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Woodstock Commons approved - Finally

BY THERESA KEEGAN

After seven years in the works, and five years seeking approval, a community of affordable housing in Woodstock has finally been given the go-ahead to build by the Woodstock Planning Board.

Woodstock Commons will be a 53-unit complex, with a mixture of housing styles designed for a variety of residents, including seniors, artists and families.

"I think we just reached the end of a long process," said Kevin O'Connor, executive director of the Rural Ulster Preservation Company. "We try and work with communities rather than just in them."

The 53 units will be built behind the Bradley Meadows shopping center, near the Woodstock Playhouse. It will be clustered on seven of the site's 28-acres, and will be multi-generational, one of the first low-income projects to encourage a variety of lifestyles, from retired seniors to young families and low-wage earners.

"It provides a broader array for people as to where they can live," said O'Connor. "And it allows for a community to house all the people in its community."

The project will also be LEED certified, an environmental building designation that certifies a low-energy impact. This is expected to be the first low-income site in the state that will be LEED certified.

"There's a set of strict standards employed (for the certification) and there's a cost to achieving them," said O'Connor. "but we tried to really provide something that answered the call of the Woodstock Housing Committee."

The \$13.4 million project will have a mix of funding sources, including private and public funding, as well as low-income housing tax credits, a federal program administered by the state.

The LEED designation should also increase the project's ability to get state funding.

"The state, in awarding affordable housing funding is looking for green projects," said O'Connor. "It just makes sense."

In the long run, the on-going monthly costs of living in a LEED-certified site should be reduced, as energy use is reduced and the fact it is within walking distance of stores should also ease daily costs of living.

The senior units are expected to rent for approximately \$340 a month and will be available for those earning less than 30 percent of the area's median income, while family units will be available for those earning up to 60 percent of median income. The dozen artist units can be scattered within any of the designations. Current median income in Ulster is about

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EPA hearing on hydrofracking postponed...indefinitely

BY THERESA KEEGAN

A planned federal hearing on hydrofracking has been cancelled despite advocates pushing last-minute education efforts, while opponents were planning rallies at the hearing.

"I think they got intimidated by the amount of people coming in," says Wes Gillingham,

ing and determined it didn't pose a serious threat to groundwater," says Brad Gill, executive director, IOGA of NY. "In 2009, the Senate Hearing Compliance Administration was not aware of any cases of contamination."

Yet opposition to the practice continues to grow, particularly in New York, where it has

not yet been approved by the state Department of Environmental Protection, which has yet to issue its final Environmental Impact Statement. The state Senate recently passed a moratorium on the practice until further studies are completed.

"People are incredibly motivated about this issue and greatly concerned about how the EPA will look at this," said Gillingham.



program director for Catskill Mountainkeeper. The non-profit group had been coordinating a grass-roots rally at the Environmental Protection Hearing, originally slated for Thursday in Syracuse.

The Wednesday announcement about the Environmental Protection Agency putting the hearing on hold took all sides by surprise.

On Tuesday the gas-industry group IOGA held a media conference call with drilling experts to present their support of the fracking practice, which they contend is safe.

"In 2004, the EPA studied hydraulic fractur-

Opponents hope that the creation of new federal legislation through the EPA will create stricter standards for the practice. Hydrofracking is a relatively new mining activity that involves blasting a mix of water, sand and chemicals deep into the earth horizontally to break apart dense shale formations. The fissures release natural gas, which can then be captured for use. The chemicals used in the practice do not have to be disclosed, and there is concern about how the impacted water will be disposed. In states

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AM 1420



Woodstock Commons

\$69,000 for a family of four said O'Connor. The agency hopes to start construction in Spring, 2011 and the site will be occupied by summer of 2012, although at least one appeal has already been filed challenging the planning board's unanimous decision. There is already a list of people wanting to live here.

The years-long application process, which included having the application be rejected a few times, has produced some lessons for both planning boards and those seeking approval, said O'Connor.

An effort is currently under way in the region, championed by Pattern for Progress, to streamline the planning process, so it does not take years for approval. The heart of the issue is imple-

menting the State's Environmental Quality Review Act.

"Taking five years to review 53 units of housing, in my book, is simply too long," said O'Connor. "But it's my hope, working with Pattern and state agencies that I think we can decide what we want out of SEQRA. It's a well-intentioned law, but I think if we could provide some less politicized and more scientific review, by professionals, at a slightly more regional level it could be more neutral and more timely."

A great challenge in the planning process is that planning boards, which ultimately must approve or reject a project, are filled by volunteers depending on the work of staff or professional consult-

ants.

"We really are doing the same studies over and over," said O'Connor. "While

SUNY New Paltz appoints interim public affairs director

The State University of New York at New Paltz has appointed Suzanne Grady as the College's interim director for the Office of Communication & Marketing. Grady will be responsible for media relations, Web services and the College's marketing and communication functions.

Grady, who will begin her duties on campus Tuesday, August 10, will assume the role of college spokesperson on Monday, August 16, replacing Eric Gullickson, who served in that role for the last eight years. She comes to New Paltz

there are site specific things that need to be studied, we could plan at a more regional level."

with several years of public relations and marketing experience in higher education, for profit and not-for-profit environments. Currently she is Director of Communication at McKinstry & Associates, a strategic communications firm in White Plains. Relations, special events and communications & Associates

In the past, Grady has served as the communications and community relations manager at Hudson Valley Hospital Center in Cortlandt Manor; director of publications, marketing and communications at Pace University, where she was responsible for writing, editing, design, budgeting and production of all marketing and communications for a multi-campus university with six schools and a college; and publications manager at Westchester Community College.

Grady has also served as the director of creative services for The College Board, a not-for-profit membership association whose mission is to connect students to college success and opportunity.

Grady holds a Bachelor of Arts Degree in English/Journalism from Marymount College in Tarrytown.



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Social Security commemorates its 75th anniversary

BY MICHAEL J. ASTRUE
COMMISSIONER OF THE SOCIAL SECURITY ADMINISTRATION

This month Social Security, the most successful domestic program in our nation's history, celebrates its 75th anniversary.

On August 14, 1935, President Franklin Delano Roosevelt signed the Social Security Act. With one pen stroke he laid the foundation of modern American social policy. Today, millions of retirees live in dignity thanks to their monthly Social Security benefit payment. Over the decades, Social Security expanded to not only protect against the risk of poverty in old age, but also the economic risk of career-ending disability and the premature death of a worker.

In his statement at the signing of the Social Security Act, President Roosevelt said, "If the Senate and the House of Representatives in this long and arduous session had done nothing more than pass this Bill, the session would be regarded as historic for all time." I could not agree more.

A little over a quarter century ago, I came to Washington to work on Social Security. Just a few months later, I got a very important lesson on how important Social Security is to families. My own father, who was almost the same age I am

today, suffered a massive cerebral hemorrhage. He started to recover, and then we got the bad news that he had a fatal form of brain cancer, so we began the process to apply for Social Security disability benefits. That was a very anxious time for my family, and particularly for my mother. We were all very concerned that the health care costs for my father would bankrupt her; it was a great relief when the decision came. That's a lesson that has always stuck with me and why I push very hard as Commissioner to try to make sure that we get benefit decisions to claimants as quickly as possible. As we celebrate 75

years, I reflect on how Social Security was there for my family, how proud I am to work for this remarkable program, and how lucky I am to lead such a talented and compassionate workforce.

I have two wonderful children who entered the workforce in the past year. One is being called up for active military duty in October and the other will teach inner-city children. It is imperative that they and millions of other young Americans have confidence that we will continue to honor the great intergenerational contract that is Social Security. It is in this spirit that President Obama estab-

lished the National Commission on Fiscal Responsibility and Reform that in December will make recommendations regarding the future of Social Security.

With the 75th anniversary of the Social Security Act upon us, the agency has been revitalized despite the huge workloads caused by higher unemployment. Compared to four years ago, productivity is up, backlogs are down, and an aging IT infrastructure is being replaced with state-of-the-art systems and the best electronic services in the Federal government.

I am excited about the next 75 years of Social Security, and you should be too.

Palisades FCU allows members to skip summer loan payments for free

Palisades Federal Credit Union tries to offer programs that directly benefit their members' needs. In an effort to do so, Palisades FCU announced the comeback of the popular "Skip-A-Pay" program, debuted in 2008. The program allows members to skip their summer loan payments.

Members in good standing with PFCU loans can "opt-in" to skip two months of their loan payments. The designated months are August and September and members have the choice to either skip both, one, or none. "Not only are we helping our members, but we are also helping to stimulate the still unstable economy," said Chief Operating Officer Sean Jelen. "By allowing members to skip loan payments, we give them the ability to spend money during a time when they might not have been able to." PFCU's members seem to really appreciate this program. Many took advantage of it the last two times it was offered.

Palisades Skip-A-Pay program is unlike others; it is one of the few that does not include the Skip-A-Pay fee, resulting in no cost to the member to use this service. "We wouldn't want to reduce the impact by adding a fee in order to skip," said Jelen. "We enjoy being able to give our members a break on their payments. They deserve it." The program is a proven success for the credit union as well as the members.



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Seven ways supervisors can throw a business under the bus and not even know it

BY KEVIN RING

Supervisors play a key role in the management of injuries, return-to-work and reasonable accommodations under ADA. While supervisors may be well trained in the functional aspects of maintaining a safe workplace, reporting injuries, investigating injuries and return-to-work programs, many fall short in their interaction with injured employees and their well-meaning actions can be costly to employers and even lead to litigation. Here are seven unnecessary blunders:

1. Not reporting an injury at an employee's request

When hard working employees are injured on the job they may ask the super-

visor not to report the injury, indicating that the injury is not bad and they can work through the pain. Sometimes employees hesitate to file a Workers' Comp claim because of pride, fear of appearing disloyal or worry about losing income. Delays in reporting can compromise an employee's rights as well as mushroom into costly claims. Supervisors should treat all injuries consistently, not attempt to evaluate the severity of the injury, and help employees understand the importance of receiving appropriate treatment early.

2. Sends wrong message during recuperation

Since the supervisor is the person who

works closest with employees, the supervisor's role should involve contacting injured workers during recuperation. While the appropriate approach may seem obvious it often goes wrong. When the supervisor doesn't convey compassion and concern or doesn't communicate often enough, the injured employee is left feeling alone and begins to worry that no one cares. When that happens, a longer than necessary recovery may occur, not to mention the possibility of a lawsuit.

In other cases, supervisors may unwittingly reproach injured employees, making them feel guilty about the stress they have added to co-workers. Or, if the injury is suspicious or incurred by a troublesome

employee, supervisors may goad, demanding to know when the injured employee will return to work, implying that the injury is not legitimate or suggesting the possibility of termination. An insensitive supervisor can easily provoke a disgruntled employee to seek an attorney.

Supervisors need to be empathetic, expressing concern and communicating the message that the employer cares and wants the injured employee back on the job as soon as possible. Their manner sets the tone for the entire claim.

3. Not recognizing nor communicating when a claim is going bad

Supervisors are often in the best position to understand the circumstances surrounding an individual's response to an injury and to notice a problem at an early stage. If an injured employee is dissatisfied with the time it takes to get their checks, prescription reimbursements, or medical appointments or feels the medical care is inadequate, the supervisor should convey this to the responsible parties and request intervention. Supervisors also have access to the rumor mill and may learn that the injured employee is engaging in suspect physical activities. Supervisors need to be alert to any patterns or trends that can cause a delay in return-to-work or may suggest fraud.

4. Mismanaging the return to work process

Even well developed, written return-to-work programs with meaningful work assignments, time lines and clear criteria can be challenges for supervisors. The dynamics of transitional duty can create scheduling headaches and irritated employees, particularly if the injured employees are not well liked. There can be harassment and teasing when employees can't perform the job and this attitude will discourage the injured employees' commitment to the program.

Supervisors also are responsible for ensuring that injured employees work within the job restrictions and don't get reinjured, as well as maintain confidentiality about medical conditions. The way supervisors respond to these conflicting pressures is key to a successful outcome. Return-to-work is an evenhanded policy that benefits all employees, significantly reduces Workers' Compensation costs and improves the chances of a full recovery. Supervisors need to be positive about the program and clearly explain the rationale and benefits to all employees, while encouraging and supporting injured employees to be productive members of the team by assuring that work restrictions are respected and that the transitional duties are working.

5. Use an injury to deal with performance issues

After a "problem" employee is injured, supervisors can become frustrated and attempt to use the injury as a way to terminate the employee. When Workers' Comp is used to deal with performance issues, it is a prescription for disaster. In many states, there is a presumption that the termination is in retaliation for filing the claim. Often there is inadequate documentation of poor performance prior to the injury and once the employee is injured termination will usually result in a messy legal battle.

Prompt action to document poor performance followed by termination is the best practice. While a Workers' Comp claim is not a shield for sub par performance, it complicates the problem consider-

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CSI and DNA at Columbia-Greene's Camp Biotec for teens

Columbia-Greene Community College will offer Camp Biotec, a tech-filled camp for teens slated for Aug. 23 to 26 at the Greenport campus. Students who are interested in investigating a mock crime scene of a mysterious death, examining genomic DNA from cheek cells and studying Hudson River water ecology can enjoy four days filled with high-tech, hands-on learning at C-GCC's Camp Biotec. Up to 18 area teens will explore the latest careers in biotechnology and advanced instrumentation at camp, which is offered through the college and the Career Pathways Consortium, a partnership of several area colleges and BOCES.

Camp Biotec is open to students

between the ages of 14 and 18 who are interested in exploring a career in biotechnology and other related sciences. The camp will run from August 23 to 26 at the Greenport campus. Students applying to Camp Biotec must have completed their high school's living environment or biology course.

Students must be recommended by a school counselor or teacher in order to be considered for enrollment in the Career Pathways camps, and they should apply for scholarships to cover tuition costs. Meals are not included. Space is limited.

At Camp Biotec, students will explore fields of biotechnology and advanced instrumentation used in industry through

local field trips, visits with professionals and hands-on activities, including:

- Performing a CSI investigation of a mysterious death using the separation technique of high-performance liquid chromatography and learning how to detect substances in mixtures.

