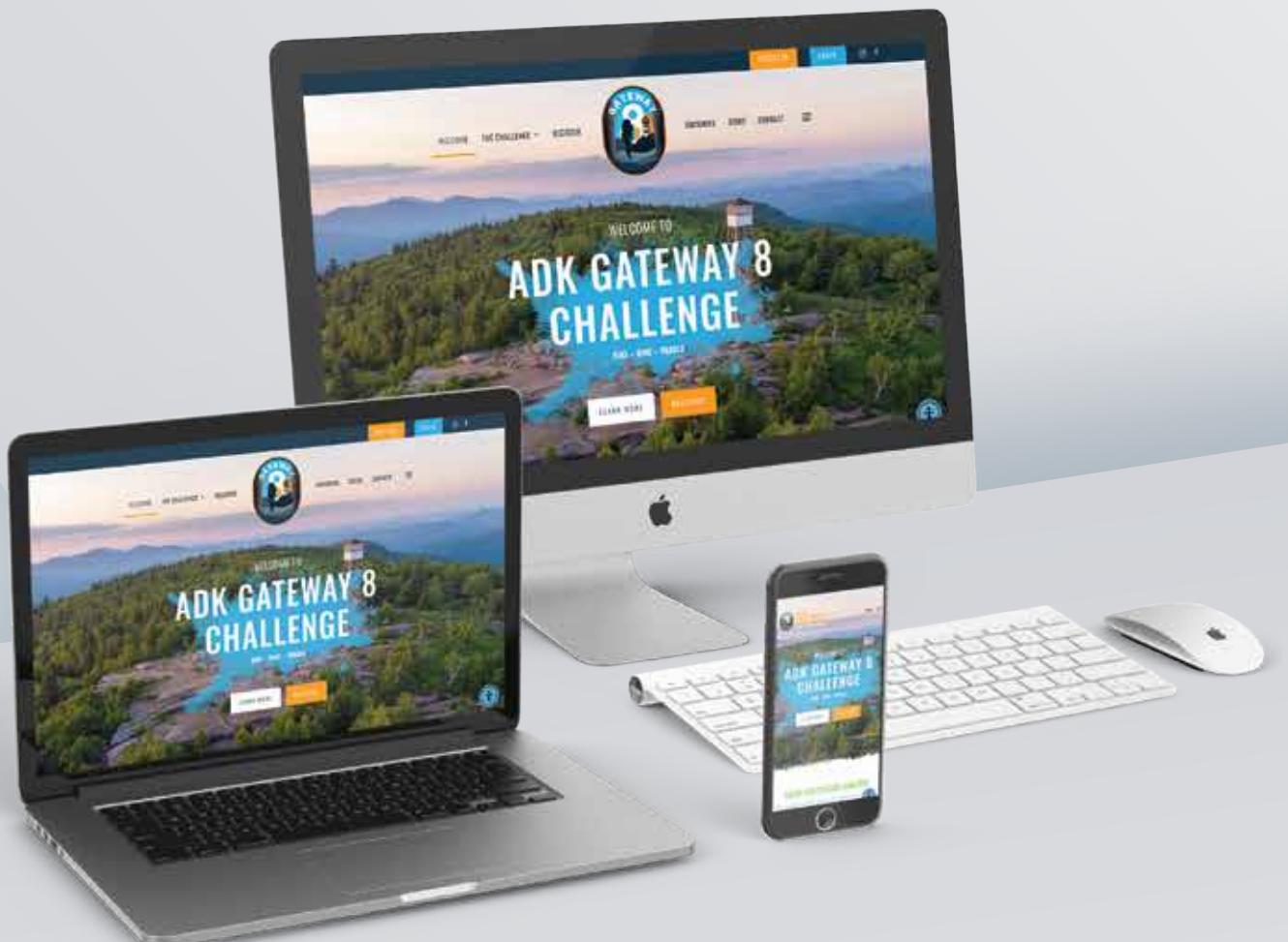


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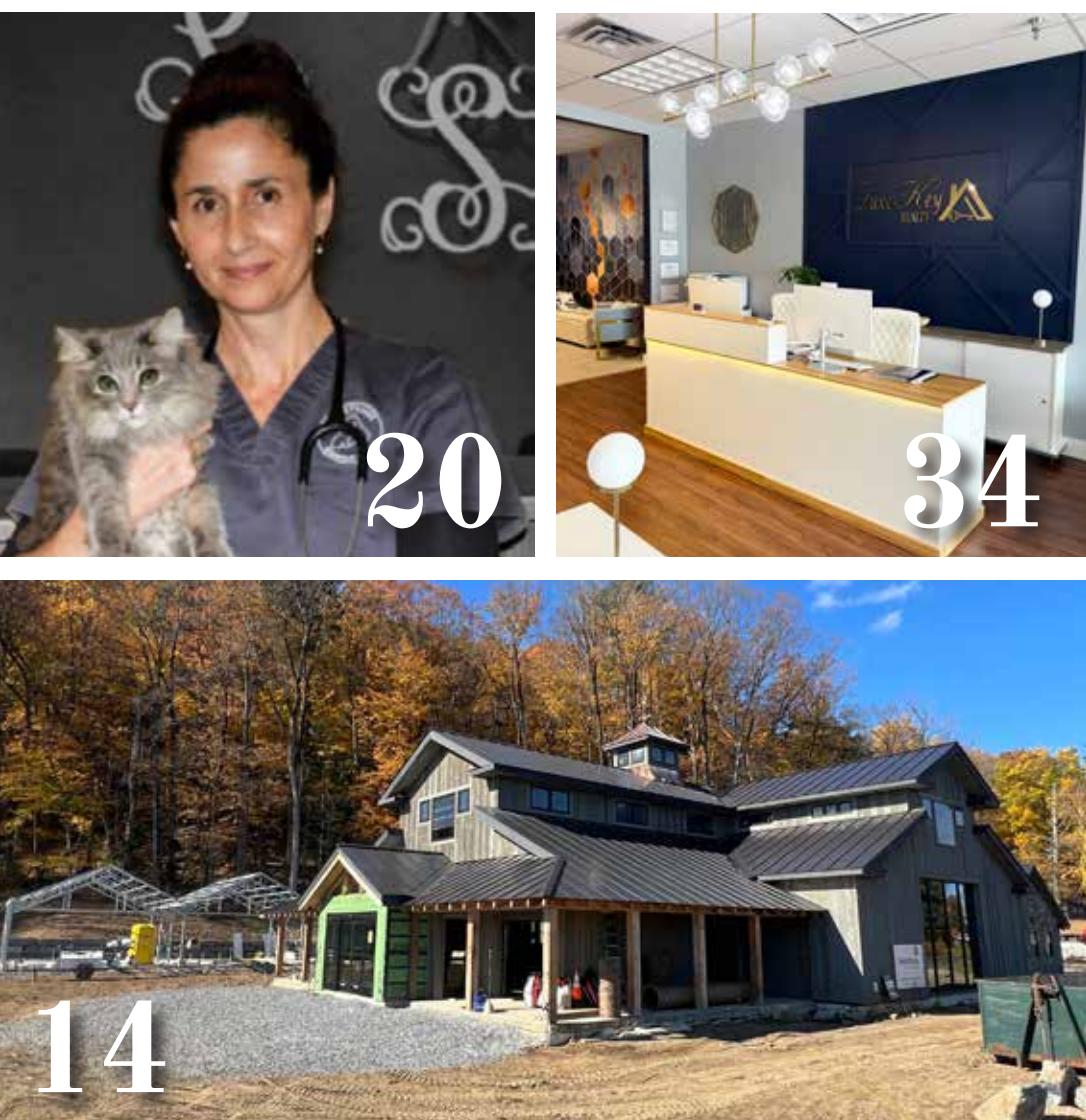
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Holiday Easy



Does the term *holidays* make you go "Yea!" or "Ugh"?

Maybe you find yourself starting on the "Yea!" side, and then halfway through find all the holiday sparkle burned out on the side of the road before the first batch of cookies are baked?



by Sara Kelly

Sara Kelly is a co-founder of the Joyful Support Movement, where she helps individuals navigate life with more ease, compassion, and joy. Learn more at JoyfulSupportMovement.com.

My personal emotional downslide was always holiday cards. I start with enthusiasm for grand ideas that will bring cheer to all the people in my world, and end with cramped hands and tears over not doing enough. It doesn't have to be like this. There is another way, I promise.

No matter where you find yourself, we here at The Joyful Support Movement are never going to judge. No matter how, when, or if you celebrate the holidays this season, we're here to help you navigate them in whatever way feels right for you.

As much as we want to believe we can put more on our overloaded plate (both metaphorically and physically), the truth is there is a breaking point. That belt buckle needs to be released if we eat too much, and the floor becomes our familiar crying spot if we overcommit. We do not have endless buckets of resources, and we need to learn how much we have to give of ourselves before we hit the wall.

The holiday season adds an additional layer of expectations and deadlines on top of what we are already juggling on a daily basis. So how in the frosty snowflake do we enjoy the holidays without burning out??!

I'm giving you permission to enter the holiday season with a different mindset. Instead of doing (overdoing) what you have always done and feeling burned out, you can have a useful one-size-fits-all tool that takes into account your own resources.

Step 1: Recognize your current resource levels. We all have three buckets of resources: time, energy (physical and mental), and money. The amount of resources in each of these buckets shifts constantly and isn't the same for everyone. Understanding this baseline truth is the beginning of your new improved approach to the holidays and beyond.

Step 2: Get familiar with the *Good, Better, Best tool*. This tool gives you permission to assess your resource buckets (Step 1) and adjust your choices based on your available resources. And I say "permission," because many people don't realize they need outside validation to slow down, do less, or say no. Consider this article your permission. I'll hand out as many permission slips as you need to make it through to January 1 and beyond so you can enjoy pure, unadulterated freedom to say no to pressure and yes to joy.

The Good, Better, Best tool is the dimmer switch of choices that allows you to answer requests based on your personal resources at the moment. If someone asks you to make 5 dozen cookies for a holiday party, stop and evaluate your buckets.

Energy: Have lots of physical energy, and your love of baking cookies fills your mental energy.

Time: No time in the week to buy, prepare, bake, and deliver the cookies.

Money: Extra money available to purchase 5 dozen cookies.