- Using gel electrophoresis to analyze muscle proteins extracted from different fish species; creating an evolutionary tree from the data and compare results to published data; and discussing variations observed in protein profiles which may reflect adaptations to different environments or chance DNA mutations.

- Extracting genomic DNA from cheek cells, separating it from other cell components by way of precipitation and collecting their own DNA.

- Engaging in a complete investigation in which they gather sample food items from the grocery store, extract the DNA and perform procedures including PCR to determine if the food has been genetically modified.

- Spending a day at the Hudson River water monitoring station learning about river water ecology, and monitoring measurements including pH, temperature, flow rate, ions and dissolved oxygen.

Students and their parents/guardians will provide their own lunches and transportation to Camp Biotec. Camp Biotec is sponsored by the Career Pathways Consortium through funding provided by the federal Carl D. Perkins Career and Technical Education Improvement Act of 2006 and the New York State Education Department.

The Career Pathways Consortium is a partnership between Columbia-Greene Community College, Hudson Valley Community College, Capital Region BOCES, Questar III BOCES, Washington-Saratoga-Warren-Hamilton-Essex BOCES, Schenectady County Community College, and SUNY Cobleskill. The Consortium is developing new programs in green technologies, advanced manufacturing systems, nanotechnology and bio-science at both the high school and college level. The Consortium is also working to improve the connection between other career and technical education programs taught at the high school level with degree programs offered at local colleges.

The Career Pathways Consortium along with its members advises students, parents, employees and the general public that it offers employment and educational opportunities without regard to gender, race, color, national origin or disability.

Visit www.questar.org/summercamp for details. Additional information is available from C-GCC Professor Nancy Byrnes at (518) 828-4181, ext. 3272.

Online retail for fun and non-profits

BY SUSAN BREARLEY

Over the summer, I've written a series regarding the development of online retail business. Sales portals like eBay, rubyLane, amazon, woot and dozens of others have paved the way for anyone to dabble in cottage industry. The focus of this article is to highlight how ANY organization, including those with limited access to people power, internet technology or sales and marketing skills can also leverage the power of these global sales platforms for the purpose of generating revenue.

Consider the traditional method of fundraising. Board members, community leaders, interested and caring citizens meet, discuss and collaborate for the purpose of generating funding for a specified time period, or for a specific project. Participants rally around the cause, and donations come from various forms – grants, corporate or foundational gifts, private donations – and sometimes, through sales of donated gifts in kind. It is these gifts in kind that represent a larger potential than the now shrinking monetary funding sources.

If gifts in kind are able to be immediately put to use, they can be among the most valuable items an organization receives. Building materials to repair structures, office supplies, and other tangibles are important contributions for missions to continue. But what about those gifts that seem a little odd, misplaced, don't really have a home, and/or take up valuable real estate storage area? Even though real estate price per square foot has become more affordable during the recession, storage space can still be the biggest issue associated with large outpourings of gifts of material goods.

That's where a consignment based online retail specialist can be of service. Businesses that specialize in converting

these gifts to cash can be the perfect solution to a storage problem. Additionally, they have the skills necessary to sell the items at a fair market value. However, not all resellers are created equal. Be sure you ask the right questions before you secure a service provider.

Does the reseller engage appropriate online venues for their sales? Some items are better suited for low end sales portals, like eBay, some are better suited for a high end audience, like rubyLane. Media items - books, CDs, music - typically moves consistently better on amazon.com.

Does your consignor have a global presence and experience with volume shipments overseas? This is important, because selling in a global marketplace ensures your items will reach the widest audience possible, and with the additional competition, pieces will sell for the best possible price. If you have items being sold in a traditional tag/garage/yard sale type model, to a local and possibly regional audience, you can be sure that your organization is leaving money on the table by not engaging the online marketplace. Even with the additional overhead incurred by having a reseller handle your items, the uplift in sales figures that result when you open up your potential buyer pool offsets that overhead, and the resultant financial rewards are much greater.

Does the reseller have an established repeat online customer base? This is an indicator they have an established reputation for quality, service and excellence, which can also point to increased sales figures.

Does the reseller charge for storage of your items? Any fees in this area can reduce the amount your group will realize when the checks are written.

Does the service provider itemize your items, so you can have an accurate account-

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The Riverside Banking Team

Front Row from left to right are Todd Rubino, Luke Lyons, Rick Lewis, Barbara Malley and David MacFarland. Back Row from left to right are John Davies, Dennis McCourt, Bonnie Brocco and Mike Minogue.



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2010 retail container traffic to be up 15 percent

Import cargo volume at the nation's major retail container ports is expected to total 14.5 million containers for 2010, a 15 percent increase over last year's unusually low numbers as the economy continues its cautious recovery, according to the monthly Global Port Tracker report released today by the National Retail Federation and Hackett Associates.

"We aren't back to where we were two years ago and consumers aren't convinced that the recession is over quite yet, but 2010 is clearly going to finish better than last year," NRF Vice President for Supply Chain and Customs Policy Jonathan Gold said. "In the meantime, retailers are monitoring demand very closely and hoping to see increases in employment and other

areas that will boost consumer confidence. Cargo numbers this summer are showing unusually high percentage increases, but that appears to be an indication of shortages in shipping capacity earlier in the year rather than sales expectations."

U.S. ports handled 1.32 million Twenty-foot Equivalent Units in June, the latest month for which actual numbers are available. That was up 4 percent from May and 30 percent from June 2009. It was the seventh month in a row to show a year-over-year improvement after December broke a 28-month streak of year-over-year declines. One TEU is one 20-foot cargo container or its equivalent.

July was estimated at 1.38 million TEU, a 25 percent increase over last year. August

is forecast at 1.32 million TEU, up 14 percent from last year; September also at 1.32 million TEU, up 16 percent; October at 1.31 million TEU, up 10 percent; November at 1.19 million TEU, up 9 percent; and December at 1.12 million TEU, up 2 percent.

The first half of 2010 was estimated at 6.9 million TEU, up 17 percent from the same period last year. The 14.5 million TEU total forecast for 2010 would be up from 12.7 million TEU in 2009, which was the lowest since the 12.5 million TEU reported in 2003. The 2010 number remains below the 15.2 million TEU seen in 2008.

The large double-digit increases in June and July appear to be the result of backlogs built up due to the lack of shipping capac-

ity earlier in the year after ship owners took vessels out of service during the recession and were slow to return them as the economy began to pick up. With many retailers appearing to bring merchandise in early to avoid any further bottlenecks, July is likely to be the peak shipping month for 2010 rather than the traditional rush of holiday season merchandise in October.

"There are indications that the shipping season may have peaked earlier than normal as the rush to re-stock inventories earlier in the year intersects with a combination of increased shipping capacity, consumer confidence levels not seen since August 2009 and the slowing growth of consumer spending," Hackett Associates founder Ben Hackett said. "The traditional peak season may be melting away."

Global Port Tracker, which is produced for NRF by the consulting firm Hackett Associates, covers the U.S. ports of Long Angeles/Long Beach, Oakland, Seattle and Tacoma on the West Coast; New York/New Jersey, Hampton Roads, Charleston and Savannah on the East Coast, and Houston on the Gulf Coast. The report is free to NRF retail members, and subscription information is available at www.nrf.com/PortTracker or by calling (202) 783-7971. Subscription information for non-members can be found at www.globalporttracker.com.

As the world's largest retail trade association and the voice of retail worldwide, NRF's global membership includes retailers of all sizes, formats and channels of distribution as well as chain restaurants and industry partners from the United States and more than 45 countries abroad. In the United States, NRF represents the breadth and diversity of an industry with more than 1.6 million American companies that employ nearly 25 million workers and generated 2009 sales of \$2.3 trillion. www.nrf.com

Hackett Associates provides expert consulting, research and advisory services to the international maritime industry, government agencies and international institutions.

Rhinebeck Savings Bank provides household items for Catharine Street families

Rhinebeck Savings Bank recently presented Catharine Street Community Center with a gift for the families receiving their services. During the Center's family picnic, employees from the bank unloaded buckets and buckets filled with household items for the families to take.

"We know times are tough for many people in the community," says Elizabeth Flynn-Rand, SVP Operations for Rhinebeck Savings Bank. "This was our way to try and help ease the burden, just a little, for some well deserving families."

Shirley Adams, Executive Director for Catharine Street was thankful for the donation. "The surprise was worth so much... just seeing the smiles on the families' faces. These were gifts they can really use," she said.

Catharine Street Community Center promotes and coordinates educational, health and cultural programming that enriches and enhances the lives of individuals, children and families. The Center attracts more than 550 children, family and community groups weekly and also proudly manages the Poughkeepsie Boys Choir.

This gift is another of Rhinebeck Savings Banks year-long series of "random acts of kindness" as they continue to celebrate their 150th anniversary this year.

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Increase sales with wireless/mobile marketing

BY KATHLEEN PACKARD

Wireless marketing, or mobile marketing, began in the late 90's with sponsored text and SMS messages. But recently wireless marketing has boomed as more people have handheld devices and cell phones than land lines. Today's consumers use mobile devices for everything: shopping, research, news, sports updates, and more. So let's talk about how your business can take advantage of this growing trend.

Get listed on mobile apps

Take advantage of the many new mobile apps that keep popping up. Many are absolutely free and encourage you to register your business on their web site. One of these is the trendy app FourSquare, it allows users to "check in" at their location and is a great example of viral marketing because it spreads your business name and location. Plus, if you register your business and offer a promotion FourSquare will give you access to the statistics of the people who "check in."

Not sure what other apps to look for?



Here are a few: Urbanspoon helps users find nearby restaurants. TripAdvisor directs travelers to local restaurants, shops, hotels and activity centers. And the well-established CitySearch is an essential local guide for the major metropolitan areas.

Encourage customers to opt-in

Current and potential customers can easily add themselves to an opt-in phone list and start receiving targeted text messages by texting keywords to a short code number. You may have seen this already—the offers look like this: "Text DRESS to 41513 and receive 10% OFF today's purchase."

There are many ways to entice your customers to opt-in:

- restaurants can send meal discounts to their subscribers
- retailers can send special offers on certain products
- medical practices can send appointment confirmations
- entertainment venues can advertise unsold tickets

Promotions can also be time-sensitive, such as "Purchase within the next 6 hours, and receive xx % off". There are many software solutions available, including Qittle and Mobile SMS Marketing, that help your marketing team easily manage your messages and make it easy for your customers to opt-out of your offers at any time.

Place advertisements on mobile sites

You can reach potential new customers

by placing advertisements on mobile websites. The easiest way to get started is to use text ads on Google AdWords that contain a Headline and a short Description. You can redirect the consumer to a free one-page mobile site for your business (provided by Google), or they can visit your mobile web site or even call your

business. To get started, register for a Google AdWords account.

In short, you can increase your sales by taking advantage of some or all of the above opportunities. And best of all, you can decide how much of your time or budget you are willing to risk as you venture into this "new" media market.



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Hydrofracking

continued from page 1

where drilling has been occurring, mostly out west, some water supplies have been contaminated - some so severely they actually catch on fire when a flame is near the faucets. In Pennsylvania, a well failure in Dimmock has offered support to critics who contend the fracking practice needs more scrutiny. But that was an isolated incident say supporters.

"Dimmock shows what can go wrong if you have a faulty cement job," says John Conrad, president and senior hydrogeologist, Conrad Geoscience Corp. in Poughkeepsie.

"That type of faulty cement job can lead to methane migration."

Public concern about spills and leaks have been intensified in many arenas, said Gillingham, following the recent BP oil spill in the Gulf and along the Louisiana coast.

"People were told drilling was safe in the Gulf too," he said. "But that well was on the edge of technology, as a deep-water well. You don't know your limits until you exceed them."

As New York grapples with opening up the Marcellus Shale for natural gas exploration, state regulators have already said that land within a watershed will be reviewed on a case-by-case basis, essentially limiting drilling in the watershed. But critics contend all land use deserves as intense scrutiny as the watershed lands, since the water tables are often interconnected.

Both opponents and supporters insist the science of hydrofracking needs to be the focus of all regulatory efforts.

"Learning about what the facts are, the science that exists, and the questions that need to be answered, makes this a highly motivating issue," says Gillingham, whose organization has been pressing for additional review and regulation by both the state and federal agencies.

"The DEC should be allowed to finish the work it started," says Jim Smith, who represents IOGA, which has expressed concern that policy and law are being shaped by emotion, rather than fact. "The industry has tried like heck to be the objective and scientific voice on these issues."

As of press time, The EPA has not rescheduled its public hearing for Upstate New York.

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Opinion

The summer of our employment discontent

The economy in the first half of 2010 has been disappointing, especially to investors and job seekers. High unemployment, market drops and less-than-stellar hopes for the future regarding taxes and regulation have all added to the general displeasure with our market environment. Now economists are generally predicting "more of the same" for the rest of 2010 at least. Evidently hope of a quick recovery was overly optimistic.

According to the Bureau of Labor and Statistics, the unemployment rate fell from a high of 10.1 percent last October to 9.5 percent in June. The decrease is hardly good news. More than 650,000 people are no longer counted as "unemployed" only because they are assumed to have given up even trying to look for work. The Bureau of Labor and Statistics U-6, a more comprehensive measure of employment underutilization, is currently at a seasonally adjusted 16.5 percent. Even this number excludes "part-time for noneconomic reasons." A survey by "Investor's Business Daily" suggests the number of people desiring more employment may be as high as 24 percent.

What little job growth is included in the statistics is mostly artificial stimulation from the government. Over a half million people were hired into temporary jobs as U.S. Census workers. As these temporary

workers are let go, employment numbers are expected to remain sluggish through the remainder of the summer.

About 8 million jobs have been lost in the private sector since the start of the recession. About 2.7 million of those have been lost since the passage of the recovery act. But we need to add more than 100,000 jobs a month just to keep pace with population growth.

This worrisome shift from private sector jobs to public sector jobs has been measurable. In December 2007, 44.6 percent of personal income came from private sector jobs. By the first quarter of 2010, however, this number had decreased to 41.9 percent. Income from government programs rose from 14.2 percent to 17.9 percent. If every worker were paid the same, then for every 1,000 workers in America, 27 lost their job in the private sector and 37 of them were hired to work for the government. The remaining workers in the private sector paid an extra 9.8 percent of personal income to shoulder their increased burden.

Government assistance has taken what might have been a simple recession and turned it into a more lingering malaise. First we spent trillions bailing out corporations that should have just been allowed to fail. It would have looked worse, but it would not have really been worse. Banks would have failed, but the smaller bailout

MAROTTA ON MONEY

BY DAVID JOHN MAROTTA

of those banks would have been less expensive and left the financial sector in the hands of those companies that practiced responsibility.

Then we tried simultaneously to juice the economy by spending like a drunken sailor and collect more revenue by raising taxes on sailors. Programs popularly described as "shovel ready," "homebuyer credit" and "cash for clunkers" wasted what could have been spent relieving the private sector from the coming tax tsunami. This reveille of utopia culminated in the health-care reform bill. It removed any limits on the increasing costs of health care other than government inefficiencies and rationing. It also laid the financial burden for those burgeoning costs squarely on the back of small business owners and investors by increasing taxes and capital gains on those with adjusted gross incomes (AGIs) of over \$250,000.

Remember, although small business owners can have an AGI of \$250,000, they only pocket take-home pay of \$75,000 or less. They are heavily taxed on whatever they try to roll back into the business or when they expand their workforce. All this

uncertainty is made even more dire with a tax time bomb set to explode in less than 200 days when the Bush tax cuts expire at the end of this year.

This bleak economic outlook sent the markets into a second dip for this recession. Over the second quarter the S&P 500 was down 11.43 percent. And from the peak on April 23 to the trough on the last day of the quarter, the S&P 500 was down 15.3 percent.

You might think all of this negative news would be a good reason to get out of the markets entirely. Many investors would agree and have done just that. But we believe that moving with the herd will underperform a more contrarian rebalancing strategy for four reasons.

First, all of this negative news has already been priced into the markets. The economy looks bleak, but it would have to look worse for the price to be driven lower. Second, many investors have already taken their money out of the markets. That is what drives the market lower. They can't drive the market any lower by staying out of the markets. Therefore a bottom often occurs when most investors are out of the markets. Whenever they move back in, they will drive stock prices higher.

Third, hundreds of millions of Americans work for publicly traded companies. Their very livelihood depends on them making those companies profitable for shareholders. I believe in the ingenuity of the American worker. I don't think all those American workers can be held back, not even by millions of new government hires.

And finally, I believe in the fickleness of American voters. They are willing to give new ideas about hope and change a chance. But they are also quick to reject those new ideas when they turn out to be nothing more than misguided and failed government intervention.

The Republicans proved they could spend like drunken sailors. Ultimately they were voted out of office. Now the Democrats have proven they can spend like drunken Republicans, and the electorate is taking note.

A full 59 percent of the electorate now describes themselves as "fiscally conservative and socially liberal." But only 26 percent would describe themselves as "libertarian." These changing winds will have their political effect in November. Even today more moderate Democrats are trying to break rank with Obama and Pelosi and extend the Bush tax cuts for the higher income tax brackets.

The economy will recover. Employment will rise. The ship of state will right itself. And even the American stock market will once again continue to advance and enrich its shareholders.

David John Marotta is President of Marotta Wealth Management, Inc. of Charlottesville providing fee-only financial planning and wealth management at www.emarotta.com. Questions to be answered in the column should be sent to questions at emarotta.com or Marotta Wealth Management, Inc., One Village Green Circle, Suite 100, Charlottesville, VA 22903-4619.

High unemployment still providing 'headwinds' for the economy

After stocks surged nicely in July, thanks to better-than-expected corporate earnings, investors are being more cautious in August. As the second-quarter earnings reporting period draws to a close, focus is shifting back to disappointing job numbers and weak consumer spending.

Friday's jobs report brought weaker-than-expected results, with private sector payrolls rising by an estimated 71,000 in July, thus falling short of the 100,000 expected. The national unemployment rate remained unchanged at 9.5 percent as job gains were much too moderate to lower it. According to MarketWatch, economists estimate that it would take sustained job growth at a rate of around 150,000 per month to begin lowering the jobless rate. Responding to the news, the Dow dropped 160 points in morning trading as investors

'Beacon and Eggs' with the GSDCC

The popular membership meeting, "Beacon and Eggs," returns to the Greater Southern Dutchess Chamber of Commerce on September 1 at 7:30 am at the Institute's Center for Environmental Innovation and Education (CEIE) at 199 Dennings Avenue. Edward Reinfurt, Executive Director for New York State Foundation for Science, Technology and Innovation is the morning's special guest speaker.

Under Reinfurt's leadership, NYSTAR is helping to identify how New York's existing research assets can be leveraged to create greater opportunities for technology development throughout the State. He is a member of the New York State Economic Recovery and Reinvestment Cabinet which was created to manage the development of State and local infrastructure projects

flocked to Treasuries, pushing the yield on the 10-year note to its lowest level in 12 months. Later defying logic, the blue-chip index staged a dramatic comeback in the afternoon, eventually closing with a 1.8 percent gain for the week.

"The road to recovery doesn't follow a straight line." -

President Barack Obama
August 6, 2010

Also affecting the week's performance was a decline in consumer credit and an increase in the rate at which Americans are saving. Outstanding consumer credit fell 0.7 percent in June, while the national savings rate rose to 6.4 percent from 6.3 percent in May, the Federal Reserve said in a

report released Friday. Why are spending and jobs numbers so heavily weighted when it comes to evaluating the health of the recovery? Because businesses are generally reluctant to hire more workers until they see evidence that consumers are spending money, and consumers generally won't spend more money until they have a job and feel comfortable that they are secure in that job. This tug of war between economic indicators is contributing to the "uncertainty" we keep hearing about. What will give way first? In his speech this past week, Fed Chairman Ben Bernanke predicted that consumers and businesses will increase spending to give the economy a shot in the arm. We hope he's right.

financed through the federal American Recovery and Reinvestment Act. He was appointed to the Task Force on Diversifying the New York State Economy through Industry-Higher Education Partnerships which will submit recommendations on accelerating business growth and commercialization of research technologies. He also sits on the New York Small Business Task Force which focuses existing State resources and develops new strategies to promote the growth and development of small business enterprises in New York. Prior to his appointment at NYSTAR, he served as Vice President of the Business Council of New York State, Inc.

Breakfast is \$25 for Chamber members (\$30 for non members). The breakfast is sponsored by Central Hudson, Cuddy & Feder LLP and A.N.N. Transportation. RSVP to 296-0001 or online at gsdcc.org

Special Note: There will be a ¼ mile walk to the CEIE from the parking area. For added convenience, A.N.N. Transportation will provide shuttle service to and from the CEIE. Exceptions will be made for those with a handicapped parking pass. Whether you walk or take the shuttle, wear comfortable shoes in anticipation of the natural terrain of Denning's Point.

Directions: From I-84, take Exit 11 onto Route 9D South. After the I-84/9D intersection, go through 3 lights. At the 4th light, make a right onto South Avenue and then bear to the immediate right onto Dennings Avenue. At the stop sign, continue to the left to the parking area. Meet the shuttle.

Ken Mahoney





Opinion

Surviving a 'panel interview'

Congratulations!

Your persistence, diligence, hard work, and well crafted resume, has finally paid off! After an encouraging initial screening process (perhaps a telephone interview), you receive an invitation for a follow-up interview. You're jubilant and ecstatic over the exceptional news! You have already performed your research and due diligence on the company and are now fully confident and prepared to inspire the interviewer with the innate skills, talent, and resourcefulness that will help make a successful company even more successful. It is your shining moment!

A disarming revelation

You arrive in advance of your scheduled time, well groomed, portfolio in-hand, ready to meet your interviewer. After a few minutes, you are cordially greeted by a company representative and subsequently escorted into a spacious corporate conference room. You are advised that 6-8 employees representing several relevant multi-disciplinary sectors from within the corporation will be participating in the interview.

As a candidate, you had no visibility that you were entering an environment where you will be barraged and grilled by a myriad of employees with diverse personalities, roles, and titles for your interview. Stressed, and intimidated, this is not the type of intimate one-on-one setting that instinctively, you expected. Your choice is either to either immediately compose yourself and embrace the challenge, or, remain anxious and negatively convey your stress and stunned emotional state to members of the team. The prudent and professional course is to adapt, gain control of the situation, and forge ahead with confidence.

Why a 'panel' interview?

Today's challenging economic climate demands a high degree of agility, composure, and straightforward thinking at all

levels. Corporate openings are thin, consequently, companies are far more discriminating today when screening and interviewing potential candidates. Companies scrutinize, and place significant importance on the ability of an individual to effectively interface with other team members as a potential trustworthy and professional colleague. Today's average job candidate today is expected to build a compelling case to justify their value to an organization.

Employers want to hire candidates who are positive, enthusiastic, and, strong communicators who inspire their colleagues. Just as important, employers seek out candidates who can effectively confront stressful situations (such as a panel interview) with self-confidence and poise - exhibiting a well balance demeanor and level temperament. Although the situation is somewhat disarming, if you are well prepared for the anticipated 'one-on-one' interview, you will capably rise to this unexpected challenge.

The benefits for the candidate

Although weighted in the company's favor, the panel interview is also of significant benefit for the candidate. Prior to all participants settling in, you have a unique opportunity to introduce yourself and be greeted by each of your potential, future team members. Representing a cross section of selected departments from within the company, you will gain invaluable insight into the caliber, demeanor, and attributes of the employee the company recruits. Intuitively, you also gain a first-hand assessment as to how the team interacts with each other, and more importantly, how you will fit into the team.

During this introductory phase, you may even encounter one or two 'coaches' on the team who may tactfully share helpful and inspiring tips to place you at ease. Invariably, several participants may have also been subjected to a similar gauntlet.

Lenny Keitel



An added benefit for the candidate is that a key decision maker is typically present. As such, you have an appropriate platform to impress this individual with your research, expertise, and thoughtful questions.

The corporate benefits

From a corporate perspective, time is a precious commodity in a tough economic climate when staffing is thin. Meeting concurrently with multiple staff members (and potential colleagues), is a big time-saver for everybody. It is far more cost effective as opposed to organizing multiple meetings and interview visits. It's also easier to gain general consensus on a candidate with one interview session as opposed to multiple individual sessions.

The panel interview is an excellent litmus test to determine how well the candidate will conduct himself or herself under a stressful environment. Unlike a standard interview, a group questioning forum can engender a level of stress that reveals hidden characteristics and idiosyncrasies which may not emerge in a typical one-on-one setting, (comparable to Captain Queeg in the Herman Wouk novel - "The Caine Mutiny"). Employers are also interested and curious if you possess the requisite skills, disposition, and spirit to mesh and execute your responsibilities with other team members under varying business climates.

Getting Through a Panel Interview

It is difficult to build a personal rapport with each member during a panel interview; especially in a large conference room that is neither warm nor friendly. Consequently, introductions are vital to create the right first impression. The following are a few helpful pointers to help get you through a panel interview:

Know your interviewers - Request a business card from each panel member. Sequence the cards based on their seating position. If business cards are not furnished, record their name, title, and area of responsibility (especially, the most senior representative).

Your 'elevator' speech - Regardless of the type of interview, always be prepared to provide a brief synopsis of yourself to an interviewer. This includes your experience, specific areas of expertise, key achievements, growth, and accolades.

Take notes - Always be prepared to take notes, recording key elements or comments to respond to later in the meeting, if appropriate. It's also an excellent 'delay' tactic should you elect to respond to a specific or tough question later in the interview.

One question at a time - Remain calm, concentrate, and answer each question (one-at-a-time), from the individual panel member in a thoroughly focused and thoughtful manner; as though you were participating in a 'one-on-one' interview. As such, you help maintain the decorum for the interview.

Maintain 'eye contact' - Help establish a rapport with the panel member asking you the question with solid 'eye contact', and by referencing their name. Feel free to momentarily glance at other members when responding, however, always return

with full eye contact to the member asking the question.

The 'group instinct' - Try not to let your guard down. As a member of a group, interviewers tend to be more direct and forthright. There's a natural curiosity to uncover what kind of person you really are (beyond your expertise). Never get too personal about yourself and your shortcomings!

Ask relevant, thoughtful questions - Candidates are often judged as much by the relevance and intelligence of their questions as by their responses to the various inquiries from the panel members. Your questions should reflect the due diligence and research which you have performed on the company. As with any interview, be armed with thoughtful and insightful questions for each panel member. It's your turn to gain insight into the company and specific impressions from the panel.

Closing the panel interview - Toward the end of the interview, typically the most senior representative will thank you for your time, and, for being so patient and tolerant during a rather stressful session. At this moment, you should inquire to determine if there's any additional information that the team requires. Scan each member for a response. If no further information is required, express your gratitude for their time and for considering you for the position.

Don't forget a follow-up 'thank you' note to each team member. Do not send out a 'generic' note to each member. Try to personalize each note with a few keywords related to their function or a specific question.

Always be prepared for a 'worse case' scenario

Typically, a candidate is advised if an interview will be structured as a 'panel' session. Unfortunately, an HR representative, or your interview contact, may not be aware of such circumstances until it's too late. Even if advised in advance, a candidate will never be at ease in an atmosphere where you are getting a barrage of questions from every direction. The fact is - a candidate should never walk into any interview 'cold'.

You've worked hard to reach this plateau. Regardless of the circumstances and venue, always be prepared. There are very few members of the interview team who would have escaped comparable circumstances unscathed! According to prominent former Notre Dame and New York Jets football coach Lou Holtz, - "If you try to fight the course, it will beat you"!