So instead of saying no because you don't have the time to bake from scratch (Best option), you can say yes to purchasing the cookies (Good/Better option). This approach allows you to scale up and down on any choice this holiday season that will help you preserve your resources and sanity so you can still say "Happy Holidays" and not "Bah humbug" due to empty buckets by the middle of December.

Here are some more concrete examples of Good, Better, Best for this season:



Holiday Meals

Good – Better – Best

FOOD:

- **Good:** Purchased meal
- **Better:** Homemade turkey and stuffing; Pre-made mashed potatoes, roasted green beans
- **Best:** Homemade turkey, stuffing, mashed potatoes, roasted green beans

TABLE:

- **Good:** Disposable plates
- **Better:** Regular daily-use dishes and flatware
- **Best:** Fine china, silverware, and crystal glasses

DECORATIONS:

- **Good:** Holiday movie playing in the background
- **Better:** Store-bought festive items
- **Best:** Lit candles, seasonal music, mulled spices filling the air



Holiday Cards

Those holiday cards that used to send me in a tailspin every season, I pivoted to Good, Better, Best, and my season is much brighter. No more thinking that I have to do it the same as others, or even that I need to do them the same every year. I assess my resources and make a choice that works for me.

Good – Better – Best

CONTENT:

- **Good:** Send a funny holiday gift to friends and family
- **Better:** Hand-write the address, copying from each card you receive
- **Better:** Store-bought cards
- **Best:** Unique photo shoot with coordinating colors in a favorite location
- **Best:** Addresses printed by card maker

DELIVERY:

- **Good:** None
- **Better:** Stamps on hand, regardless of theme
- **Best:** Personalized stamps

POSTAGE:

The point is to stay in touch with those you don't see on a regular basis and share good wishes. If the bar is set too high given your time, energy, and money, then it isn't going to happen no matter how well-meaning your holiday wishes are. My holiday cards vary each year in how many I send, what I send, and even if I send them. And this feels good to me because I'm leaving extra time, energy, and money in my resource buckets to make it through to the New Year.

A holiday movie and disposable plates may not scream "Idyllic Holiday Meal," but at least you won't be screaming at one another for the timing of the turkey. And as long as you are sitting with people you enjoy (or only have to pretend to enjoy for 60 minutes), then use that Good, Better, Best tool however you need to in order to get through the holidays.

We want to hear how you are going to make your holidays easy this year. Share your thoughts and questions with us at Village.JoyfulSupportMovement.com.

We are always here to listen, and will never judge you for making holiday choices that align with your resource buckets. (Even if it's eating cookies in your pjs instead of attending that holiday party!) ■

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A NEW HOME FOR STINKY'S COFFEE



On the precipice of Ryan McNaughton's grand opening of his coffee shop in the Town of Moreau, New York, off Exit 17, we chatted inside Kitch-A-Vibe, drinking coffee from his own roasted blend sold by the café, named Kitch-A-

Buzz. Since 2021, Ryan has been on a journey into the world of coffee, which started as a hobby during the pandemic as he reflected on the wonderful, aromatic memories with his grandparents. Securing an 800-gram coffee roaster, he spent a year experimenting and learning the art of coffee brewing, eventually deciding to create a business.

The name *Stinky's* comes from a shirt Ryan wore frequently, eliciting the nickname "Stinky" among his friends. While it started as a placeholder when creating the company, the brand quickly attracted attention as he ventured to coffee expos in Boston and New York City. He sources his coffee beans from different importers across the country, who then help select the best beans based on market pricing and seasonal availability. The care and craftsmanship that Ryan has cultivated are shown in all of his unique roasts. Earlier this year, he helped Troy Middle School Spanish teachers Bruce Chase, Christine Baseel, and their students raise money for education costs for girls in Guatemala. The students hand-painted labels on the bags of roasted coffee beans supplied by Stinky's Coffee from Guatemala to support the cause.

Throughout 2023 and 2024, Ryan and his small team have been to many events across the Northeast, from the Farm-Aid Festival in Saratoga Springs, the Glens Falls Brewfest, and the LARAC Festival, to the Adirondack Balloonfest and Spa

City Farmer's Market. Every step of the way, Stinky's Coffee has elicited delight with each cup. The success continually escalated, eventually securing a lease for a new building renovation in Moreau.

Formerly Suzuki Autoworld, Brian McKenzie of McKenzie Drywall and business partner Ben Alden have transformed the space into Monroe Commons. Featuring not only Stinky's Coffee but also a salon, barbershop, and cybersecurity firm, it complements the bustling Route 9 corridor off Exit 17 from the Northway. Walking inside the building feels like stepping into a gorgeously designed town, with two floors of stunning offices and rooms. Stepping up to the counter of Stinky's Coffee, a large mural by artist Hannah Williams is seen on the wall, with another mural in the communal seating area above. Inside the kitchen, Steve Jackoski of Saratoga Restaurant Equipment Sales sourced commercial kitchen appliances that will complement the café. Alongside a selection of coffees, Ryan enlisted the help of Manager Jack Hart to cultivate a menu of sandwiches for breakfast and lunch, with gluten-free and vegetarian options. Bread and baked goods will be made in-house, thanks to baker Kevin Haux, formerly the owner of Haux's Nest Bakery in Queensbury, New York.

► The grand opening will be on Monday, December 1, ensuring that commuters driving on Route 9 can get their caffeinated fix on the first day of the workweek. There is one thing for certain: Stinky's Coffee sure tastes and smells great in its new home! ■



Interviewed by
Michael Nelson
Photos provided

Mandy's Spring Nursery Grows into Canopy Saratoga

From a Spring to a Legacy

When Todd Smith looks out across the grounds of Canopy, his family's new venture in Saratoga Springs, he sees more than a garden center. He sees the next branch of a tree planted nearly a century ago — a family legacy of cultivating growth, both in the soil and in the community.

For Todd and his son Ford Smith, Canopy is the natural evolution of Mandy's Spring Nursery, the family's renowned horticultural business based in South Granville, New York. Mandy's is known for its landscape design, garden center, flower shop, and event barn - Gables and Gardens - they host 36 weddings a year on set aside farmland where the spring feeds ponds and weeping willows. Mandy's has long been a staple for those who appreciate the art and science of growing. But for the Smiths, Canopy represents something new: a place where nature, design, coffee, and community all meet under one roof.

We wanted to show them what we really do."

The Birth of Canopy

That vision has taken root in Saratoga Springs, just a mile from where Todd grew up. The new Canopy by Mandy's Spring is more than an extension of the business — it's a reinvention. The name itself speaks to collaboration and community: "A canopy isn't just one tree," Ford explained. "It's all the trees together, creating something larger. That's what we want this to be — a space for everyone to grow together."

The store's sign reads *Canopy — by Mandy's Spring*, a nod to its deep roots. Inside the experience is unlike any other in the region. The stunning timber-frame building, designed with help from Beardsley Architects of Albany, building on the initial concept design by SD Atelier of Saratoga Springs, was handcrafted by the Smiths themselves. "We didn't like the metal connectors we could buy," Ford said. "So we made our own — every detail is custom. You'll see little nature scenes etched into the steel. We care about the details." Peter Smith's craftsmanship is woven throughout as well; at 83, his steady hands helped shape the project in countless ways, including building the copper-roofed cupola that Ford designed.



A Garden Center Meets Gathering Place

At its core, Canopy is still about outdoor living — plants, design, and landscapes — but the offerings extend far beyond the traditional garden center model. The store features curated home goods, a children's section, and small-batch candles made by local craftspeople, as well as a soap cutting station. Houseplants, garden tools, and seasonal décor will line the shelves. The team hopes to add a flower bar where guests can make their own bouquets — with plans to grow it into a full in-store florist boutique offering complete floral services.

Perhaps the most unexpected — and most anticipated — element is the Greenhouse Café, a full espresso and bakery bar nestled within the store. Inspired by European garden centers where food and flora coexist, the café invites visitors to linger. "In the U.K., more than half a garden center's revenue can come from food," Todd said. "It's about creating a place people want to be."

Originally from Australia, Leonie Smith — Todd's wife and business partner — has overseen every detail of Canopy's retail and plant offerings. For the holidays, she's filled the space with poinsettias, handcrafted kissing balls, wreaths, and living Christmas trees — including a 16-foot centerpiece tree to be raffled off during the soft opening, with installation for the winner or donation to a local charity.

Ford Smith has been the creative force behind Canopy's interior build-out, designing and building the café espresso bar, bakery case, and the marble-topped point-of-sale at the front of the store. He also crafted the nearly 10-by-10-foot shelving units that anchor the space. "We want to be that 'third place' — not home, not work, but somewhere people can connect," Ford said. "Come for the coffee, stay for the plants, the design ideas, or just the atmosphere."

Design, Service, and the Human Touch

Beyond its retail offerings, Canopy will also serve as a design center for landscape planning and consultation. Todd sees the space as both a showroom and a creative hub. "Everything we do is about well-planned, outdoor living," he said. "Spaces that feel alive, peaceful, and intentional."

That sense of intentionality runs deep in the family's philosophy. "We're not trying to sell you as much as we can for the lowest price," Ford emphasized. "We're trying to sell you quality — things that make your life better and your space more inspiring."

Website: www.canopsysaratoga.com

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Saratoga Springs

SCHEDULE:
Sundays, Year-round, 10 AM – 2 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

Glens Falls Farmers' Market (Winter)

The Market & Event Center "The Ed"
57 South Street, Glens Falls

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

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



Cambridge Valley Farmers' Market (Winter)

The Old Firehouse,
11 W. Main Street, Cambridge

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

- FMNP Accepted: Yes



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Friday & Saturday

Dec. 5th 3-7PM & Dec. 6th 10-2PM

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- Vendors
- Bonfire
- Food Trucks
- Photo Backdrop
- Visit from Santa
- Chili
- Christmas
- Ornaments
- Fudge
- Hot Chocolate
- Sourdough
- Tractor Pulled Hay Ride
- Christmas Trees & Holiday Twinkling Lights
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A Busy Year for Connections and Collaboration for the ARCC



Adirondack Nonprofit Business Council January meeting attendees



by Amanda Blanton,
ARCC Vice President,
Marketing & Communications

Photos provided

Upon reflection, 2025 was a year of connections and collaboration for members of the Adirondack Regional Chamber of Commerce and the greater business community. This year saw an impressive number of council & committee meetings, a variety of networking events, and collaboration opportunities among businesses and nonprofit organizations.