Lenny Keitel is a former Director of Professional Services and Information Technology with Fujitsu. Lenny runs Hudson Valley Resumes (www.hudsonvalleyresumes.com) in Monroe, NY, a premier resume writing service with a penchant for crafting impressive resumes that inspire and motivate the hiring manager through its inspirational content, clarity, and visual appeal. Email: info@hudsonvalleyresumes.com, Office: (845) 782-6714, Mobile: (914) 391-5300.

USB showcasing Carol Schilansky photography in Saugerties



Ulster Savings Bank invites the public to a reception at their 1 Twin Maples Plaza, Saugerties branch on Friday, August 13 from 5-7pm to celebrate their latest art exhibit, a collection of images by local photographer Carol Schilansky. The exhibit will be available for viewing at the branch through Tuesday, August 31.

Schilansky, of Catskill, has been a professional nature and commercial landscape photographer for approximately six years. She specializes in capturing beautiful floral imagery, however, she also enjoys photographing scenic mountain vistas and bodies of water. Her work has been exhibited throughout the Hudson Valley and she has participated in shows and arts fairs across the nation.

For more information concerning this art exhibit, contact Saugerties Branch Manager Debra Bosch at 246-0124, ext. 4801.

Newsmakers

Brian Amthor named 2010 Oil Man of the Year by Hudson Valley Oil Heat Council

Brian Amthor, Vice President Sales and Marketing, Amthor International, has been named 2010 Oil Man of the Year by the Hudson Valley Oil Heat Council (HVOHC). Exactly twenty years ago, in 1990, Bamthor's father, "Butch" Amthor, was also named Oil Man of the Year. A dinner/dance honoring Brian will be held on Saturday, Oct. 16, 2010 at Anthony's Pier Nine, Rte. 9W, New Windsor.

"I am honored to receive this recognition," said Amthor. "and I thank the Oil Heat Council for their hard work on behalf of our industry and the community we serve in the Hudson Valley. Their professional efforts help our members better

serve their customers and our community to make educated choices."

Amthor International has been a member of the HVOHC since its inception and Brian has served on the Board of Directors since 2006. Brian started his career at Walden Federal, a local community bank, in 2000. He joined the family business full-time in 2005. In addition to his duties at Amthor International, Brian serves as Town Councilman for the town of Shawangunk, NY. Brian has a bachelor's degree from Marist College, Poughkeepsie and an MBA from Liberty University, Lynchburg, VA.



Charles Lee appointed DPW chief for Orange County

Charles Lee has been appointed as Commissioner of the Orange County

Department of Public Works (DPW). Lee's appointment was unanimously approved by the Orange County Legislature. "Chuck has proven himself as a dedicated public servant who has the expertise necessary to successfully manage the complexities and considerable responsibilities of our County Public Works," said Orange County Executive Edward Diana. "His experience, which includes engineering, safety, construction, and project management, is key to overseeing the maintenance and future enhancements of our County's vast infrastructure," continued the County Executive.

As Commissioner, Lee oversees four divisions of the DPW and a team of more than 250 employees. His responsibilities include the operation and maintenance of more than 315 miles of County roads and 152 bridges, the wastewater treatment facilities, three solid waste transfer stations, as well as the facilities management and oversight of more than 20 County buildings, and upkeep of the County's vehicle fleet.



Department of Public Works (DPW). Lee's appointment was unanimously approved by the Orange County Legislature.

"Chuck has proven himself as a dedicated public servant who has the expertise necessary to successfully manage the

Ruben Muniz joins Provident Bank

Ruben Muniz, has joined Provident Bank as the Vice President, MIS Officer. In this position, Muniz will help devise and implement new strategies for management information reporting using state-of-the-art business intelligence software tools and systems.

With nearly 30 years of professional experience, Muniz brings a wealth of valuable knowledge of information technology to the bank.

"Ruben is an important addition to our team," said George Strayton, President and Chief Executive Officer of Provident Bank. "His experience in developing long-term business strategies will help us to become more efficient and better serve our clients."

Most recently, Muniz provided management consultant services to small to mid-sized firms through his own management consulting and business strategy company, Muniz Business Solutions, LLC. Prior to that, he served as Vice President of Business Intelligence Solutions for CompIntelligence Inc. in New Canaan, Connecticut. He also held the position of Business Manager with HSBC Bank in New York.

In 2008, Mr. Muniz was recognized as among the Top 100 by the Hispanics in



Technology Executive Council. The year before that he was selected the PRIMER (Puerto Rican in Management & Executive Roles) Leader of the Year. Muniz has served as CEO of the Association of Latin Professionals in Finance, (ALPHA) New York chapter.

Concorde Staffing Group makes donation to Food Bank for Westchester

Concorde Staffing Group recently made a donation to Food Bank for Westchester (FBW). The funds will be allocated to

For every employee it places in client companies, Concorde will donate a portion of revenues generated to the Food Bank for Westchester. Contributions are made in the name of client companies who opt into the campaign.

The Food Bank for Westchester is able to quadruple the value of each dollar it receives helping to purchase the nearly five million pounds of food it distributes across the county each year.

"We are so grateful to be surrounded by such a wonderful network of businesses here in Westchester," said Christina Rohatynskij, FBW's executive director. "Richard and his team have been long-time supporters, and with nearly 83,000 people here living at or below the federal poverty level, every dollar helps."



food acquisition for the nearly 200,000 people who are hungry or at risk of hunger in Westchester County.

Mark Guay, endurance trainer and triathlon coach, signs on with Fishkill All Sport

Mark Guay, coach and competitor with extensive experience in the field of endurance sports has joined the personal training staff at Fishkill All Sport.

Guay, a native of Buffalo, and an English teacher at Ketcham High School, has been involved with endurance training for the past eight years. Guay encourages others to take the first step, regardless of their past experience. He uses himself as an example, as he explains: "By no means

was I bred to race. In high school I was involved in acting, and did not compete on any teams, but I always played various sports in my neighborhood."

Guay currently competes with the team: Full Throttle Endurance, a national competitive triathlon team based in New York City. This U.S. Association of Triathlon Team has won the title for the past three years. Mark also is a coach for Full Throttle.

Michael H. Gewitz MD elected chairperson of Council on Cardiovascular Disease in the Young by The American Heart Association

Michael H. Gewitz MD, Chief of Cardiology at Children's and Women's Physicians of Westchester (CWPW) and Physician-in-Chief and Chief of Pediatric Cardiology at Maria Fareri Children's Hospital was recently elected as Chairperson of the Council on Cardiovascular Disease in the Young (CVDY) by The American Heart Association. Dr. Gewitz is a leading pediatric cardiologist and a resident of Chappaqua, New York. He is also Professor and Vice Chairman of the Department of Pediatrics at NY Medical College in Valhalla.

The American Heart Association's Council on Cardiovascular Disease in the Young (CVDY) actively supports the mission to improve the health of children and adults with congenital heart disease and cardiovascular disease acquired during

childhood. This is done through research, education, prevention and advocacy.

"The American Heart Association is one of the oldest and most venerable organizations in the world focused on advancing the knowledge, understanding, treatment, and prevention of cardiovascular problems in people of all ages. In recent years, the focus on children and young adults with these problems has intensified and the AHA has been in the forefront of those developments. As a Pediatric cardiologist, I am very pleased to assume the position of Chairperson of their Council on Cardiovascular Disease in the Young as it continues to be an international leader in helping develop the clinical and scientific advances that we need to best care for our patients and their families," said Dr. Gewitz.

Datebook

Meet Joe Piscopo at Community Blood Services event

October 15

Former Saturday Night Live alumnus Joe Piscopo is scheduled to appear at Community Blood Services' 5th Annual Trustees' Gala to be held Friday, October 15. Tickets and sponsorships are now avail-



able to the black-tie event to be held from 7 p.m. to 12 midnight at the Woodcliff Lake Hilton, 200 Tice Boulevard,

Woodcliff Lake, New Jersey.

Community Blood Services supplies lifesaving blood and blood products to patients in hospitals throughout the New Jersey/New York region, including Orange Regional Medical Center, St. Anthony Community Hospital, Good Samaritan Hospital and Bon Secours Community Hospital. The not-for-profit organization also operates donor centers in New Windsor and Warwick in New York, as well as mobile blood drives with community, business and school groups.

Piscopo is scheduled to present Humanitarian awards to a stem cell transplant recipient and her "mystery" volunteer donor who will meet for the first time at the elegant event. Born in Passaic and a graduate of West Essex High School, Mr. Piscopo starred for four seasons on the popular TV show Saturday Night Live before taking on a variety of roles in films and television.

This year's Gala will include an elegant cocktail hour, fine dining, dancing to the music of "The Somers Dream Orchestra," as well as a tricky tray and 50-50 raffle.

A new and exciting element of the evening will be "A Night on Ice Auction"

where diamonds and gems will sparkle in champagne. Everyone will get the chance to guess which glasses hold the genuine stones, which have been generously donated by the Diamond Exchange of Paramus and Amir Jewelers of Washington Township.

During this special evening, Community Blood Services, will present awards for outstanding service and commitment to saving lives through the work of Community Blood Services:

Individual tickets can be purchased at \$250 each. Community groups, businesses and others are encouraged to also purchase tables of 10 in support of Community Blood Services' lifesaving mission. To pur-

chase tickets or a sponsorship ad in the Gala's online Event Journal, contact Arleen Kearns, Foundation assistant, at arleenk@cbsblood.org or 201-705-1622 or go to www.cbsfoundationgala.com.

Proceeds from this year's event will benefit The HLA Registry at Community Blood Services, which recruits volunteer bone marrow and stem cell donors for patients in need of lifesaving transplants. The HLA Registry is the largest non-governmental donor center in the National Marrow Donor Program (NMDP). In 2009, the HLA Registry matched its donors with 75 transplant patients worldwide, 20 of whom were younger than the age of 20.

Orange Literacy looking for volunteers

August 21

Orange Literacy (Orange County) is looking for volunteers to help with their annual 'Ride-To-Read' motorcycle fundraising event on Saturday, August 21. The primary sponsor of this event is Orange County Choppers.

They need folks to serve at water stations (4 locations; 3 hour shifts) at various locations in the Newburgh, area. There are other needs as well. The event will be fol-

lowed by a get-together at the Orange County Choppers location in Newburgh. You'll also get a tee-shirt for your efforts.

If you are interested in supporting this worthwhile charity, contact the director, Christine Rolando, at 845-863-9348 or email her at dirlitorange@warwick.net.

Literacy Orange's website is www.literacyorangeny.com

The National Sustainable Building Advisor's Program offered at SUNY Ulster

Info Session: August 17

The NaSBAP offers a nine-month certificate training course designed for individuals working in the building professions. It teaches how sustainable concepts are applied to the buildings they design, develop, construct, and manage. The course includes expert instructors, guest speakers, team projects, site visits and access to the latest in green building resources. These resources provide students

the information they need to create buildings that are energy and resource efficient, healthy working and living environments,

environmentally responsible and cost effective.

Lead Instructors are Clifford Cooper, MS, CIH, CSBA, LEED AP BD+C and Rick Alfandre, AIA, LEED AP BD+C

Free Information Session, August 17, 6pm

Business Resource Center, Kingston. Call for directions.

Get a preview of the course, meet your instructors and ask your questions.

For more information call 845-687-5012 or email songayla@sunyulster.edu



The Best BBQ in New York!

August 21, 22

On August 21 and August 22, at the Ulster County Fairgrounds in New Paltz, The Hudson Valley RibFest, organized by the Highland Rotary Club, is THE place to be for lovers of finger-licking good food in the Northeast. The two-day Hudson Valley RibFest is actually two events in one – a food festival and a sanctioned Barbeque Contest where winners can advance to the national finals in Kansas City!

The Highland Rotary Club, supported by an army of over 350 volunteers from local groups, goes out of its way to make folks feel at home, while keeping activities humming for the thousands of visitors who come to the two-day shindig for music, games and good eating.

The New England Barbeque Society grilling contest will be held on Saturday,

August 21 that will include an "Apple Dessert" entry. Hudson Valley apples must be part of the dessert entry, not merely a garnish. Then, on Sunday, August 22, there will be the Kansas City Barbeque Society (KCBS) competition.

The Hudson Valley RibFest is part of the Empire State BBQ Championship challenge. Eight barbeque events in New York State are working together to promote great barbeque in New York. For additional details visit www.nybbqchamp.com.

There's not too much time left for contest teams to join the 2010 Hudson Valley Ribfest. Go to our website www.hudsonvalleyribfest.org and download information and an application form. For further help, call our info line: 845.306.4381.

Backyard Bugs!

August 28

On Saturday, August 28, at 10 a.m., come to the Hudson Highlands Nature Museum's Outdoor Discovery Center, entrance on Muser Drive, across from 174 Angola Road, Cornwall for Backyard Bugs! Join Environmental Educator Michele Diamanti to learn about fascinating insects and other invertebrates that are commonly found in everyone's backyard. Participants will observe live bugs; create a bug observatory to take home! After the program, if the weather allows, hike the Outdoor Discovery Center fields, with Ms. Diamanti in search of some "buggy" friends. This program is recommended for adults with or without children, and for children ages 5 and older. Cost: \$5 per person. Members: \$3. For information call 845-534-

5506, ext. 204. Visit the museum's website at www.hhnaturemuseum.org.



The Milkweed bug is a common backyard bug. Come find out about backyard bugs at the Hudson Highlands Nature Museum on Saturday, August 28 at the Outdoor Discovery Center.

Photo by Pam Golben.

Annual brunch to raise funds and spirits

September 26

Dutchess Outreach will be honoring Central Hudson Gas and Electric Corporation and the DeKeukelaere Family including the late Susan DeKeukelaere at their Fourth annual Brunch at 11:30 a.m. Sunday, September 26 at the Dutchess Golf and Country Club in Poughkeepsie.

The DeKeukelaere Family has shown an extraordinary level of commitment to the work of Dutchess Outreach. The late Susan DeKeukelaere began volunteering in 2005 in the Lunch Box, and soon was a member of the Volunteer Committee and Public Affairs Committee where she was also responsible for writing articles for the newsletter, press releases and website

updates. Susan; with the help of her husband, Karl; helped to grow the Annual Coat Drive from 3,000 donated coats in 2006 to over 6,200 coats in 2009. Karl DeKeukelaere is currently Secretary of the Dutchess Outreach Board, Chair of the IT Committee, and Chair of the Volunteer Committee.

Tickets are \$50 and both a silent auction and a raffle will be held during the brunch. Sponsorships for the event as well as Brunch and raffle tickets are available for the event by contacting Dutchess Outreach at (845) 454-3792 or visit www.dutchessoutreach.org for more information.

Let's Do Lunch!

Delicious cuisine is always in season

BY ALYSHA RAMNITZ

Newburgh's waterfront is famous for its popular crowds during the summertime. Masses flock to the area to dine outdoors and enjoy the gorgeous Hudson River views. Ten years ago owner and Head Chef Mark Mallia of The River Grill jumped on the bandwagon to meet the demands for quality food and romantic décor located on this admired waterfront. Being in the restaurant business for most of his life, it was natural for Chef Mallia to provide an unforgettable experience for his customers. Whether it is the astonishing views of the river, the elegant design and furnishings of the inside or the flavorful cuisine that Chef Mallia serves, his customer's are eager to return.

A typical experience for a customer of The River Grill would begin by being greeted by several friendly and charismatic employees all with smiling faces at the hostess's podium. While being shown to your seat you are able to gaze at the large model ship in the front of the establishment, historic pictures of Newburgh hung throughout, mood setting colored walls, white table cloths and romantic lighting. According to recordonline.com, the River Grill was voted to be the best 1st date restaurant. If that description hasn't convinced you already, let me now talk about the food.

American Continental is what Chef Mallia's menu offers. You can find a variety of land and sea options throughout either menu; lunch or dinner. Some restaurants skimp on their lunch menus but the River Grill offers a variety of selections from a vegetarian sandwich, to

an Angus burger all the way to an Atlantic salmon entree. Something unique that the River Grill offers that most do not is a select few entrees for lunch. With such



delicious and filling choices on the menu, this is a great place to have a business lunch or celebrate any other important events. They can seat up to 80 people inside and 100 outside, they have a full service bar and offer on and off site catering. The River Grill has held many important events throughout the years such as

business holiday parties and weddings.

Dinner is served daily after 5pm. For dinner there is even a greater variety of entrees to choose from. There are nightly

Mallia states that "I wouldn't put anything out on a table that I wouldn't eat myself." He uses fresh ingredients and makes everything in-house. Mallia prides himself in his restaurant's consistency. He says that repeat customers come back for the always delicious food and always friendly customer service.

The River Grill is constantly busy throughout the summer months but their business dies down significantly during the winter months. So what makes loyal patrons of this waterfront hot spot retreat during the winter months? The answer is unknown. Yes, dining outdoors isn't possible during the frigid weather that the Hudson Valley faces each year, but the elegant façade that the River Grill strives to obtain does not leave with the warm weather. During my visit at the River Grill, I noticed that you can have two completely different experiences. I opted to stay inside and experience the unique décor. The strategic design is one that doesn't depend on any season. The River Grill is unlike some restaurants that specifically decorate to obtain business solely during the summer months. I myself, at least would not enjoy the scenery of summer-specific decorations in the middle of the winter time. Concurrently, no one ever said views of the Hudson River can only be enjoyed during the summer. That's what sets this establishment apart from the rest. The River Grill's waterfront views and their exquisite cuisine are always in season.

entrée and drink specials. They have seasonal menus to offer diners during the appropriate season. The average dinner per person is around \$35. The River Grill's delicious food has received national recognition and is Zagat rated. Chef

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Green

NYSEIA supports Andrew Cuomo's solar energy platform

New York Solar Energy Industries Association (NYSEIA) supports New York State Attorney General Andrew Cuomo's solar energy platform to make the state a leader in solar energy and develop green solar jobs.

Cuomo is the first gubernatorial candidate to release a solar platform in his campaign for the November election, drawing praise from the statewide association representing the industry.

Recently, Cuomo detailed plans to encourage the growth of solar photovoltaic (PV) as costs continues to decline, create solar renewable energy credits and jump start the use of solar thermal technology for water heating.

In the candidate's New NY Agenda: A Plan for Action, Cuomo identified solar energy as a key component to create economic growth, saying his administration would take advantage of the budding solar industry with clusters in the Hudson Valley and Western New York already emerging, and continue to encourage research backed by the state's most prominent research universities.

"Andrew Cuomo recognizes that New York has the opportunity to become a leader in this industry and that we must take steps to invest in this sector so we don't fall our neighbors," said NYSEIA President Ron Kamen, senior vice president of EarthKind Solar.

"It is refreshing that there are elected officials, such as Andrew Cuomo, who understand the nuances of the solar industry," said NYSEIA Executive Director Gail

Markels. "NYSEIA hopes to continue to work with the Cuomo campaign to bring green jobs to New York State and fulfill our shared goal of making solar energy the least expensive and most widely used energy source in the state."

Cuomo noted that solar PV costs are declining rapidly and are expected to go down and called for a "smart and financially disciplined approach" to support solar energy as a "strategically important renewable energy technology."

Solar also offers the distinct advantages, unlike wind turbines and other sources of renewable energy, of being easily to implement in New York City and other downstate regions such as Long Island where the demand for energy is greatest, he said.

Cuomo said the state has to embrace solar power on a larger scale than it currently does. To accomplish this goal, Cuomo said the state should establish specific targets for the amount of solar energy that utilities and energy service companies must acquire, with provisions to suspend that requirement if solar costs do not come down as rapidly as expected.

Solar thermal projects are already cost-effective for both commercial and residential uses and can help decrease fossil fuel use with the potential to provide over half of the energy required for water heating in a typical home in New York at a fraction of the cost of traditional electric heating, according to Cuomo.

Cuomo proposes establishing an aggressive program under the Power NY Agenda to facilitate solar thermal systems in public

facilities, private residences and commercial buildings as long as the financial payback periods are attractive. He said that New York should use both existing loan programs, as well as new financing approaches such as PACE financing, to accelerate the installation of solar thermal water heating systems on a larger scale.

"NYSEIA is excited about Andrew Cuomo's solar platform," said Kamen. "We look forward to working with him and other candidates to ensure bi-partisan con-

sensus for building the solar economy in New York State, with the goal of 2,000 MWs of solar heat by 2020 and 5,000 MWs of PV by 2025."

About NYSEIA

The New York Solar Energy Industries Association, founded in 1994, is the only statewide non-profit membership and trade association dedicated solely to advancing solar energy use in New York State. For information, visit <http://www.nyseia.org>

Train for a green career at SUNY Ulster

At 4pm on August 18, SUNY Ulster will be holding a workshop on their course offerings for Fall for their Clean Energy Technology Training Program (CETT). They will also be discussing what prospective students need to know in order to sign-up and what you'll need to know in order to sign up. Presenters at the workshop will be:

Barbara Reer, Program Manager, Clean Energy Technology Training, Continuing and Professional Education, SUNY Ulster, will provide an overview of the CETT program as well as answer questions on course prerequisites, costs, materials, and other class details.

Pat Courtney Strong, Mid-Hudson Energy Smart Communities, will provide an overview of NYSERDA's incentives to building owners for renewable energy. Pat will also be presenting CETT success stories to see how these courses can work for you.

John Calhoun, P.E., Instructor, Photovoltaics, Clean Energy Technology Training/SUNY Ulster. An Ellenville resident, John has worked as a widely respected solar engineer for more than two decades. John's clients include the New York State Energy Research & Development Authority, the New York Power Authority and many municipalities that have sought John's advice regarding the installation of photovoltaics on buildings.

With funding assistance from the New York State Energy Research & Development Authority, CETT is fulfilling demand in the Hudson Valley for training and re-tooling our workforce. The consortium consists of five community colleges from the Mid-Hudson Valley: Ulster, Dutchess, Orange, Sullivan and Rockland, coordinated by SUNY Ulster's Continuing Education and Professional Education.

Green

Central Hudson and Prism Solar team up to test new solar technology

Central Hudson Gas & Electric Corporation and Prism Solar Technologies of Highland, are collaborating in a three-year, \$190,000 research and development project to test the effectiveness of solar panels using Prism Solar's patented holographic film. The two companies will install, monitor and compare three solar systems of equal peak power ratings, each using a different design: a holographic solar system with bi-facial cells (Prism's optimized module design), a holographic solar system with mono-facial cells, and a conventional crystalline silicon solar system. It is anticipated that the two holographic systems will generate more electricity than the conventional photovoltaic system under all lighting conditions.

Prism Solar's holographic film replaces most of the silicon cells required in a solar module to result in a module that is about half the cost of a conventional one. Holographic modules can produce 20 to 40 percent more energy per watt by selecting the most useful wavelengths of light and concentrating them onto solar cells. Holographic modules also allow cells to operate near peak efficiency in low light conditions, which is especially important in regions like the Northeast.

"Central Hudson is studying this technology to gain a better understanding of the characteristics and electric generating capabilities of solar installations using holographic film, and, from an economic development prospective, promote a local

firm involved in manufacturing and marketing a product that has the potential to expand the use of renewable energy," said



Prism's Holographic Planar Concentrator™ (HPC) acts as an extremely low-cost concentrator, increasing the energy seen by solar cells by as much as three times, without mechanical tracking or the need for cooling systems. HPC film also allows infrared wavelengths to pass through the module, keeping solar cells operating near their optimum temperature. Prism Solar HPC Modules mounted on a rooftop in Tucson, Arizona. Reducing the amount of expensive silicon in a solar module greatly lowers material cost. It also results in manufacturing savings through reduced assembly and processing requirements.

James P. Laurito, President of Central Hudson.

"As an early-stage company, this oppor-

tunity to partner with Central Hudson comes at a critical point for Prism Solar to meet its manufacturing goals and bring

and CEO. "We applaud Central Hudson's continued leadership in advancing the solar industry in New York State."

The three 2.5 kilowatt solar systems will be installed at Central Hudson's Coldenham substation in Orange County, N.Y. in early fall 2010. A weather monitoring station will also be installed to measure sun and cloud conditions, sun angle and other factors that can influence electric generation. Electrical output and weather data will be transmitted to Prism and used to analyze the relative effectiveness of the three panels. This information will be used by Prism to refine and market their product, and performance reports will be provided to Central Hudson. The electricity generated by the three systems will be delivered over the local electric distribution system for use by Central Hudson customers.

Locally based Prism Solar Technologies, headquartered in Highland, N.Y., designs and manufactures products that improve the efficiency of solar energy collection, helps to grow the solar energy industry through partnerships and cooperation, and provides technological and manufacturing expertise. To view a video on the benefits of holographic film and to learn more about Prism Solar Technologies, log onto www.PrismSolar.com. For information on Central Hudson's net metering program for solar and wind generation systems, log onto www.CentralHudson.com/dg.

this game-changing new technology into the photovoltaic market," says Rick Lewandowski, Prism Solar's President

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Green

SunDog Solar gives back

SunDog Solar of Chatham is a successful renewable energy company that has grown and thrived during these perilous economic times.

“Currently, all of the profits from SunDog are going towards the Solaqua Power and Art Project”, said Jody Rael, President of SunDog. The project consists of redeveloping a 100,000 square foot former paper mill into a center for renewable energy and the arts. “Our goal is to revitalize the mill to become the eco-

and local performing artists and musicians to host a benefit for earthquake relief fund in June. The event (along with donations from SunDog) raised over \$7,000.00 to help send a container with solar panels, batteries and inverters to make the container into a community power plant.

Solaqua has also spearheaded educational outreach. In addition to bringing K – 12 and college students to SunDog’s facility to tour their carbon neutral facility, SunDog employees regularly visit



economic powerhouse it once was, the activities will be focused on renewable energy and green jobs training.”

Towards that end of creating green jobs, Solaqua is offering courses in Photovoltaic Installation and Solar Thermal Installation. Solaqua is also creating the Solar Center, where hands on classes in solar thermal and photovoltaics will be taught and products will be manufactured, tested and demonstrated.

Solaqua recently partnered with the Haitian Community Development Center

schools throughout the Hudson Valley to bring the message of solar energy and career options in renewable energy.

When asked if he felt any concern that he was training his future competition, Rael replied, “To look at it from that perspective is missing the point, we have to take an holistic approach – the more people who get involved in the renewable energy industry the better it is for us, as a county, as a nation and ultimately, as human beings. The goal here is to save the world”.



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Turning brown fields green

What do you get when you start with a vacant, contaminated 1.16-acre parcel of land in the Bedford-Stuyvesant section of Brooklyn and develop it into affordable housing? If you plan accordingly, you get an Energy Star certification from the Environmental Protection Agency (through NYSERDA's Multifamily Performance Program), that's what. There are a series of key decisions during the planning, design and execution of green redevelopment projects that determine how effective the project is in saving resources. CA RICH complements planners, developers, architects, and engineers in finding the best solutions for the development of real estate.

For example, a number of energy-efficiency measures, exceeding code requirements, were incorporated into the Atlantic

Avenue Apartments project developed by Dunn Development Corporation. These measures included: a building exterior of R-20.5 value (4-1/2" insulation) to prevent heat loss/gain; tapered roof insulation averaging a value of R-36.5 with high-albedo roof surface; up to 92 percent high-efficiency-sealed-combustion condensing boilers for heat and hot water; 'Energy Star' lighting (with sensors to reduce electrical usage in common areas); low-flow faucets and showerheads in all apartments; and 'Energy Star'-rated refrigerators and laundry room washers/dryers.

The Atlantic Avenue Apartments is one seven-story elevator building containing 150 affordable units, with on-site program and support services. The total complex also includes off-street parking, and rear

landscaped yard with patio/seating as well as children's play area. CA RICH

Public comment sought on Vanderbilt tree replanting

The National Park Service proposes to remove and replant a stand of white pine and hemlock trees along Route 9 at the Vanderbilt Mansion National Historic Site. The project area runs along Rt. 9 from Crum Elbow Creek to the north exit of the park. The stand is about 11 acres in size and now contains roughly 1,000 trees. NPS seeks public input during the planning phase of the project.