Rounding out a year's worth of networking mixers, the **ARCC Business Expo** really stood out as one of the most exciting networking events of the year. With over 80 exhibitors packed into The Queensbury Hotel in downtown Glens Falls, this event offered opportunities

for discovery & connections in a short 3-hour event. Some attendees remarked that they made more connections at this event than they had all year long.

While a high energy, jam-packed event may not be everyone's cup of tea, the ARCC offers small intimate networking opportunities like ribbon cuttings. The Adirondack Chamber hosted over 30 ribbon cuttings in 2025, with a handful co-hosted with neighboring chambers. What makes ribbon cuttings excellent opportunities for networking are the thoughtfully curated timeframes, variety of businesses present, and opportunities for making quality connections.

Over the years, the ARCC has built councils and committees that bring true value to the entire membership which extends into the greater business community. The **Ambassador committee** serves as an extension of the Chamber staff, volunteering countless hours to represent the Chamber, welcoming new members, facilitating connections, and more. If you've been to an ARCC event, you have undoubtedly been welcomed and interacted with an Ambassador. Their commitment and dedication to serving the Chamber membership, and greater business community is evident in everything they do.

The **Adirondack Nonprofit Business Council (ANBC)** with roots dating back to 2013 was originally created to provide a forum for peer-to-peer interaction, facilitate programs that strengthen the nonprofit community, and promote the impact of the nonprofit sector of our region. Currently the monthly *Nonprofit Chats* have provided nonprofit organizations with the opportunity to connect on challenges and share resources. Each organization faces its own unique challenges, and often another organization holds the key to addressing them. Bringing these groups together reveals valuable opportunities for collaboration.

The **Women's Business Council (WBC)** has seen some incredible growth over the past year, with the group brainstorming unique panel discussions, presentations, and exercises for attendees. A benefit to attending these meetings is variety of discussion topics, coupled with ample time for networking. To further these connection opportunities, the WBC partnered with the women in business groups of the Lake George Regional Chamber and Bolton Landing Chamber to host a mixer at Wiawaka on Lake George. Plans for the group's annual summit event (which is open to everyone) are already underway for 2026.

The newest of the ARCC councils is the **Veterans Business Network (VBN)**, established in 2021. This group is always pivoting to establish the wants and needs of our Veterans in business. From educational opportunities to networking, the leadership team of this council has been fine-tuning their mission and initiatives. In 2025, the VBN hosted their 5th annual Walk for Veteran and First Responder Suicide Awareness on a beautiful September afternoon in Glens Falls City Park. Community members, Veterans, First Responders, family & friends gathered in the park for remarks, reflections, and then a 22-minute walk around downtown Glens Falls to raise awareness on suicide among Veterans and First Responders. It was a powerful display of support and recognition for those that so unselfishly give so much to our communities and country.

The ARCC also facilitates a **Workplace Health & Wellness Council** made up of Chamber members who have an enthusiasm for incorporating health and wellness practices into the workplace. A new addition to this year's initiatives included a Community Wellness Chat which invited attendees to participate in a roundtable discussion on a wellness topic. Encouraging wellness professionals to share their insights and offerings, while allowing attendees to ask questions made for a real well-rounded experience. The plan is to host these chats every other month next year.

With so many ways to connect and collaborate, the ARCC welcomes you to join us in the new year to take advantage of these opportunities to grow your business. What's coming up in 2026? The ARCC is bringing back our Leadership Adirondack program for 2026-27 and introducing a new council! Stay tuned to the Chamber's website for details: www.adirondackchamber.org. ■



5th Annual Walk for Veteran & First Responder Suicide Awareness



Women's Business Council mixer at Wiawaka



Workplace Health & Wellness meeting, and smoothie demonstration, at Alltown Fresh-Fort Edward

A Voice for the Voiceless



Dr. Kyra Haring's Fight for an Animal Shelter in Warren & Washington Counties



Interviewed by
Michael Nelson
Photos provided

When Dr. Kyra Haring, veterinarian and owner of For Pet's Sake Veterinary Center in Glens Falls, launched a petition earlier this year, she wasn't just seeking signatures—she was seeking justice for the animals of Warren and Washington Counties. Despite decades of documented neglect and abuse cases, these two counties remain without a single county-operated animal shelter. For Haring, that absence has created a vacuum of care—and a moral crisis.

The Missing Safety Net

Haring, who has practiced veterinary medicine since the late 1990s, has long worked alongside state troopers, sheriffs, and animal control officers across Saratoga, Warren, and Washington Counties. Over the years, she's treated victims of cruelty cases and testified before grand juries. What she's seen, she says, is both heartbreaking and fixable.

"Most people don't even realize that Warren and Washington Counties don't have a county animal shelter," she explained. "Even some veterinarians don't know. It's shocking how many people assume there's a system in place—there isn't."

Without a shelter, law enforcement officers responding to abuse or neglect calls often find themselves with no place to take rescued animals. "These officers care deeply," Haring said. "They want to help, but their hands are tied by a lack of facilities and a clear process."

In one especially troubling case out of Whitehall, it took more than 400 days for authorities to remove animals from a property where abuse was reported. By the time troopers intervened, the animals were severely malnourished and injured. Three of them ended up under Haring's care, where they remain today. "There was no place else for them to go," she said. "And that's the problem."

The Cost of Inaction

Haring's accounts are often difficult to hear—animals beaten, starved, or abandoned—but her focus is on preventing future suffering. "This isn't about pointing fingers," she said. "It's about recognizing that law enforcement and veterinarians are working in a broken system that gives them very few options."

Currently, Warren and Washington Counties rely on dog control officers and limited contracts with outside groups such as the SPCA of Upstate New York. However, there is no comprehensive county shelter where animals can be housed, rehabilitated, and rehomed.

County boards frequently cite cost as the main barrier, but Haring believes that argument no longer holds up. "The answer is always financial," she said, "but there's state and federal funding out there. What's missing is acknowledgment that the need exists and the will to start the process."

Building Awareness and Political Support

Haring's petition—now posted on Change.org under the title "Establish a Funded Animal Shelter for Warren and Washington Counties"—has already gathered more than 1,500 signatures. It outlines the growing crisis and calls on both counties to take joint responsibility for protecting their animals.

She's encouraging residents to attend upcoming county board meetings to show visible community support. "The animals can't show up for themselves," she said. "We have to show up for them."

Haring has also reached out to higher levels of government, including Congresswoman Elise Stefanik's office, and is consulting with nearby counties—such as Saratoga—on how they successfully established their own facilities. "We just need to start somewhere," she said. "Even a modest building would be better than nothing. Once people see progress, volunteers and donations will follow."

Challenges & Next Steps A Collaborative Vision

Key obstacles:

- Limited public awareness** – Many residents assume the counties already have shelters.
- Funding hesitancy** – Officials cite budget constraints despite potential grant and state assistance.
- Inter-county cooperation** – A shared facility would require joint governance and coordination.
- Manpower and planning** – Staffing, volunteers, and operational systems would need to be built from scratch.

Steps in motion:

- Petition and outreach** – Haring's Change.org petition continues to gain traction.
- Community engagement** – Residents are encouraged to speak at county meetings and share stories of stray or neglected animals.
- Collaboration with law enforcement** – Haring envisions a shelter that works with officers, giving them a reliable partner and a clear process when animals are seized.
- Research and partnerships** – Meetings with established shelter leaders are helping map out funding and operational models.

Haring sees a shelter not just as a rescue facility, but as a hub for community education, low-cost spay/neuter programs, and a resource for officers and residents alike. "A shelter would create structure," she said. "When a trooper or deputy encounters an abused animal, they should know exactly who to call and where to bring that animal. Right now, they don't have that option."

She stresses that local police and sheriffs have been supportive, often reaching out to her for help in difficult cases. "They're doing their best with what they have," she said. "I'm advocating to give them what they need—a real safety net for these animals."

A Community Mission

For Pet's Sake Veterinary Center has long been a haven for animals in need, but Haring admits she can't do it alone. "This isn't about me," she said. "It's about creating something lasting for our community—a humane, coordinated response that protects both people and animals."

Her advocacy has sparked both praise and pushback online, but she remains undeterred. "Every time someone shares the petition or shows up at a meeting, we move a little closer," she said. "These animals can't speak for themselves. We have to be their voice."

How to Help:

- Sign the petition:** Establish a Funded Animal Shelter for Warren & Washington Counties
- Attend county board meetings** to share your support during public comment.
- Contact local legislators** and ask them to prioritize animal welfare funding.
- Share on social media** to keep awareness growing.

Petition: Sign & Share Here



About Dr. Kyra Haring

Dr. Kyra Haring is the owner and lead veterinarian at For Pet's Sake Veterinary Center in Glens Falls, New York. With more than 25 years of experience, she has been a passionate advocate for animal welfare across Warren, Washington, and Saratoga Counties. Dr. Haring is currently leading the effort to establish a county-supported animal shelter serving Warren and Washington Counties.

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Healing Through Harmony



How Music Therapy and Nourishing Minds Tutoring Transform Learning and Life



Interviewed by
Michael Nelson

Photos provided

When Tracey Puckhaber first saw a feature about music therapy as a teenager, she was instantly captivated. "I was sixteen, sitting at a bar with my parents, and this special came on about music therapy," she recalled. "There was this woman leading children around with tambourines, and I said to my parents, 'That's what I want to do.'"

Decades later, Tracey is now a Board-Certified Music Therapist (MT-BC) with a Masters of Science from Molloy University. She brings that same spark of inspiration to her work with Nourishing Minds Tutoring, an organization dedicated to supporting children and young adults through personalized academic and emotional support.

From Tutoring to Therapy: The Nourishing Minds Approach

Founded with a mission to serve students from preschool through college, Nourishing Minds Tutoring provides both in-person and virtual educational support. The team partners with local school districts to help students who may be unable to attend school due to medical, behavioral, or emotional challenges.

For Tracey, who joined the organization in early 2024, the work is deeply meaningful. As Nourishing Minds' resident music therapist and business development representative, she wears many hats — helping with student onboarding and outreach while using music to reach children in ways traditional instruction often can't.

"What I love about Nourishing Minds is that it's flexible," she said. "We work with students wherever they are — at home, in libraries, even virtually when needed. It's about meeting the child where they are, literally and emotionally."

What Is Music Therapy?

Despite its growing recognition, music therapy remains somewhat misunderstood. Tracey is quick to clarify:

"Music therapy is the clinical and evidence-based use of music interventions to accomplish individualized goals within a therapeutic relationship by a credentialed professional," she explained. "If you don't have that MT-BC after your name, it's not true music therapy."