The primary reason for this project is public safety. This stand of trees, planted beginning in 1906, poses a risk to traffic and overhead utility lines on Rt. 9. In recent years, 250 dead and hazard trees

Consultants, Inc 17 Dupont St., Plainview, NY 11803 516/576-8844.

have already been removed by NPS.

In addition, the trees were originally intended by Frederick Vanderbilt to screen the estate from the busy highway. As the trees have matured and naturally shed their lower branches, they no longer serve as a visual screen.

A public information and scoping session will be held on Thursday, August 19 from 4-7pm at the Vanderbilt Visitor Center. An open house format will be used, and the public may arrive at any time. The public is invited to learn about the project and to share any ideas or concerns.

Supervisors

continued from page 4

ably. Supervisors need to recognize that marginal employees are costly to the company in many ways, including an increased probability of a Workers' Compensation claim and address the issue in a timely manner before injuries occur.

6. Underestimate the importance of job descriptions

While a supervisor's role in the development of a job description varies among organizations, at a minimum, they are usually asked for input and to agree on the responsibilities, physical requirements and scope of the position. For Workers' Compensation, job descriptions of the actual and transitional job are a valuable tool for treating physicians to evaluate return-to-work timetables. Moreover, with the likelihood of increased litigation under the ADA, job descriptions are one factor that can support an employer's position that a function is essential. Supervisors need to recognize the importance of ensuring that job descriptions accurately and completely describe the work responsibilities, the physical requirements of the job and are kept up to date.

7. Muddy the waters with the HR Department

Even if an employer has a clear policy requesting that employees consult the HR Department about return-to-work or reasonable accommodations under the ADA, employees inevitably will pose questions to their supervisors. Some supervisors, particularly those who came up through the ranks, want to be helpful and will discuss the issues with employees. These dialogues can be dicey and if not properly trained, supervisors can inadvertently say something that leads to litigation, violates confidentiality or has adverse company-wide consequences.

Meeting the needs of the business, while being an advocate for employees is a delicate balancing act. Supervisors need to respect the role of HR, carefully convey it to employees and be trained on their role relative to HR to handle all legal and personnel issues appropriately.

Kevin Ring is the Lead Workers' Compensation Analyst for the Institute of WorkComp Professionals, which trains insurance agents to help employers reduce Workers' Compensation expenses. A licensed property and casualty insurance agent, he is the co-developer of a new Workers' Comp software suite that will help insurance professionals in working with employers. He can be contacted at Kevin@workcompprofessionals.com.

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Hudson Valley

BUSINESS JOURNAL

Big Brother Big Sisters of Ulster County gets bigger

BY ANN BARTGIS

Seeing the need, an organization with thirty-five years of experience in Ulster County has expanded into Greene County. Big Brothers Big Sisters of Ulster County recently opened an office at 408 Main Street, Catskill, directly across from the Greene County office building.

BBBS of Ulster County is one of a hundred and five chapters nationwide. The

fundraisers.

An adult mentor must commit to eight hours a month for one year. This can be sharing similar interests with a youth, such as fishing or painting, but it can involve teaching a young man how to shave. "Often kids want an adult's point of view," offers Mountford, and there are no role models in a child's life. "We are seeing a lot of grandparents—the parents

tors, must check in.

With just eight employees, the group served two hundred youths last year from the Kingston office. In the six months they have been active in Greene County they have already matched twenty-one pairs, with over two dozen children on the waiting list (for mentors). Interestingly, only one girl is on the list.

"The program works", says Mountford.



Jennifer Osswald (left) and Colleen Mountford (right) in front of the new Catskill office.

program's mission is to take youths from single-parent homes where one parent is incarcerated or the youth is the victim of a crime or has committed a crime, and match them with an adult mentor.

"Our goal is to keep kids out of prison, to mentor kids", says Colleen Mountford, Agency President. "(Our programs) costs \$1200-1500. per youth per year; it saves the taxpayers \$35,000. (per youth)" And the numbers are staggering. According to BBBS, "there are about 150 children in Greene County who have one or both parents in state or federal prison."

Big Brothers Big Sisters of Ulster County is funded by the Federal Government through agencies such as Health and Human Services and the Department of Juvenile Justice. Foundations and corporations also contribute, and the agency itself holds

are 'MIA' and the grandparents are overwhelmed and want some help."

"We're not a babysitting service", says Jennifer Osswald. A Recruitment and Enrollment Specialist, Osswald mans the new Catskill office. Becoming a Big Brother or Big Sister involves fingerprinting and a rigorous background check with the FBI, DMV, and sex offender registry. Mentors are also given a safety and sensitivity training course, as well as specifics in understanding their little brother's or sister's issues. Children may be suffering from the loss of a parent who has recently been jailed and may "act out".

Youth, who range from age 4 to 18, are referred by schools, mental health providers, and a myriad of agencies. Parents must initially come in with the child, and every month while the child is in the program they, as well as the men-

"It is 'evidence-based. Forty-five percent of these kids do better than their peers (in school)." A fact sheet supplied by the group states that "if a child is mentored... for at least one year they are 52 percent less likely to skip school, 40 percent less likely to begin using illegal drugs, 27 percent less likely to begin using alcohol, and one third less likely to resort to violence at times of conflict."

"We are trying to break the cycle of crime", Mountford injects. "These kids need to know there are other options. Kids want rules. At home, 'rules' often depend on the one parent's mood at any given time. We believe in showing kids some respect."

www.bigbrothersbigistersulster.org

Small Business Resources

Hire power

Learn the rules of the road when you're growing your staff

**BY JEFF FENSTER
PRESIDENT OF CANOPYHR
SOLUTIONS**

Did you know that the laws governing a business with 20 employees are vastly different from the ones that apply to a 30-employee venture? What you don't know can do more than hurt you—it can bring a thriving company to its knees.

As countless American companies tip-toe toward recovery in a treacherous economy, it pays to be cautious. Of course, if you're considering adding employees to your team, then you're doing something right. Safeguard that success with the strategic use of human resources. It's your most valuable tool in navigating re-growth, one careful step at a time.

Like any key area of your business, human resources can work as a huge asset as long as you manage things properly and comply with the rules and regulations that apply. Laws vary based primarily on company size and location.

Those rules and regulations fall into four broad categories: wage and hour, time off, benefits and training. Here's a brief rundown of the kinds of things you must include in your plans for company growth.

Wage and hour

Anything and everything that relates to payroll—from how you pay to when you pay and how much you pay your employees—must comply with state and federal employment laws. There are laws that govern how quickly you must pay a terminated employee (voluntary v. involuntary termination) and how to handle paycheck errors. Cutting corners in the payroll department can cost you a lot more than it saves. It's absolutely vital that the management of these important aspects of your business are handled by someone who knows the laws in your industry and locale

Time off

Any time off that you grant employees,

including leaves of absence, vacation and sick days (and whether and how much you pay them), can be affected by a number of regulations. A variety of statutes designed to protect employees' rights apply differently based on how many employees you have.

It should go without saying that sick days, vacation time, leaves of absence and other time off must comply with the law and should be granted fairly to all eligible employees, regardless of gender, race, age and the like.

Benefits

Every perk you provide is governed by regulation. You can't avoid the law by eliminating benefits altogether; some benefits are statutory. Things like disability coverage, workers' compensation insurance, health insurance and company vehicles can open you up to serious liability if they're managed carelessly. Ensure that every resource you allocate is handled thoughtfully (and legally).

Training

Your company must meet applicable laws such as safety, sexual harassment, OSHA standards and other training required for your industry and in your state of operation. Requirements fluctuate with your employee count; more on this later.

Downsizing

Just as there are compliance issues related to growth, there are regulations that go along with downsizing. Plant closures and layoffs require 60 days' notice. If you have large layoffs on the horizon, be sure to review the regulations to ensure that your plans meet all related legal requirements.

Most employers know they must comply with the laws in their industries and locales. Many are surprised to learn that the laws are different based on the size of your company. So if you've been cruising along with 24 employees for several years and decide to hire an additional administrative assistant to support your sales

team, you'd better know that the rules of the game have changed. Adding one more employee just bumped you out of the smallest category and into the next level of compliance.

Very Small Business (Fewer than 25 employees)

When you have fewer than 25 employees, you work like crazy—but chances are, you're not spending much of that time worrying about employer compliance issues. That's because you have the bare minimum of rules to live by. But when you hire a 25th worker, you may notice a few changes.

Moderately Small Business (25 to 49 employees)

When your company expands to this level, there are a few more issues to be concerned with. Employees with addictions are entitled to certain rehabilitation rights. Abused spouses are entitled to domestic violence leave to relocate, seek counseling and the like. Employees with children are entitled to 40 hours per school year to attend their children's school activities. These are just a few examples; other family and military leave statutes and illiteracy programs also apply at this level.

Small Business (50 to 74 employees)

Hiring your 50th employee is a big moment for any entrepreneur. The upside: You've achieved a level of success that few businesses realize. The downside: Steering clear of regulatory mishaps can become a full-time job. You must now maintain annual Equal Employment Opportunity (EEO) tracking and reporting compliance; provide mandatory sexual harassment training (SB1825); participate in affirmative action, grant Family Military Leave Act (FMLA), California Family Rights Act (CFRA) leaves; and provide voluntary firefighters' leave.

There's more. You're also subject to the Worker Adjustment and Retraining (WARN) Act, a schedule of rules and regulations that pertain to providing advance

notice of plant closures and layoffs.

But just remember, the grass is always greener on your side of the fence—at least it is to the folks with even more employees!

Medium-Sized Business (75 to 99 employees)

California WARN compliance becomes more critical at this stage, and the numbers alone can sometimes make regulatory compliance a bit more difficult. Things step up again, of course, when you reach the triple digits.

Large Business (100 or more employees)

When you hire your hundredth employee, you can certainly say you've made it. Everything is on a larger scale now, from sales to liability. Your numbers expose you to greater risk, as the workplace provides more opportunities for employees to become injured or disgruntled. It's easier to make costly clerical errors relating to payroll, or management oversight that fails to notice a missed lunch break. Doing what you've always done may no longer be effective. Keeping your eyes on the big picture requires a watchful eye on detail and depth as it relates to sound business practices.

The larger your company grows, the more crucial it is that your human resources team focuses on strategic efforts rather than tactical administrative tasks. Getting caught up in policy rather than finding common-sense solutions is a common pitfall. Use these tips to craft your plans:

- Prepare for your 25th new hire; start strategizing for the future before you're under the gun.
- The best handbook in the world can't replace smart management. Use your manuals as guide posts, not bibles.
- Avoid a cookie-cutter approach. Handle each employee and their circumstance uniquely giving consideration to a win-win outcome.

continued on page 22

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Small Business Resources

NYS Business Council members optimistic despite frustration with state government

Despite overwhelming frustration with state government and a difficult economic climate, employers who responded to a Business Council survey were optimistic about economic recovery.

“Although they have dealt with a difficult recession and a hostile business environment in New York, our members believe their businesses will grow and their bottom lines will improve over the next 18 months,” said Kenneth Adams, president and CEO of The Business Council of New York State, Inc. “They are

not reaching for any champagne yet, but they see economic improvement ahead in 2011,” he added.

The electronic survey which was conducted in June and July asked Business Council members about the economic climate they have faced in the past six months and their outlook over the next six months and the next 12 to 18 months.

Revenue

In past six months 30 percent said they saw an increase in revenue, while 40 percent saw a decline.

In the next 6 months 41 percent said they expected their revenues to increase, while 20 percent thought they would decrease.

In the next 12 to 18 months 59 percent said they expect their revenues to increase, while 15 percent thought they would decrease.

Employment

In the past 6 months 48 percent said that they kept their workforce the same, while 31 percent said they reduced their workforce.

In the next 6 months 60 percent plan to keep their workforce the same, while 27 percent plan an increase.

In the next 12 to 18 months 51 percent plan to keep their workforce same, while 40 percent plan an increase.

Satisfaction with state government

Despite these optimistic findings the respondents also show an enormous frustration with state government.

Asked if they are satisfied with the way state government is operating: 87 percent said no; 13 percent were somewhat dissatisfied; zero percent were satisfied.

A troubling finding is that 79 percent said they have seen an increase state regulatory activities costing their company more in fees, fines or penalties.

The Council surveyed approximately 3,000 members electronically. The respondents were broadly representative of the Council’s membership in terms of size, type of business and location, and cross-tabulations found that the issue rankings were broadly consistent regardless of the size or type of company represented in responses.

NYS raises cigarette excise taxes – taxable sales plummet

When NYS raised the excise tax on a pack of cigarettes from \$2.75 to \$4.35 per pack, cigarette sales plummeted at convenience stores throughout the state. If you think that the sinking sales mean smokers in NY suddenly decided to quit their habit, though – think again. During the six weeks that the new taxes have been in place, sales at Native American tax-free shops rose 300% - and sales at convenience stores just



across state borders have reported significantly higher sales as well. So, instead of raising more sin tax money from the filthy weed – best estimates are that the state will lose about \$1.5 billion in revenue this year alone. Gov. David Paterson has vowed to close some of the tax avoidance loopholes in September by insisting that

non-Native

America customers at the reservation shops pay the tax.

Online retail

ing of those items that were gifted? Or are they just interested in buying bulk lots at a low price and reselling themselves for the higher price? Are they flexible in how they will manage your inventory? Will you be able to track your items as they are listed online for sale? What peak volumes can they handle? How do they staff? Do they have an established record for performance, or are they just starting up? The answers to these questions can be indicators of how well the group is a fit for your organization. Larger companies may have a limit at the low end, of what they will handle. Ask what dollar range, size and type of items they are willing to handle for you.