The science behind it is solid. Music activates multiple regions of the brain, connecting language, movement, emotion, and memory in ways few other modalities can. Through rhythm, melody, and guided participation, music therapists help clients develop communication, coordination, focus, and emotional regulation.

Tracey's sessions are never one-size-fits-all. "With little ones, I might sing books or use familiar songs like *The Wheels on the Bus* to encourage speech, coordination, and identification of body parts," she said. "With teens, we might use lyric analysis — taking apart songs they love to help them explore their emotions and experiences."

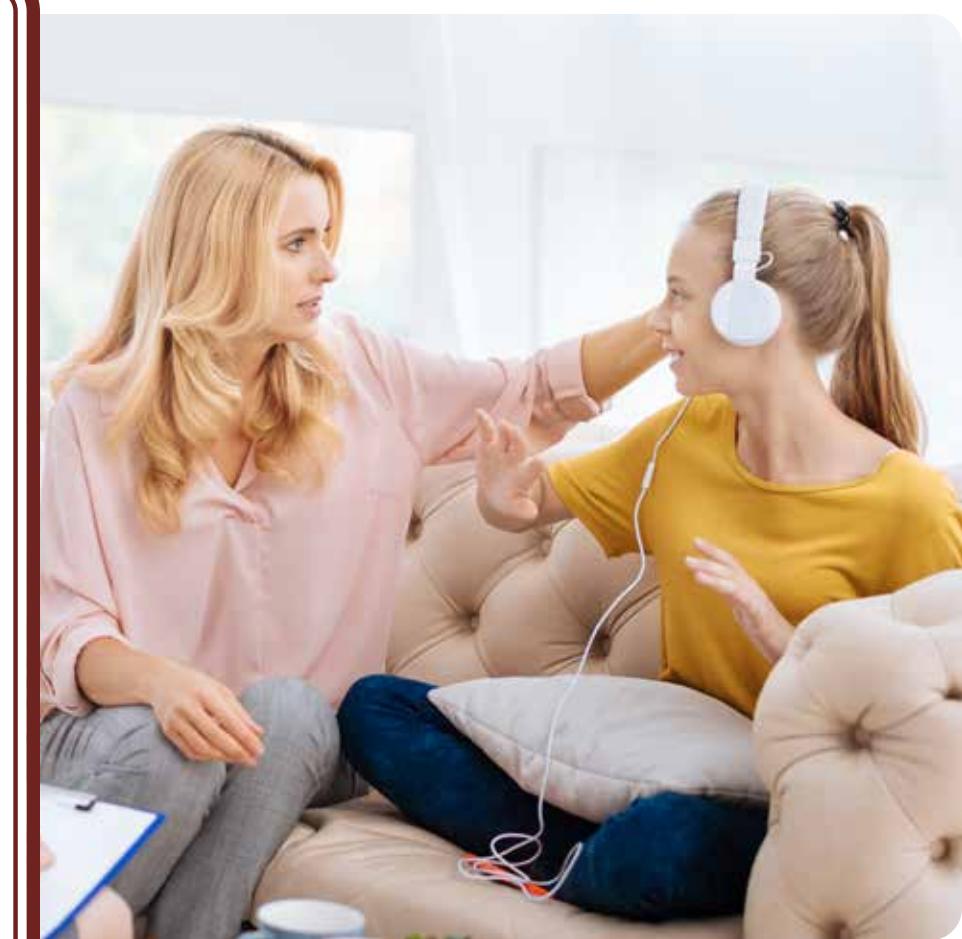


Why It Works: The Brain on Music

When asked why music is so effective, Tracey smiles knowingly. "Can you name anyone who doesn't like music?" she said. "There's just something about it that sparks a connection in the brain. It changes how we think and feel."

In practice, that connection can have profound results. From helping toddlers find their voice to assisting teens in processing complex emotions, music therapy builds bridges between the emotional and cognitive parts of the brain.

For children with speech delays, music therapy offers a unique path forward — one that feels less clinical and more joyful. "We might use movement songs to assess their gait or fine motor skills, or leave pauses in familiar tunes to encourage them to fill in the missing word or sound," Tracey said. "Over time, it builds language, confidence, and trust."



The Many Faces of Music Therapy

Tracey's work spans generations and needs — from children with developmental delays to adults with Alzheimer's or Parkinson's.

"I've done music therapy in hospitals, nursing homes, and schools," she said. "It helps with everything from emotional regulation to breathing patterns in NICUs. I even made playlists for different stages of labor when I was pregnant — that's music therapy, too."

Her passion is rooted in presence and empathy. "We have to be 'on' all the time," she noted. "Kids pick up on everything — your energy, your attention. You can't fake being present."

Finding Her Voice — and Helping Others Find Theirs

Tracey's relationship with music began young. Her grandmother played piano, and those early melodies became the foundation for a lifelong love of the art. After studying at the prestigious Berklee College of Music in Boston and later earning her master's degree, she built a career that marries creativity with compassion.

When she and her husband relocated from Long Island to upstate New York, Tracey discovered Nourishing Minds and instantly found her home. "We moved up here to do something completely different," she said. "Then I met Chris and Lauren, and found this opportunity. I'm so thankful for everything."

Music Therapy: A Universal Language

In a world where education and healthcare often focus on standardized methods, Tracey's work reminds us of something simple yet profound: music is a universal language.

"I've never met anyone who doesn't respond to music in some way," she said. "It connects us, it heals us, and it gives people — especially children — another way to be heard."

At Nourishing Minds Tutoring, that belief resonates in every note. Through the therapeutic power of song, rhythm, and connection, Tracey Puckhaber helps her clients not only learn but thrive.

To learn more about Nourishing Minds Tutoring and its music therapy programs, visit nourishingmindstutoring.com. ■

Redefining Wellness from the Inside Out

A Path Shaped by Purpose

Nelson's journey to chiropractic care began, fittingly, at its roots—he was born in Davenport, Iowa, home of the first chiropractic school. Raised in a family that valued hands-on healing, Nelson was surrounded by examples of how spinal health could transform lives. But his path wasn't linear. Before earning his doctorate, he spent years in construction, working with his hands and developing a keen understanding of structure and balance—skills that would later translate seamlessly to the human body.

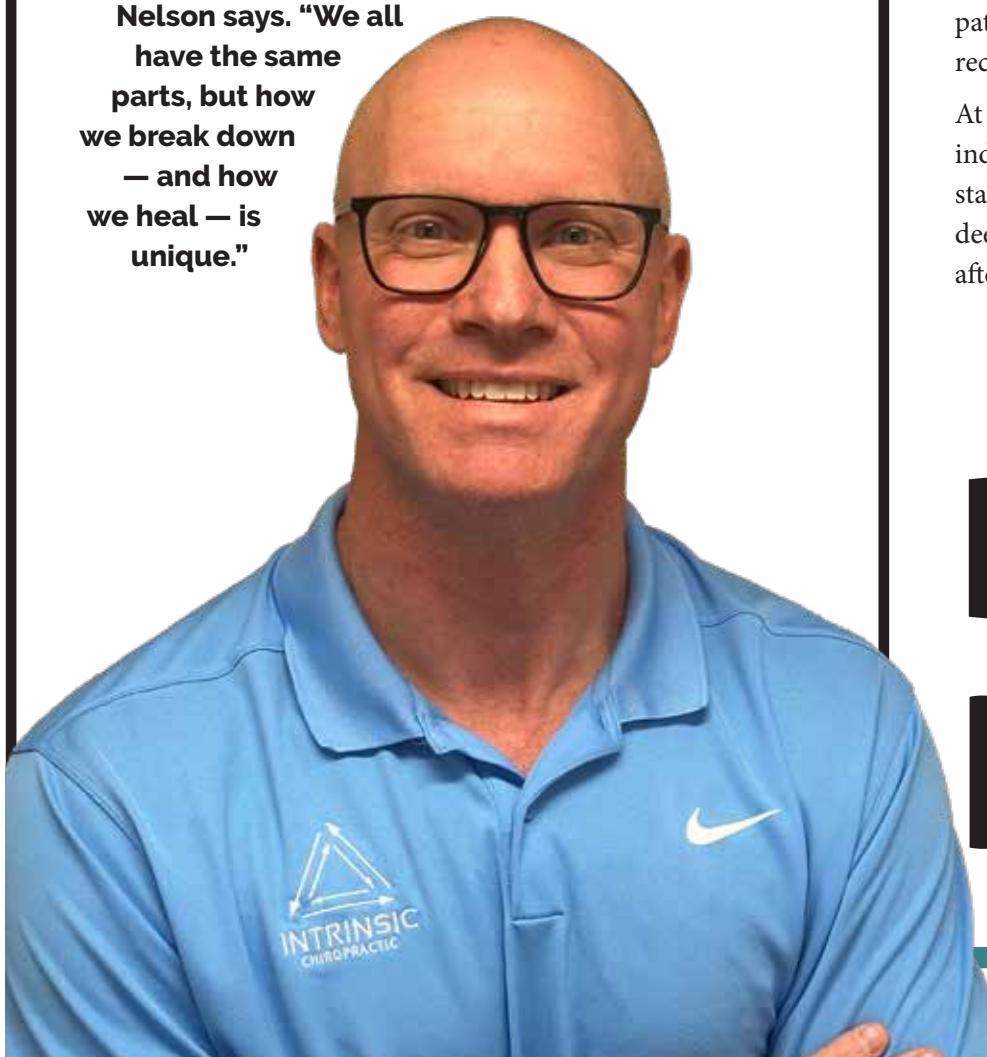
"Learning the trades taught me a lot about structure," he recalls. "It's not that different from the body—everything needs to be balanced, supported, and functioning as one."



In a world that often treats pain as an isolated problem, Dr. Craig Nelson takes a radically different approach. As the owner of Intrinsic Chiropractic in Wilton, New York, Nelson believes that true healing begins not with temporary relief, but with a deep understanding of how the body—and the mind—function as one integrated system.

"Everyone's algorithm is different,"

Nelson says. "We all have the same parts, but how we break down—and how we heal—is unique."



Dr. Craig NELSON



Interviewed by
Stephen Zabala

The Philosophy Behind 'Intrinsic'

The name *Intrinsic Chiropractic* isn't just a brand—it's a philosophy. Nelson focuses on the intrinsic muscles, the small, deep stabilizers that support the spine and joints from within. His care model operates from the inside out, seeking to restore true function before addressing surface symptoms.

Every musculoskeletal injury, he explains, comes down to three intertwined problems: joint dysfunction, muscle imbalance, and inflammation. Treating one without the others, he argues, is like repairing a roof while ignoring a cracked foundation.

"The body is amazing," Nelson says. "But when we compensate for weakness or injury, it builds layers of dysfunction. My job is to peel back those layers and restore how the body is meant to move."

From Compensation to Connection

In Nelson's world, pain isn't the problem—it's a signal. He often describes the body as a "constantly moving equation," one that adapts to injury through compensation. Over time, those compensations lead to chronic tension, immobility, and breakdown.

Instead of chasing pain, Nelson looks for why it exists. His work involves retraining the brain to re-engage the right muscles at the right time, a process he calls functional activation.

"Most patients can go to the gym or physical therapy and get some results," he explains. "But if you're doing exercises in a compensatory pattern, you're feeding the problem. Real change happens when the brain reconnects to the body."

At Intrinsic Chiropractic, that process is hands-on and highly individualized. Patients learn small, precise movements—often on a stability ball or mat—that awaken dormant muscles like the multifidus, a deep stabilizer of the spine. The goal isn't to make someone "feel better" after one visit—it's to retrain their movement patterns for lasting resilience.



Beyond the Physical: Emotional and Energetic Health

Over his 25 years in practice, Nelson's philosophy has evolved beyond biomechanics. He now embraces a more holistic model of health—one that acknowledges the mind-body connection, emotional trauma, and even energy flow.

"When I was younger, I thought it was all mechanical," he admits. "Now I know that thoughts, emotions, and even energy can affect the musculoskeletal system. The mind holds tension the same way the body does."

He often sees this play out in his patients' posture—stress held in the shoulders, a forward head from "text neck," or shallow breathing from anxiety. His treatments encourage both physical awareness and emotional regulation, often integrating mindfulness techniques, breathwork, and self-check routines throughout the day.

Preventative Care and Resiliency

Dr. Nelson is a strong advocate for preventative chiropractic care—not as a luxury, but as maintenance for long-term health. For him, wellness is about resiliency—the body's ability to adapt to physical, emotional, and environmental stress without breaking down.

He encourages patients to combine monthly checkups with simple daily habits: short functional exercise routines, mobility work, mindfulness, and healthy sleep hygiene.

"We wait until something hurts to seek help," he says. "But real health comes from staying ahead of the problem."

That philosophy extends to Intrinsic Chiropractic's growing focus on functional wellness. Nelson is introducing programs that use wearable technology to analyze sleep, recovery, and stress patterns—creating personalized protocols that include light exposure, movement, and even grounding practices like walking barefoot on grass.

The Human Element

Despite his scientific grounding, Nelson's approach remains deeply human. His office feels more like a community hub than a sterile clinic—patients talk about their families, their stress, their wins. For Nelson, those connections are as therapeutic as the adjustments themselves.

"I care how people's kids are doing," he says. "Not because it's good business, but because it's what makes us human. None of us are meant to be alone."

A Practice Built on Evolution

Today, *Intrinsic Chiropractic* represents the culmination of decades of learning, introspection, and transformation. Nelson's work bridges science and spirit, movement and mindfulness, function and feeling. His ultimate goal isn't just to relieve pain—it's to help people reconnect with themselves.

"Healing is an inside-out process," he says. "The more we understand ourselves—physically, emotionally, spiritually—the stronger, healthier, and more resilient we become."

About Intrinsic Chiropractic

Located in Wilton, NY, *Intrinsic Chiropractic* offers a holistic approach to musculoskeletal health that blends chiropractic adjustments, functional rehabilitation, and integrative wellness. Services include chiropractic care, mobility restoration, red light therapy, sauna therapy, and functional movement programs designed to build strength from the inside out.

For more information, visit intrinsic-chiropractic.com. ■

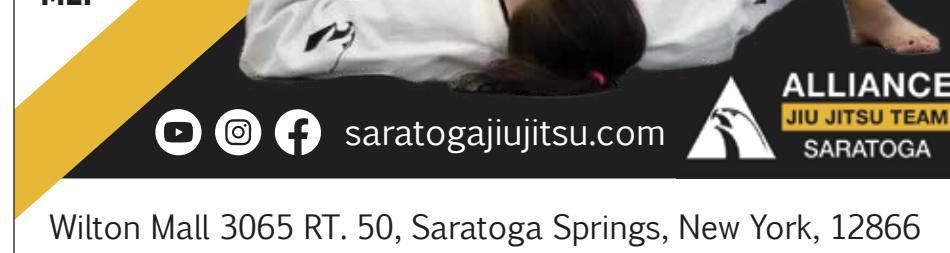


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THE ART OF THE CLOSE



Making Your Home Purchase Seamless



by Daniel S. Glaser, Esq.
Herzog Law Firm PC
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You did it! You finally decided that you want to buy a home. Whether you're in an apartment or you're tired of living with Mom & Dad and need to move out (or perhaps Mom & Dad are kicking you out), it's important to know what you need to do before you open the door to your new home. Real estate transactions can be a complex process that involve numerous legal, financial, and logistical considerations. You don't need to worry because you've watched a plethora of legal shows on Netflix, so you're all set, right? Well, not quite! Understanding the intricacies of real estate closings is crucial for both buyers and sellers to ensure a smooth and successful transaction. In this article, we will dive into the essential aspects of real estate closings in New York, covering everything from preparation to signing papers at the closing table. Join me as we take a closer look at what steps are needed before you can grab the keys to your new home!

Preparation:

As Mom and Dad always used to say, "Prior Preparation Prevents Poor Performance." Over the years, I shortened this to "P to the 5th Power." Before getting to the closing table, several steps must first be completed. For buyers, this often involves securing financing, conducting inspections, and obtaining title insurance. Sellers typically need to gather relevant documents, such as the deed, and cure any title defects, such as mortgage payoff letters, and obtain final water & fuel readings. Additionally, the buyer and seller may negotiate contract terms, such as the purchase price, closing date timeframe, and any contingencies.

Closing Day:

On the day of closing, all parties involved—including the buyer, seller, attorneys, title company, and the lender—gather to finalize the transaction. The lender's attorney oversees the process and ensures that all documents are properly executed. Key documents signed during closing may include the deed, promissory note, mortgage documents, and various disclosures. Your attorney should explain the paperwork to you before you sign. While you can't change any of the language on loan documents at the closing table, it's important to understand what you're signing.



Title Examination:

A critical component of the closing process is the title examination, which ensures that the property's title is clear of any encumbrances or defects. This typically involves a thorough review of public records to verify ownership, liens, easements, and other potential issues. Generally, a closing will not occur unless the title company confirms the title is clear. On certain (and very limited) occasions, a title company may agree to escrow funds at the closing. This allows the closing to take place and gives the seller additional time after the closing to cure the title defect(s). Title insurance is commonly obtained to protect against unforeseen challenges that may arise after closing.

Closing Costs:

Closing costs can vary depending on many factors, including the property's location, purchase price, and financing arrangements. Common expenses include attorney fees, title insurance premiums, transfer taxes, recording fees, and lender charges. Buyers and sellers should carefully review the closing disclosure statement to understand their respective financial obligations before sitting down for the closing. This avoids unnecessary surprises. While surprises may be fun if it's your birthday, they're not so much fun on closing day!

Recording and Disbursement:

Following the signing of documents and the exchange of money/documents, the closing is deemed complete and title is transferred. Post-closing, the title company will record the deed and mortgage with the County Clerk's office where the subject property is located.

After the closing, there are several post-closing tasks that may need to be addressed. For buyers, this may include contacting the utility company to transfer service into their name, arranging for trash removal from a local trash company, as well as setting up their cable. Sellers may need to cancel insurance policies, settle outstanding bills, and confirm that any liens or mortgages are properly released.

Navigating a real estate closing requires careful planning, attention to detail, and collaboration among all parties involved. By understanding the various steps involved in the closing process and working with experienced professionals, buyers and sellers can facilitate a seamless transaction and achieve their respective goals. With proper preparation and diligence, closing day can mark the beginning of a new chapter in the exciting journey of property ownership. ■

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#3



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- ✓ Building high-quality homes and spaces with expert craftsmanship
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#4



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Fine Home Builders



5.0 Excellent

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whitbeckconstruction.com

518-226-0017

Gansevoort

#5



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Whether it's an air conditioning emergency, furnace repair, or full HVAC system replacement, these top-rated HVAC companies proudly serve homeowners and businesses in Saratoga Springs, Malta, Ballston Spa, and Clifton Park with fast, reliable service. Specializing in residential and commercial heating and cooling, they offer everything from central air installation and ductless mini-split systems to furnace maintenance and indoor air quality solutions—keeping you safe and comfortable year-round.

#1 4.9 Excellent
★★★★★

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Your First Service Call
as a New Customer



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#2



★★★★★ 4.6 Great

- ✓ One-stop shop for comprehensive plumbing, heating, cooling & air quality services
- ✓ Locally owned and community-recognized with deep experience and continuity
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- ✓ Competitive pricing and customer satisfaction focus

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Saratoga Springs

#3



★★★★★ 4.9 Excellent

- ✓ Trusted, locally owned HVAC pros serving Clifton Park & the Capital Region
- ✓ 24/7 emergency service with free estimates and financing available
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#4



★★★★★ 4.8 Excellent

- ✓ Family-owned and operated with over 85 years of trusted service.
- ✓ Voted best HVAC & plumbing company 18 years in a row
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Saratoga Springs • Malta • Ballston Spa • Clifton Park

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Whether you're buying your first home, selling a property, or investing in real estate, these top-rated professionals proudly serve clients in Saratoga Springs, Malta, Ballston Spa, and Clifton Park with expert guidance and personalized service. Specializing in residential and commercial real estate, they offer everything from property listings and market analysis to staging advice and contract negotiations—

helping you achieve your goals with confidence. These trusted real estate experts are known across Saratoga County for their local knowledge, strong networks, and commitment to client success. With decades of combined experience and a reputation for results, they're the go-to choice for real estate services in the Capital Region.

#1

5.0 Excellent



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Ballston Spa



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The team stands out for its integrity, community mindset, and deep commitment to client success. They prioritize ethics, open communication, and continued education for both agents and clients—making the real estate process smoother and more transparent. Clients consistently highlight Sterling Real Estate Group's responsive communication, integrity, and attention to detail—qualities that set them apart in a competitive market.