How are items assessed and handled, that are not sale-able? How long will an item take to sell? In a severe recession, items can take a little longer to move, which is why storage is such a big issue. If you are willing to be patient until your item sells, you might be rewarded when the oddest items find the perfect buyer. We

continued from page 5

routinely see the unusual item that one person may have earmarked for the dumpster, sell for hundreds of dollars. Our rule of thumb in this online retail space is – ‘if you think it’s trash, stop – it’s probably the most valuable item you own’. We all laughed when the CPR dummy head sold for \$50, when the Linens N Things used quilt sold for nearly \$200, and when the British Red Cross pin sold for \$150 to a guy in Hong Kong. And yet, jewelry, fine Limoges china and like-new Waterford crystal are all selling well below market prices of just a few years ago.

All of us ‘don’t know what we don’t know’. Engage with several people who have experience in the space before jumping into the water. Ask for references. Then, generate some real cash for that worthy cause.

For pdf copies of this series of 3 articles on online retail, email to elfworks2@gmail.com . One of the elves will be happy to reply.

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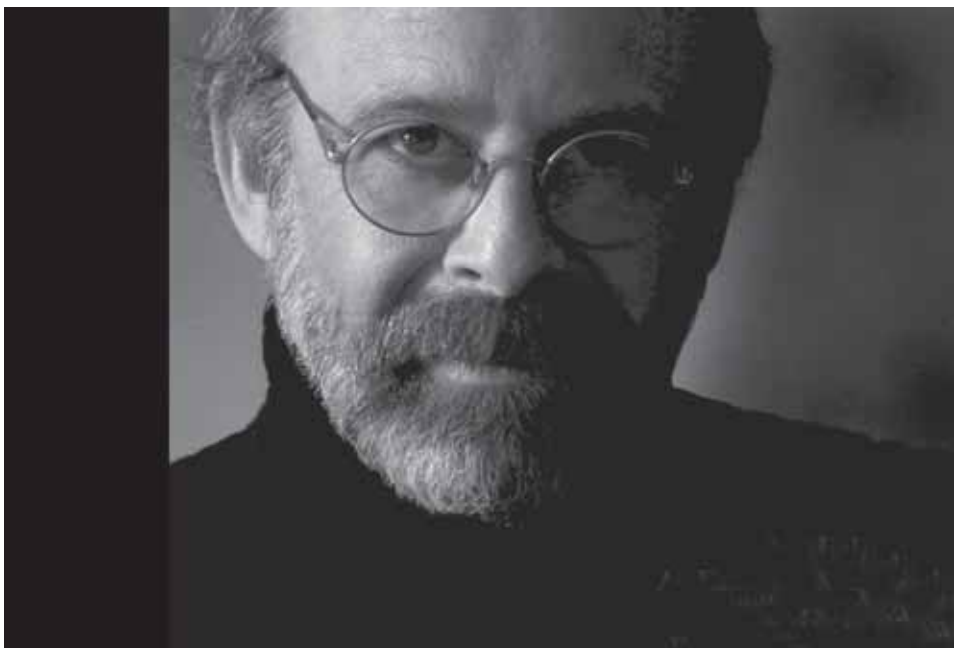
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Media & Markets

Grey's Woodworks unveils contemporary look that provides for better brand recognition

Grey's Woodworks, known throughout the Northeast for building fine handcrafted storage sheds, gazebos, garages and other structures, has refreshed its brand identity with a new look. The family-owned and operated Grahamsville-based company recently introduced a more modern logo and has revamped its advertising campaign, collateral and website.

"For more than 30 years, our brand has focused on our commitment to customer service and quality craftsmanship," said Bob Mickelson, owner of Grey's Woodworks. "While our old logo had a beautiful design that illustrated this commitment and our attention to detail, we needed a more modern look that would put our company name front and center. Our new logo is contemporary, elegant and simple, and it's easily recognizable in the print and electronic media that we utilize to reach our current and potential customers."

The company's advertising campaign and sales collateral not only feature the

new logo, but also reflect the brand's new identity with a more sophisticated look and the tagline, "Building with You in Mind since 1979," to reinforce the brand value of top-notch customer service.

Greyswoodworks.com features flash photos of the company's garages and sheds right on the home page (as well as on the products page), detailed information about the company and products – including the option to download an elec-

tronic version of the sales brochure and price sheets – and a user-friendly information request form. The site also features photos of the company's workshop, building materials and outdoor display so the customer can get a sneak peak at the start-to-finish process behind the final product.

About Grey's Woodworks

Grey's Woodworks, family-owned and operated since 1979, is renowned throughout the Northeast for building fine

handcrafted storage sheds, gazebos, garages and other structures. Grey's Woodworks has developed a reputation for paying close attention to every last detail, providing durable construction, in its workshop in the Catskills, setting it apart from other retailers. For additional information, visit www.greyswoodworks.com.

Is 'Magazine Everywhere' the future of print?

Could "Magazine Everywhere" be next? Time Warner CEO Jeff Bewkes hinted he wants to make tablet-computer subscriptions for the company's magazines available to people who already subscribe to the print versions of the company's titles, which include Time, People, Sports Illustrated, Real Simple. The key, he says, is to get subscribers to enjoy TW's products over all broadband devices, reports The Wall Street Journal.

For magazines, this is a novel idea. A handful of print publications — including The Wall Street Journal — offer subscriptions to their iPad versions, but only as an option separate from subscriptions to their print editions — and for an additional cost. Bewkes is describing a new business model to tie tablet-computer content to print subscriptions.

However, Apple did not allow the Sports Illustrated app to include a sub-

scription feature. The reasons for Apple's reluctance are not entirely clear, although the theories are ones that have been around for some time: Apple may be concerned over subscriber information being held by the publishers rather than Apple itself, and the company may be working to retain control over and profits from magazine sales by pushing downloads through the App Store rather than through publishers.

Technology

Chip stocks battered as PC orders fall 'off a cliff'

Ominous reports of rapidly slowing personal computer orders out of Asia pushed chip stocks lower last week, with Intel (INTC), Advanced Micro Devices (AMD), Micron Technology (MU) and Nvidia (NVDA) all declining more than 3 percent.

Personal computer orders are "falling off a cliff," according to J.P.Morgan analyst Christopher Danely, who issued a

research report downgrading his revenue and earnings estimates for Intel, the world's largest chipmaker. Meanwhile, Robert W. Baird & Co. analyst Tristan Gerra offered a similarly glum assessment of PC orders.

Gerra downgraded Intel shares to Neutral from Outperform, reducing his price target to \$22 from \$30.

The reports are an ominous sign that the recent rise in consumer and enterprise technology spending may be slowing down, a worrisome development for an economy already sputtering. Analysts

in our view, leading to a likely below-expectation [third quarter].

"Although there is a possibility order rates could recover, we view this as unlikely given increased inventory in the supply chain and weakening demand in the US and Europe and slowing demand in China," Danely added. "We continue to be cautious on the space due to the large amount of capacity coming on line combined with softening demand."

Danely lowered his calendar year rev-

enue and earnings-per-share estimates for Intel from \$44.4 billion to \$44.1 billion and \$2.01 to \$1.95 to reflect a "below-normal seasonal quarter." He maintained his \$19 price target on Intel with a Neutral call on the stock.

"With roughly 94 percent of its revenues derived from the overall computing end market, Intel is highly exposed to the prevailing PC demand headwinds in Asia," Danely noted.

Do you need to amend your tax return?

If you forgot to include some income or to take a deduction on your tax return — you can correct it by amending your tax return.

In some cases, you do not need to amend your tax return. The Internal Revenue Service usually corrects math errors or requests missing forms — such as W-2s or schedules — when processing an original return. In these instances, do not amend your return.

However, you should file an amended return if any of the following were reported incorrectly:

- Your filing status
- Your dependents
- Your total income
- Your deductions or credits

You may also elect to amend your 2009 return if you are eligible to claim the first-time homebuyer credit for a qualified 2010 home purchase. The amended tax return will allow you to claim the homebuyer credit on your 2009 return without waiting until next year to claim it on the 2010 return.

Use Form 1040X, Amended U.S. Individual Income Tax Return, to correct a previously filed Form 1040, 1040A or 1040EZ. Be sure to check the box for the year of the return you are amending on the Form 1040X, Line B. If you are amending more than one tax return, prepare a 1040X for each return and mail them in separate envelopes to the appropriate IRS process-

ing center. The 1040X instructions list the addresses for the centers.

The newly revised Form 1040X (Rev. January 2010) now has only one column used to show the corrected figures. There is an area on the front of the form where you explain why you are filing Form 1040X.

If the changes involve other schedules or forms, attach them to the Form 1040X. For example, if you are filing a 1040X because you have a qualifying child and now want to claim the Earned Income Credit, you must attach a Schedule EIC, Earned Income Credit to show the qualifying person's name, year of birth and Social Security number.

If you are filing to claim an additional refund, wait until you have received your original refund before filing Form 1040X. You may cash that check while waiting for any additional refund. If you owe additional tax for 2009, you should file Form 1040X and pay the tax as soon as possible to limit interest and penalty charges. Interest is charged on any tax not paid by the due date of the original return, without regard to extensions.

Generally, to claim a refund, you must file Form 1040X within three years from the date you filed your original return or within two years from the date you paid the tax, whichever is later.

Form 1040X and instructions are available at IRS.gov or by calling 800-TAX-FORM (800-829-3676).



research report downgrading his revenue and earnings estimates for Intel, the world's largest chipmaker. Meanwhile, Robert W. Baird & Co. analyst Tristan Gerra offered a similarly glum assessment of PC orders.

"Our checks point to a sharp deceleration in PC order trends continuing into August, after a below-expectation July month," Gerra wrote in a note to clients. "Hopes of a meaningful recovery for the September month are less and less likely,

have been hoping that a pickup in PC spending would help drive economic growth, but reports of slowing PC orders are sure to put a drag on the recovery.

"Our checks in the Taiwan PC food chain indicate order rates from the PC end market deteriorated sharply during the last part of July," J.P.Morgan analyst Christopher Danely wrote in a note to clients. "Our checks indicate HP and Acer cut orders to the notebook supply chain, while Acer and Lenovo cut orders to the

Real Estate

Ulster County Habitat for Humanity helps Habitat for Humanity achieve No. 8 on the 'Builder 100' list

Ulster County Habitat for Humanity helped Habitat for Humanity achieve the rank of No. 8 on the Builder 100 list, marking the first time the nonprofit has been among the top 10 biggest builders in the United States. The list also shows Habitat, with 5,294 closings last year, moved up three spots in 2009 from its 2008 ranking of No. 11.

Ulster County Habitat for Humanity has built nine homes in Ulster County and recently accepted delivery on a tenth to be built on Codwise St. in the Town of Ulster.

Ulster County Habitat for Humanity is currently in the process of seeking local permits and planning board approval for the renovation of the former Wiedy's Building on Route 28 in the Town of Ulster. The property was donated to the organization by Edward Wiederspiel III. The local Habitat Chapter intends to convert the 45,000 sq. ft. building into a

ReStore. Efforts are underway to shore up the building, clean and remove interior and exterior debris. The ReStore will sell donated building items as well as a thrift store. The ReStore will generate a stream of revenue that will allow the local organization to continue and expand its core mission, which is the building of homes for deserving families in Ulster County. Local architect, Robin Andrade,

As the new President of the Ulster County Affiliate of Habitat for Humanity, Dolly Decker is proud to be part of an organization that makes a difference in the quality of life for local families. Being named #8 on the top 100 Builders list is proof that people who work together volunteering their energy and talents for others can accomplish great things and improve their communities. We enjoy partnering with people who are reaching out for home ownership in Ulster County.

We offer a hand up, not a hand out.

In 2009, Habitat affiliates repaired 710 homes nationwide, up from 621 homes in 2008. Around the world, Habitat for Humanity helped 61,005 low-income families by building 23,657 new houses and rehabilitating or repairing 37,348 houses.

Builder magazine's annual Builder 100 List compiles data provided by the nation's builders, including their closings.

"Habitat for Humanity affiliates have been working in more than 1,500 communities in the U.S. to ensure that more than 5,200 families had a new or renovated affordable home to live in last year," said Mark Andrews, senior director of U.S. Operations for Habitat for Humanity International. "We could not have accomplished this work without the sustained support of local leaders, volunteers and donors."

Home décor designer goes green

At a time when much of the retail in our country has gone big box, Baxter & Co HOME has carved out a niche as a home grown business focused on divine designs that also do good for the environment. At the helm of this creative enterprise is designer Mary Mayland. She cultivated her keen eye for style with her popular Streets & Co. women's retail stores in New York City in the 80's. She has kept pace with ever evolving world of design launching Baxter & Co Home.

The home design and furnishing boutique offers one of a kind antiques and vintage accessories for the home. Baxter & Co. has also developed a well deserved reputation as a retailer that recycles. The boutique specializes in refinished and refurbished surfaces, most notably, the intricate gold, silver or copper leafing process.

"Leafing is a way to bring new life to

something old. We can take a bowl, for instance, and transform it from something someone might consider trash into a stun-



Gilded hairbrushes add the finishing touch to a boudoir.

ning center piece for any table," said Mayland. "People are simply looking for opportunities to reuse pieces, now, more than ever."

The intricate leafing process can take anywhere from 20 hours to several days to

complete depending upon the size of the surface. Baxter & Co. also has expertise in the area of refurbished furniture. Big or small, the boutique is able to bring any piece up to date. All finish work is done onsite and includes any kind of paint finish, wax or French polish.

"Every day offers new opportunities," said Mayland. "My creative muscles are flexed on a regular basis. It's a dream job for me."

In addition to offering an update on the old, Baxter & Co. offers an eclectic mix of modern pieces including exquisite rice bowls and gilded table tops. There is no standard inventory, as the boutique always has something new to offer.

Due to a growing client base, Baxter & Co. HOME is moving to a larger venue at 188 Katonah Avenue in Katonah. A grand opening celebration is scheduled for Sept. 24.

Website to 'watch' Equity Residential launches

A new website, EquityResidentialWatch.info, was launched last week by the Metallic Lathers Union Local 46. Equity Residential Watch has been established to provide tenants and the general public with more information about the irresponsible practices of Equity Residential, the largest publicly traded multifamily building owner in the United States.