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- ✓ Voted Best Real Estate Company 18 years running
- ✓ Offers free moving truck for clients
- ✓ Expertise in residential, commercial, and rentals

roohanrealty.com
518-587-4500

Saratoga Springs

#4

 The Scott Varley Team
kwPLATFORM

★★★★★ 4.8 Excellent

- ✓ Over 30 years' experience, 5,000+ properties sold
- ✓ Specializes in residential, commercial, and investment properties
- ✓ Keller Williams affiliation for global market access
- ✓ Highly responsive with dedicated operations support

scottvarley.com
518-281-6808

Saratoga Springs

#5

 Saratoga Spa
REALTY LLC

★★★★★ 5.0 Excellent

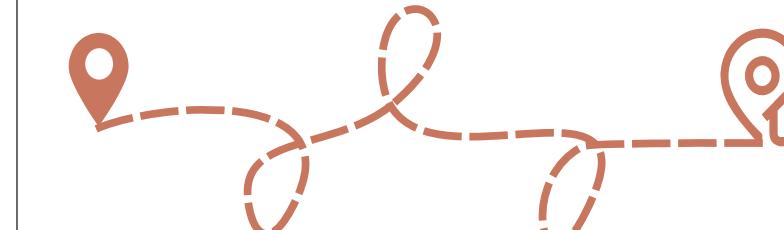
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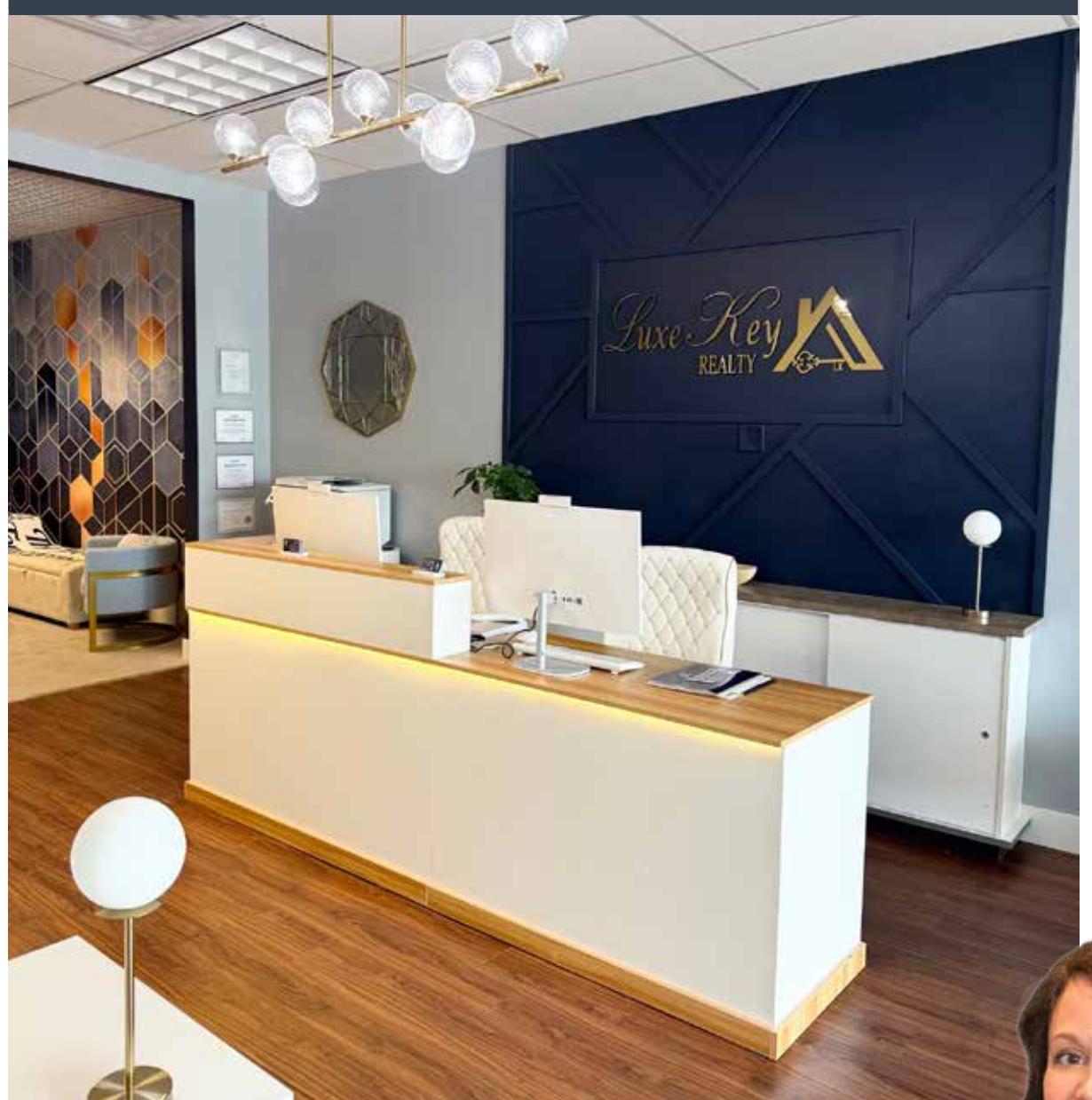


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Luxe Key Realty

A Boutique Brokerage Rooted in Heart, Community & Expertise



Interviewed by
Michael Nelson

Photos provided

LUXE KEY REALTY, located in Queensbury Plaza, was founded in 2025 by Lynn Milone-Baker and Krista LeMay. Their brokerage is quickly becoming synonymous with personal service, deep community roots, and an elevated approach to real estate.

A Partnership Built on Experience and Shared Vision

Lynn Milone-Baker, Luxe Key's principal broker, brings over 15 years of real estate experience to the table. After earning her Associate Broker's license in 2013, she spent years training agents and managing offices before deciding it was time to "go off on her own." For Lynn, founding Luxe Key Realty was about independence and innovation—creating a space where both clients and agents could thrive in an environment that prioritizes relationships over transactions.

Her business partner, Krista LeMay, has been working in real estate for four years and was mentored by Lynn early in her career. The two share an easy rapport and a grounded understanding of the business—balancing Lynn's experience with Krista's fresh perspective and passion for helping first-time homebuyers. "My greatest joy is working with people from the very beginning," Krista says. "Seeing the excitement in their eyes when they close on their first home is the best part."

Together, they've built a company that's equal parts professional and personal, modern and welcoming. The moment you step into Luxe Key's office, you feel that duality.



The Luxe Key Difference: Boutique Feel, Big Results

Luxe Key Realty isn't trying to be the biggest brokerage in upstate New York—and that's intentional. Their goal is to stay small enough to remain personal while still offering the innovative tools and marketing power of larger firms.

"We don't want 100 agents," Lynn explains. "We want the right agents—people who share our mindset, our ethics, and our community-first approach."

Their office design reflects that philosophy. Located near Olive Garden and Jersey Mike's in Queensbury Plaza, the space was built to feel like a living room rather than a sales floor. Cozy couches invite clients to relax, a kids' corner welcomes families, and even a "hidden relaxation area" offers agents a place to recharge between appointments.

"We wanted a space that's comfortable and homey, but also modern," Lynn says. "A place where clients can take their shoes off, relax, and know they're being taken care of."

It's this thoughtful attention to experience that sets Luxe Key apart. They're not just selling houses—they're cultivating trust, education, and comfort throughout the buying and selling process.

Serving the Region—From Saratoga to the Adirondacks

While Luxe Key is based in Queensbury, their reach extends throughout Warren, Washington, and Saratoga Counties, with occasional listings in Essex County as well. The team works with a diverse range of clients and properties—from first-time homebuyers and vacant land sales to multi-family homes and commercial listings.

Krista focuses primarily on residential real estate, finding fulfillment in guiding first-time buyers through one of life's biggest decisions. Lynn, meanwhile, has expanded Luxe Key's portfolio to include commercial listings—most notably, one of the area's most beloved establishments.

Spotlight Listing: The Heidelberg Restaurant

One of Luxe Key Realty's most talked-about listings is the sale of The Heidelberg, an iconic German-American restaurant located on Quaker Road in Queensbury. Established in 1972, The Heidelberg has served authentic dishes—from schnitzels and Reubens to its legendary German potato salad—for more than half a century. To generations of locals, it's more than a restaurant; it's a landmark.

The listing presents a rare opportunity for both restaurateurs and investors.

"It's turnkey ready," says Lynn. "The current owner is even willing to train a new buyer to ensure a smooth transition."

For those who wish to preserve the restaurant's rich history, the sale can include the Heidelberg name, décor, and all original equipment. Alternatively, buyers can reimagine the space as a new dining concept, as the property is fully equipped and zoned for restaurant use.

Marketing such a storied business takes creativity—and Luxe Key rises to the challenge. The brokerage features the Heidelberg prominently in its Queensbury Plaza storefront window, alongside digital listings across major commercial real estate platforms.

"It's a different kind of sale," Lynn notes. "Commercial real estate has its own rhythm—you need to understand equipment, layouts, zoning, and more. But we love that challenge."



Navigating a Shifting Market with Confidence

Like much of the country, upstate New York's real estate market has seen fluctuations driven by interest rates, low inventory, and shifting buyer behavior. Despite those challenges, Lynn and Krista remain optimistic—and busy.

"We were trained to believe the real estate market is always good," Lynn laughs. "Because no matter what's happening with rates or the economy, people will always need to buy or sell—whether they're relocating, downsizing, or starting fresh."

They describe the current climate as a mild seller's market, with homes in desirable locations—particularly within the Lake George school district—moving quickly and often attracting multiple offers. The brokerage also encourages sellers not to wait until spring to list.

"People think winter is a bad time to sell," Krista explains, "but with fewer homes on the market, sellers actually face less competition. If you list during a snowstorm, you might be the only one out there—and that makes your home stand out."

For first-time buyers, Luxe Key emphasizes education and preparation. Krista advises clients to meet with lenders early, understand the true cost of ownership, and get comfortable with their budgets.

"It's not just about what you can afford monthly," she says. "It's about being ready for those unexpected homeowner moments—like replacing a hot water tank."

Looking Ahead: A Future Built on Connection

As Luxe Key Realty moves beyond its first year, Lynn and Krista's goals are clear: growth without losing their soul. They plan to expand thoughtfully, bringing on like-minded agents who value collaboration, wellness, and client care as much as closing deals.

Their boutique model allows them to adapt quickly to market trends while staying grounded in the human side of real estate.

And if you ask either of them what they're most proud of, it's not the volume of transactions or even marquee listings like The Heidelberg—it's the relationships.

"We've created a place where people feel at home," Lynn says simply. "That's what real estate should be about."

For more about Luxe Key Realty, visit luxekeyrealty.com or call 518-741-7494. ■



BILL TANSEY JR.

Interviewed by
Blue Collar StartUp

Leading Businesses to Operational Excellence

When businesses face rapid growth, organizational change, or the chaos that comes with scaling up, few guides are better equipped to navigate the journey than Bill Tansey Jr., founder of The Opex Shop — short for Operational Excellence Shop. Bill has built his career around helping companies of all sizes transform their operations from good to great, with a focus on process, people, and measurable results.

This article is based on an interview with Bill Tansey Jr. on the *Blue Collar StartUp* podcast, where hosts explore the real-world stories of entrepreneurs building and scaling blue-collar businesses. Bill shared how his decades of experience in operations and leadership have shaped his mission to help companies achieve true operational excellence.

From Global Operations to Entrepreneurial Leadership

Bill's story is one of evolution — from leading massive operational teams at global corporations to coaching hands-on improvement within mid-sized businesses. After earning his engineering degree and MBA, Bill began his career in new product commercialization with Boston Scientific, the world's largest medical device manufacturer at the time. His career later took him to Danaher Corporation, where he absorbed the principles of the Danaher Business System, a gold standard in operational excellence. He then joined General Electric, where he managed complex, large-scale operations and was often tasked with fixing organizational inefficiencies from the inside out.

At GE, Bill led a global team of more than 300 technical advisors in the installation of wind turbine generators — a role that taught him how to implement structured, repeatable systems across massive, geographically distributed teams. These experiences formed the backbone of what would become *The Opex Shop* — an organization built to bring those same high-level operational principles to everyday businesses.

The Opex Shop: Guiding Companies Through Change

At its core, The Opex Shop helps businesses navigate significant transitions — whether that means scaling up, recovering from downturns, or managing mergers and acquisitions. Bill describes his role not as a traditional consultant, but as an interim leader who embeds himself in the organization to implement lasting change.

"I'm not the kind of consultant who tells people what to do and walks away," Bill explains. "I get in there with the team, help them define the problem, build a plan, execute it, and make sure they can sustain it long after I'm gone."

Unlike consultants who focus solely on strategy, Bill emphasizes deployment — putting plans into motion and achieving real-world results. His approach often begins with a Value Stream Mapping session, where leadership teams visually break down their processes, identify waste, and align around shared goals. From there, Bill leads organizations through systematic problem-solving and structured improvement programs, introducing frameworks like the "Eight Types of Waste" and "Hoshin Planning" (strategy deployment).



The Pillars of Operational Excellence

Bill teaches that operational excellence rests on several key pillars:

- **Daily Operations:** Ensuring "the trains are running on time." In other words, the business's day-to-day systems must function smoothly before innovation can take hold.
- **Problem Solving:** Rapidly identifying and addressing issues that interrupt flow or quality.
- **Strategy Deployment:** Turning vision into actionable, measurable goals that the entire organization can rally around.
- **Team Leadership:** Building clarity in roles, fostering accountability, and ensuring the right people are in the right seats.
- **Consistency:** Standardizing how work is done across teams and shifts to create repeatable success.

When businesses achieve alignment in these areas, efficiency increases, waste decreases, and culture strengthens — leading to more sustainable growth.

Helping Blue-Collar Businesses Thrive

While Bill's background is rooted in large corporations, his passion lies in helping blue- and gray-collar businesses — from manufacturers and construction firms to service companies — operate at their best. His clients typically range from \$7 million to \$100 million in annual revenue, but his methods are industry-agnostic. "Whether you're building homes, fabricating steel, or making leather for aircraft interiors, the principles are the same," he says. "These systems are completely ubiquitous. They work anywhere."

For business owners, the signs that it's time to call Bill are familiar: long hours, constant firefighting, inconsistent results, or a sense that the company can't grow without burning out its people. "When a business owner feels like the company runs only when they're in the building," Bill says, "that's the perfect time to step back, define the problem, and rebuild the system."

A Hands-On Approach to Lasting Results

Bill's approach blends analytical rigor with real-world empathy. He's not just improving numbers — he's helping owners reclaim time, reduce stress, and build organizations that thrive without their constant oversight.

"The ultimate goal," he explains, "is for me to become unnecessary. When the business runs smoothly, when the team is aligned, and when the owner can take a vacation without the place falling apart — that's operational excellence."

To learn more about Bill Tansey Jr. and *The Opex Shop*, visit theopexshop.com. ■

Thank you

To our members and greater business community, the ARCC team extends our gratitude for an incredible year. We look forward to serving you in 2026!



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BRIDGING LAW & LIFE

How Herzog Law's

KYM HANCE

*Brings Compassion and Clarity
to Elder and Estate Planning*



Interviewed by
Michael Nelson
Photos provided

When most people think of an estate or elder law firm, they picture attorneys drafting wills, setting up trusts, and navigating Medicaid paperwork. But at Herzog Law Firm, one of New York's most respected elder and estate planning practices, the story goes much deeper.

At the heart of that story is Kym Hance, Herzog's Certified Care Manager—a social worker who helps families navigate not just the legal complexities of aging, but the deeply human ones as well.

A Human Touch in a Legal World

Kym's role at Herzog is unlike anything most law firms offer. With a background spanning decades in elder care—from nursing homes and assisted living to the Alzheimer's Association—she brings a social work perspective into an arena usually defined by legal documents and financial planning.

"I sort of specialize in all things getting older," Kym explains. "My passion has always been helping older adults and their families navigate the systems they face—medical, emotional, and logistical."

That means when families come to Herzog, they're not just getting legal expertise—they're getting someone who will sit at the kitchen table, visit their loved one's home, assess safety and independence, and help coordinate the real-world services that make aging with dignity possible. "It's one thing to complete a Medicaid application," she says, "but the hard part is understanding what's actually available—and helping clients get connected to the right resources."



**"You don't have to have all the answers
— just start the conversation.
That's what we're here for."**

- Kym Hance, Certified Care Manager, Herzog Law Firm

A Unique Partnership: Legal Strategy Meets Care Management

Kym's position within the firm is rare in the legal world. She's not a lawyer—she's a licensed social worker and certified case manager who collaborates directly with Herzog's attorneys.

This partnership means that families get help from every angle. The attorneys handle the legal side—estate documents, trusts, Medicaid qualification—while Kym works to put those plans into practice.

She connects clients to home care agencies, arranges community services, and even mediates tough family conversations. "I spend a lot of time helping families come to a common goal," she explains. "Sometimes parents aren't ready to hear things from their kids—but they'll listen to someone neutral."

The result is a truly holistic approach to elder care—one that looks beyond paperwork and into the lives and homes of the people being served.

Aging with Dignity, Planning with Purpose

Kym's work often begins long before a crisis. She encourages families to start conversations early—about finances, care preferences, and even end-of-life wishes. "The worst time to talk about end-of-life decisions is at the end of life," she says. "Planning ahead gives people control and reduces stress on families later."

She meets with clients across Herzog's four offices—in Albany, Saratoga, Kingston, and Queensbury—and often conducts home visits to see firsthand what support is needed. "Sometimes the little things tell you the most," she says. "A cluttered counter, unpaid bills, or a fridge that's not well-stocked can be signs someone needs help."

Her goal is always the same: to make the "golden years" a little brighter. "We call them the golden years, but for many people they don't feel that way," Kym reflects. "My job is to help them live the best version of that stage—whatever that means for them."

A Model for the Future of Elder Law

Herzog Law's integration of an Aging Life Care Manager sets it apart not only locally but nationally. Few firms combine social work, healthcare insight, and legal planning under one roof, and the model has proven to be a powerful differentiator.

For families facing the challenges of aging parents—or those simply wanting to plan ahead—it's a comforting thought: there's a firm that sees the whole person, not just the paperwork.

Learn More

Herzog Law Firm offers complimentary initial consultations, community education programs, and a library of on-demand webinars about estate and elder law topics.

Visit www.herzoglaw.com to learn more, sign up for their newsletter, or connect with Kym and the team. ■

GREENWOOD HOFF WEALTH MANAGEMENT MONTHLY MARKET OUTLOOK

Government Reopens, Uncertainty Lingers



by Greenwood Hoff Wealth Management
of Cetera Investors

 **Greenwood Hoff**
WEALTH MANAGEMENT

Government Reopens, but Markets Remain Uneasy

After weeks of uncertainty, the government has officially reopened, but the economic picture remains cloudy. While this development removes one major source of concern, the delay in official data releases continues to weigh on markets and policy decisions.

Market Performance

Equity markets experienced a notable pullback recently, with the S&P 500 falling 1.66%—its sharpest decline in over a month. Growth and technology stocks led the retreat, while the equally weighted S&P 500 fared slightly better. This downturn came despite the positive news of the government reopening, underscoring that investor sentiment remains cautious.

The Data Gap and Fed Policy

The Federal Reserve faces a challenging environment as it approaches its December meeting. With October jobs and inflation reports delayed, policymakers lack critical data to guide interest rate decisions. Just weeks ago, markets were pricing in a near-certain rate cut for December; now, expectations have dropped to roughly 50%, reflecting growing uncertainty.



Mixed Signals from Private Data

In the absence of official reports, investors are turning to private surveys and indicators for clues:

- Consumer sentiment has weakened, with more households expecting higher unemployment in the year ahead.
- Small business optimism has slipped to a nine-month low, signaling softer sales trends.
- Service sector activity remains strong, but inflationary pressures persist.
- Manufacturing continues to contract, and October layoffs surged to the highest level for that month in over two decades.
- On a brighter note, private payrolls showed modest growth, though this data often diverges from official government figures.



Looking Ahead

As we head into the holiday season, consumer spending will be a key driver of economic momentum. Market volatility may persist in the near term, but history shows that periods of uncertainty often create opportunities for disciplined, long-term investors. Diversification remains essential, and any short-term pullbacks could present attractive entry points.

Despite current challenges, we remain optimistic about 2026, anticipating strong earnings growth, continued fiscal and monetary support, and significant cash reserves ready to enter the market when valuations improve.