Equity Residential has a documented history of building safety issues, according to Equity Residential Watch. On July 16th, a three-story parking garage collapsed at an Equity-owned building in Hackensack, N.J. According to news reports, two months before the collapse Equity was warned by a licensed engineer that the building's parking garage might "catastrophically collapse." Equity apparently ignored these warnings, putting the safety of its tenants, employees and the general public at risk.

Equity Residential also has a troubling history violating tenants' rights nationwide. In 2005, Equity Residential was forced to settle with the Maryland Attorney General's office for more than a quarter of a million dollars in response to allegations the company charged exorbi-

tant application fees and illegally deducted termination fees from tenants' security deposits. In 2002, Equity residents in Florida filed a class action lawsuit alleging the company illegally charged tenants thousand of dollars in similar fees. As a result, Equity was forced to discontinue these practices and pay out \$1.6 million to tenants. Equity is also currently being sued by the Equal Rights Center, a national civil rights organization, for allegedly violating the Fair Housing Act and the Americans with Disabilities act at properties more than 300 properties nationwide.

"Equity's behavior suggests it lacks respect for the safety and basic rights of

its tenants. Tenants deserve to know the truth about Equity Residential and its disturbing track record of violations and abuse," said Robert A. Ledwith, Business Manager and Financial Secretary/Treasurer of Metallic Lathers and Reinforcing Iron Workers Local 46, AFL-CIO.

For more details, visit www.EquityResidentialWatch.info

Equity Residential Watch and www.EquityResidentialWatch.info are produced by Metallic Lathers and Reinforcing Ironworkers Local 46 and are wholly independent of Equity Residential.

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Worklife

Employment versus business ownership

Westchester business coach helps job seekers weigh their options

For many people, hearing the news that they've lost their job can be devastating. The financial security and structure a job can provide is suddenly gone. But it can also be viewed as an opportunity, says Barry Kleiman, a business coach with The Entrepreneur's Source (TES) in Westchester.

"People have more skills than they realize and can use their talents to become self-sufficient and take control of their own destiny through business ownership," adds Kleiman. Kleiman explains that, with corporations running much leaner companies, job hunters may find that middle manager and executive positions will be difficult to find in the future.

"And if you do find a position, your financial security is once again dependent on the success of your new employer and forces outside of the control, of you—the employee," said Kleiman.

That's why TES business coaches suggest that people consider taking control of their lives and financial futures by pursuing opportunities in business ownership, particularly in the franchise sector.

"Rewarding careers are available for people with valuable experience, investment dollars and initiative," Kleiman explained. "Today, there is a wide-variety of franchise concepts that can offer individuals an exciting career change and people would benefit from using a franchise business coach to help them under-

stand how a franchise business can help them reach their lifestyle goals, needs and expectations."

As a franchise business coach with TES, Kleiman specializes in helping individuals explore whether business ownership is a viable career alternative. TES business coaches also help existing franchised businesses increase their profits through implementing various rapid impact strategies including offering guidance on sales and marketing, strategic and business planning, or expanding operations, all with the ultimate goal of helping business owners achieve tangible, long-lasting success.

TES uses a "discovery process" to help people explore business options and

uncover possibilities that match their personal objectives and income goals. According to Kleiman, 95 percent of the people who are helped by The Entrepreneur's Source become an owner of a business they would have never considered – or had discounted. Kleiman suggests aspiring entrepreneurs go to www.EntrepreneursSource.com, TES's interactive, personalized, virtual coaching experience that breaks down barriers to the franchise business ownership discovery process through a combination of internet technology and customized virtual coaching.

For more information on The Entrepreneur's Source in Westchester, contact Barry Kleiman at 914-234-8622.

PEOPLE, Incorporated receives "Champion Organizations" award

There is only one pathway to becoming a "champion" and it starts in the mind. A champion's mindset is what it takes to one day become a champion because the champion's mindset leads to the actions and behaviors necessary to achieve great things. It is in that context that Weisman Success Resources, Inc., a business coaching and consulting firm based in Poughkeepsie, is awarding to PEOPLE, Inc. its "Champion Organizations" award. "Having worked with many regional

organizations over the last 10 years I can honestly say that few have exemplified the commitment to leadership and people development necessary to achieve high-level results for employees and consumers as the leadership team at PEOPLE, Inc. has over the last nine months," said Skip Weisman, President of Weisman Success Resources, Inc.

In a six month initiative the leadership team at PEOPLE, Inc. transformed their approach to internal communication,

teamwork between leadership team members and between each leadership team's leader and its frontline staff.

Additionally, PEOPLE, Inc. has significantly improved its approach to serving its customers and funding sources that has begun to show quantifiable results in the communities the agency serves.

"The work we do at PEOPLE is important and as we've grown we have seen the need to embrace a leadership attitude and how we work with one another as a team. If we have great communication and leadership internally it will translate to improved customer service and improved outcomes for the people that we serve," Steve Miccio, Executive Director of PEOPLE, Inc. said.

Weisman and Miccio agree that PEOPLE, Inc.'s work is not done.

"Steve's team at all levels now have the tools, the mindset and the commitment to

performing at a champion level, but because of on-going pressures from outside sources beyond their control, much like when the competition in athletics continues to get stronger, they will have to stay focused and address challenges head-on and in a timely manner to maintain the improved culture over the long-term," Weisman said. "But, the foundation is in place for the agency to do great things for the communities the agency serves as well as to be a great place to work to have a career as a difference-maker."

PEOPLE, Inc. is a regional organization promoting mental wellness and a better quality of life for people in its communities. The results the agency is achieving with its unique approach to mental wellness strategies has attracted the attention of national and international organizations, allowing PEOPLE, Inc. to begin making a difference globally.

Hire power

- Create policies that are more interactive than rigid. Refusal to bend can leave you vulnerable to breaking.

Whether you go it alone or outsource human resources expertise, the stakes are too high to simply cross your fingers or to throw up your hands. Failure to comply with state or federal employment regulations puts all you've worked for at risk.

If you have a human resources guru on staff, invite them to the strategy table. Provide human resources with technology tools to manage employee data so that HR can provide real time data to forecast business needs and drive results.

But if you're not so sure you have the bench strength in HR, not to worry. There are firms who specialize in navigating these waters for you or with you. They know the territory well, as they've helped many clients handle the precise concerns you're grappling with. Trusted firms can share the benefit of their experience in

continued from page 18

areas where you're just getting your feet wet.

It's a mistake to believe that human resources is another cog in the business wheel. Imbue your human resources team—whether that's one person or a specialized company you've engaged—with a sincere vision of who you are and where you want to be.

About CanopyHR Solutions: CanopyHR Solutions is a progressive payroll and human resources company dedicated to helping its customers maximize the power of their people, increase business efficiencies, lower costs and focus on what they do best. Canopy HR Solutions first disrupted the status quo of the payroll and human resources in 2008 with a customer-first business model that allowed its customers to select only those service modules they need. www.canopy-hr.com.

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Banking

Palisades FCU allows members to skip summer loan payments for free

Palisades Federal Credit Union tries to offer programs that directly benefit their members' needs. In an effort to do so, Palisades FCU announced the comeback of the popular "Skip-A-Pay" program, debuted in 2008. The program allows members to skip their summer loan pay-

ments.

Members in good standing with PFCU loans can "opt-in" to skip two months of their loan payments. The designated months are August and September and members have the choice to either skip both, one, or none. "Not only are we help-

ing our members, but we are also helping to stimulate the still unstable economy," said Chief Operating Officer Sean Jelen. "By allowing members to skip loan payments, we give them the ability to spend money during a time when they might not have been able to." PFCU's members

seem to really appreciate this program. Many took advantage of it the last two times it was offered.

Palisades Skip-A-Pay program is unlike others; it is one of the few that does not include the Skip-A-Pay fee, resulting in no cost to the member to use this service. "We wouldn't want to reduce the impact by adding a fee in order to skip," said Jelen. "We enjoy being able to give our members a break on their payments. They deserve it." The program is a proven success for the credit union as well as the members.

Douglas G. Gulotty steps down at Wilber Bank

Douglas C. Gulotty has stepped down as the president and CEO of Wilber Bank after 25 years of leadership. Until a permanent appointment can be made, Joseph E. Sutaris will perform functions corresponding to those of the President and Chief Executive Officer of the Company and the Bank. Sutaris has been with the Bank since 1995, and has been the Chief Financial Officer of the Company and the Bank since 2003 and Treasurer since 2004. He has also served as Secretary of the Bank since 1998 and Secretary of the Company from 1998 to 2004, with his reappointment to that position in 2006. In 2007, Mr. Sutaris was appointed Executive Vice President of the Company and the Bank. At this time, Mr. Sutaris

will continue to serve in these other positions, as well as performing functions corresponding to those of the President and Chief Financial Officer.

"We are left with a very committed management team, policies, and procedures all designed and constructed with Doug's dedicated view of community banking. As a result, we fully expect that Wilber will move seamlessly into a new phase of business operations. The Board of Directors wish to thank Mr. Gulotty for giving so freely of his energy and intellect to our organization. Doug will be missed, and we wish him nothing but the best as he moves forward," Board Chair Brian R. Wright commented. "We plan on continuing our commitment to community bank-

ing and do not plan to veer from our path of a high-touch, personal service expected of Wilber. We recently announced plans to continue our expansion into

Saratoga County through the opening of a financial services center in the Town of Malta. Although asset quality has weakened, we have increased our capital and allowance for loan loss reserves over the last couple of years, continued to generate earnings during one of the worst recessions in modern times and recently declared our 110th consecutive quarterly dividend." On July 30, 2010, the Company reported its second quarter and six-month earnings.

About Palisades Federal Credit Union Headquartered in Pearl River, N.Y., Palisades Federal Credit Union (www.palisadesfcu.org), with over \$165 Million in assets, is the largest Rockland County based credit union. Palisades Federal Credit Union operates 3 branches and members have access to over 35 ATMs within Rockland County. Palisades provides full service banking products and surcharge-free access to over 37,000 ATMs and over 4,000 offices nationwide to anyone who lives, works, studies, or worships in Rockland County.

Healthcare

Back-to-school physical: 3 questions to ask your child's doctor

You help your child stay physically active. You set a good example by serving and eating nutritious foods. And you make sure there are healthy lifestyle choices at home and at school. But even as the quarterback for your child's health, you still need some coaching. By talking with your child's doctor, you can make an age-appropriate plan that's a perfect fit for your child.

As the school year begins and you make the annual visit to the pediatrician, here are three simple questions to ask from the Alliance for a Healthier Generation. Founded by the American Heart Association and the William J. Clinton Foundation, the Alliance for a Healthier Generation is focused on reducing the prevalence of childhood obesity by 2015.

How is my child's weight?

Does your child need to lose weight, gain weight or maintain his or her current weight? Some kids will grow into their weight, and others may need to shed a few pounds.

What is my child's BMI?

Body Mass Index is a number that predicts risk of disease by comparing a child's weight to his or her height. Ask your child's healthcare provider to measure BMI and educate yourself on what the number means.

How often should we visit?

Ask about follow-up appointments and more tests, as necessary. And find out how often your healthcare provider wants to measure your child's BMI. By asking these three questions, you can be sure to keep them on a consistent path to a healthy lifestyle. A doctor knows how to measure your child's total health—and

can evaluate your child compared to other kids in his or her age group.

Interested in learning more tips for working with your child's doctor? Visit www.HealthierGeneration.org and find



out how the Alliance for a Healthier Generation is teaming with national medical associations, leading insurers and employers to offer comprehensive health benefits to children and families for the prevention and treatment of childhood obesity.

About the Alliance for a Healthier Generation

The Alliance for a Healthier Generation works to address one of the nation's leading public health threats – childhood obe-

sity. The goal of the Alliance is to reduce the prevalence of childhood obesity by 2015, and to empower kids nationwide to make healthy lifestyle choices. Founded in 2005 by the American Heart Association and William J. Clinton

Foundation, the Alliance works to positively affect the places that can make a difference to a child's health: homes, schools, doctor's offices and communities. For more information please visit: HealthierGeneration.org.

Green cleaning methods can reduce spread of disease

New York State Office of General Services (OGS) has created a free online training course to teach schools and other public institutions about green cleaning methods that can help reduce the spread of communicable diseases. The course is free and can be accessed through a simple registration process on the New York State Green Cleaning website at <https://greencleaning.ny.gov>.

"Over the last several years, the flu has had a major impact on school attendance," Commissioner John C. Egan said. "This online training course can help schools learn effective ways to reduce the spread of the flu without using potentially harmful chemicals and lower the number of classroom days lost due to illness of students and staff."

Developed in conjunction with the New York State Department of Health (DOH), the course is the latest in a series of online tutorials designed to help reduce the use of potentially toxic chemicals in institutional settings. The free courses were created in response to the New York State Green Cleaning Law, which mandates the use of environmentally sensitive (green) cleaning products in all New York State's public and non-public elementary and secondary schools.

"Keeping public areas clean can help prevent exposure to harmful germs and is an important step in preventing the transmission of communicable diseases like influenza," said State Health Commissioner Richard F. Daines, M.D.

"We are pleased to partner with the Office of General Services and other State agencies to provide online training to staff at schools and other public institutions on how green cleaning practices can contribute to reducing the spread of contagious diseases."

"The State Education Department is pleased to partner with OGS, DOH, DEC, and Labor to improve the indoor environment of school facilities. Healthier learning environments will reduce absenteeism, allowing students additional time to pursue their studies," said David Steiner, New York State Education Commissioner. "Professional development for school maintenance staff will allow today's safe and effective cleaning products to be used in an effective manner to protect the health of students and staff."

There are now a total of eight green cleaning tutorials available online ranging from green cleaning basics, to floor and carpet cleaning, to restroom cleaning. The courses provide schools and state agencies with information, resources, and tools to plan and implement a comprehensive green cleaning program customized to their community and site-specific needs. Studies show that when schools adopt green cleaning practices, children's exposure to harmful cleaning chemicals and substances is reduced. Green cleaning, when practiced by more and more school and government facilities will also make a significant difference for the environment.



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