What This Means for You

- **Stay Focused on Long-Term Goals:** Short-term volatility can be unsettling, but it rarely changes the fundamentals of a well-constructed financial plan.
- **Diversification Matters:** Recent market swings highlight the importance of spreading risk across asset classes.
- **Opportunities Ahead:** Pullbacks often create buying opportunities for investors with a long-term horizon.
- **Consult Your Advisor:** Every investor's situation is unique. Before making changes, speak with your financial professional to ensure your strategy aligns with your goals and risk tolerance.

Connect

with Greenwood Hoff Wealth Management
Learn more about our approach and resources at
www.greenwoodhoff.com. ■

Cetera Investors is a marketing name of Cetera Investment Services. Securities and Insurance products are offered through Cetera Investment Services LLC (doing insurance business in CA as CFG STC Insurance Agency LLC), and member FINRA/SIPC. Advisory services are offered through Cetera Investment Advisers, LLC. Office Address: 19 British American Blvd East, Latham, NY 12110. Phone# (518)724-5004. The material contained in this document was derived from the articles written by Cetera Investment Management LLC written in November 2025, which can be located on our website: www.greenwoodhoff.com. Commentaries are published by Cetera Investment Management LLC, an SEC registered adviser owned by Cetera Financial Group.

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Fees/Admission:
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\$75 for Not-Yet Members
The annual ARCC Holiday Mixer is a member favorite! Join our region's businesses as we ring in the holiday season with festive drinks, food samples, and more! In addition, we will be announcing our 2025 Ambassador of the Year!
Reservations and pre-payment are required for this ARCC Mixer.

ARCC Women's Business Council December 2025 Meeting
9 – 10 AM
The Queensbury Hotel, Warren Room
88 Ridge Street, Glens Falls

Fees/Admission:
\$55 for ARCC Members
\$75 for Not-Yet Members
Join ARCC Women's Business Council (WBC) as we reflect on the year, celebrate current WBC leadership and announce the new leadership of 2026. In addition, we will honor the recipient of the Rising Tide Award, an award given to a woman who inspires, motivates, and lifts up others.

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02 DEC

Annual Holiday Mixer

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Pre-Register by Dec 8th, \$15 Day of cash at the Door

09 DEC

LAKE GEORGE REGIONAL CHAMBER OF COMMERCE & CVB

December WIB with Laura Jensen
Leading with Purpose: Building More United Communities

8 – 9:30 AM
The Queensbury Hotel
88 Ridge Street, Glens Falls
Register: <https://form.jotform.com/253095948476170>

03 DEC

LGRCC Holiday Mixer & Ornament Exchange

5 – 7 PM
The Queensbury Hotel
88 Ridge Street, Glens Falls
Register: <https://pci.jotform.com/form/252724648506159>

10 DEC

UPCOMING NETWORKING EVENTS

AMA COFFEE AND CONNECTIONS CLIFTON PARK

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

15 DEC

MEETING POINT

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

15 DEC

Young Professionals Meeting

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

17 DEC

Hudson Valley Chapter

12 PM
Location TBD

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LOCAL PODCASTS

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

**EPISODE 100****The Blueprint to Growth with Sonny Bonacio**

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems sit down with Sonny Bonacio of Bonacio Construction for a candid look at his 35-year journey from framing homes to building one of the region's most influential development companies. From humble beginnings to transforming the landscape of Saratoga, Sonny shares lessons on growth, grit, and staying persistent when the stakes are high.



SCAN TO LISTEN!

**EPISODE 101****Blue Collar Safety Solutions with Eric Wick**

In this episode, your host Derek Foster of Daigle Cleaning Systems interviews Eric Wick, founder of Safety Team Technologies, who shares his journey from insurance brokering to building a digital OSHA compliance platform that streamlines safety training and reduces risks for blue-collar businesses. Eric discusses compliance challenges, insurance cost impacts, and a \$5 million claim highlighting the need for proactive safety measures.



SCAN TO LISTEN!

**EPISODE 102****Leading Through Change with Bill Tansey**

In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems welcome back operational excellence expert Bill Tansey. Bill breaks down key pillars like daily operations, problem-solving, and the eight wastes, offering practical tools to eliminate inefficiency and ensure consistent execution in trades like construction and manufacturing..



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**EPISODE 103****NCTWC Leads Workforce Innovation**

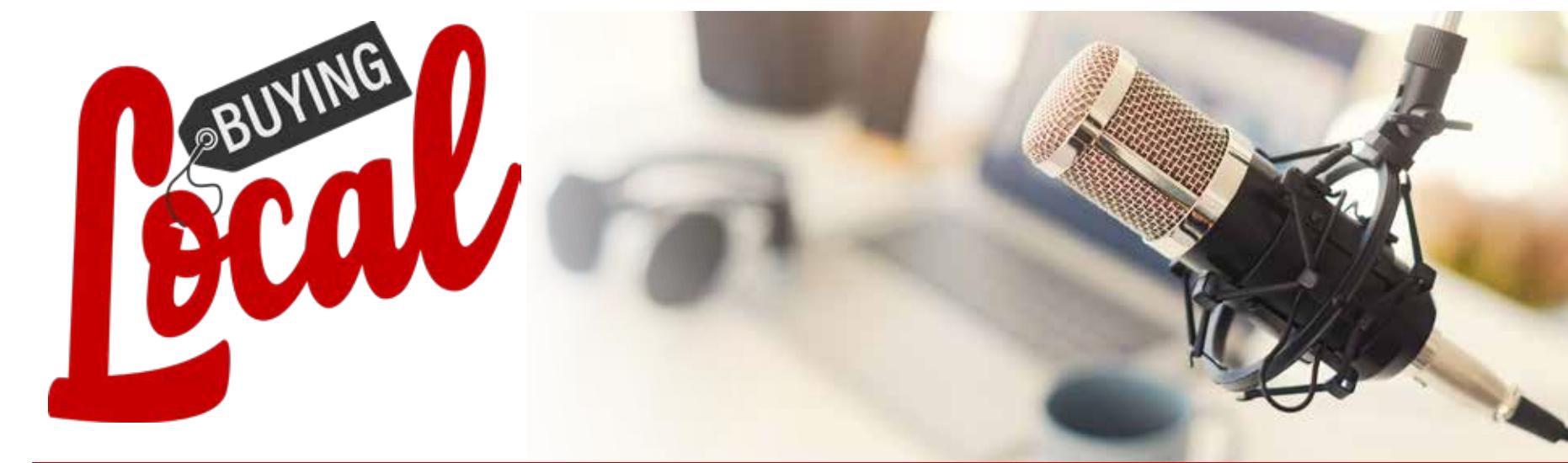
In this episode, your hosts Michael Nelson of Five Towers Media and Derek Foster of Daigle Cleaning Systems welcome back Pam Stott and Doug Ford from the Northeast Construction Trades Workforce Coalition. Tune in as they tackle shifting stigmas, counselor workshops, job shadowing, and plans to franchise their model nationwide with help from education firm 1080. Also learn about the November 19th mixer at Rivers Casino—networking, updates, and a high-stakes 200-ticket raffle (\$5K/\$3K/\$2K prizes).



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LOCAL PODCASTS



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 47****The HR Ninja Lisa Boucher**

Your host Mike Nelson of Five Towers Media chats with Lisa Boucher, founder of HR Ninja, about her journey from accounting and banking to launching her human resources consulting firm. Lisa discusses her 25 years of HR experience, her martial arts background, and how she helps small businesses navigate compliance, culture, and more.



SCAN TO LISTEN!

**SEASON 3, EPISODE 48****Why Music Therapy Works with Tracey Puckhaber**

Your host Mike Nelson of Five Towers Media sits down with Tracey Puckhaber to talk about her path into music therapy and how she brings that work to families through Nourishing Minds Tutoring. Tracey explains how music can be used as a clinical tool to support emotional regulation, speech development, focus, and connection across all ages.



SCAN TO LISTEN!

**SEASON 3, EPISODE 49****Locking in Low Rates with Luxe Key Realty**

Your host Mike Nelson of Five Towers Media chats with Lynn Milone-Baker and Krista LeMay from Luxe Key Realty about launching their new brokerage, navigating real estate changes, and the current market in the Adirondack region. They discuss seller's market trends, low inventory challenges, first-time buyer insights, and a standout commercial listing!



SCAN TO LISTEN!

**SEASON 3, EPISODE 50****Veterinarian's Fight for Shelter with Kyra Haring**

Your host Mike Nelson of Five Towers Media host Michael Nelson sits down with veterinarian Dr. Kyra Haring as she shares harrowing stories of animal abuse in local communities, advocating for a local animal shelter to provide law enforcement and prevent further suffering. She discusses her petition, ongoing cases, and upcoming county board meetings to rally community action.



SCAN TO LISTEN!

LISTEN ON



LISTEN ON





FOOD FOR THOUGHT BY GREENFORK

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 21

Massage, Music, & Mindfulness with Melissa Rose

Host Stephen Zabala welcomes Melissa Rose, a massage therapist, mother, and musician, who shares her serendipitous path into massage therapy. Tune in as they explore topics like storing trauma in the body, the power of human touch, ecstatic dance, somatic practices, music as meditation, and tips for holistic wellness.



SCAN TO LISTEN!



EPISODE 22

Unpacking Chiropractic Care with Craig Nelson

Host Stephen Zabala interviews Dr. Craig Nelson, a chiropractor from Intrinsic Chiropractic in New York to discuss his holistic approach to musculoskeletal health. Dr. Nelson shares insights from his 25-year career, blending biomechanical expertise with emotional and cellular wellness strategies to foster lasting health changes.



SCAN TO LISTEN!



EPISODE 23

Movement & Women's Wellness with Sarah Avery

Host Stephen Zabala sits down with Dr. Sarah Avery, an integrative physical therapist, yoga practitioner, and women's health advocate. Tune in as they unpack her journey from traditional outpatient PT to building a holistic practice centered on manual therapy, bone health, and cyclical wellness — plus the story behind her seed cycling company, Moon Cycle.



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EPISODE 24

Overcoming Trauma Through Fitness with Jackie Orr

Host Stephen Zabala chats with fitness and nutrition coach Jackie Orr about her transformative journey from a stay-at-home mom battling weight gain, grief, and self-medication to becoming a passionate trainer who has changed countless lives. They delve into themes of personal growth, the healing power of fitness and community, overcoming family trauma, prioritizing kindness and family, and her upcoming move to a slower-paced life in Alabama.



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