

BUSINESS JOURNAL

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Green Concierge program comes to the Catskills

BY THERESA KEEGAN

The Catskills may not be the rainforest, but eco-tourism could take hold in the region if a new "Green Concierge" effort is successful.

"We're going to provide the lodging facility customer with actual verification of the green practices of where they're staying," says Evadne Giannini, coordinator of the project. To make area lodging facilities more environmentally sensitive.

Letters went out this week offering 50 lodging sites within the Catskill Watershed jurisdiction the opportunity to become a fully certified environmentally-sustainable facility. The remaining 100 lodging facilities within the five-county jurisdiction are all being given an opportunity to have an environmental analysis of their practices conducted.

"All the facilities will be provided with technical services of some kind," said Giannini, ranging from an assessment of water consumption on the site, to the full-blown certification effort. The program is voluntary. "In general it has been incredibly positive - people have been very welcoming to have assistance."

In addition to helping the environment, the assessments hit closer to home for the owners of hotels, motels, B&Bs, campgrounds and rental condominiums - the actions result in reduced operating costs.

"It truly is for enhancing business profitability," says Giannini.

The two-year concierge program is funded through a \$74,000 grant from New York State's Empire State Development Corp., along with \$50,000 from the Catskill Watershed Corporation's Catskill Fund for the Future.

"We had to do a selection process for this (the certification program) and because there's an investment made by CWC and Empire State Development Corp., we wanted to work with people who were both willing and able to see this through." In addition, the program needed a representative group that reflected the interests of the five counties.

The Green Concierge program focuses primarily on reducing impacts in four areas: waste, energy, water and chemical usage.

The waste program focuses not just on reduced consumption, but also encourages an increased recycling program. Earlier this year there was a "soft goods" collection program, where the concierge program took the towels and bedding that was being thrown out at 123 hotels and diverted them to secondary use. Traditionally, lodging sites replace about one-third of their towels, sheets and beddings every year.

"It's a labor intensive effort," says Giannini.

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Leo Pucklis, Soft Goods Project Coordinator

Are we headed for a 'double-dip' recession? Survey says....yes

Almost two in three Americans (65 percent) say a double-dip recession — defined as a recession followed by a short-lived recovery, followed by another recession — is now likely to happen. Among those who expect a double-dip recession, nearly half (44 percent) fear it will be worse than the first one, with 21 percent worried it will be "much more severe." Just 24 percent think the second recession will be less severe.

These findings come from a recently conducted survey of 1,043 Americans by the polling firm StrategyOne,

a Daniel J. Edelman company.

As they are bracing for a second downturn, Americans are certainly not holding their breath for a full recovery coming anytime

soon. Just 5 percent think there will be a full economic recovery by the end of this year, and only another 21 percent see recovery taking place by the end of 2011.

Half of all Americans polled (50 percent) see a recovery not coming until sometime after the end of 2011, and about a quarter (23 percent) doubt our economy will ever fully recover.

But beyond feelings about where the economy is today and where it is heading next, fundamental doubts and concerns are being raised about America. The country is split on whether

America's best days lie ahead of us or behind. A slim majority, 52 percent, say they are ahead of us, while 48 percent say they are behind us.

continued on page 8



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HVBJ Business Briefing
Monday-Friday
6:13am, 7:13am, 8:13am
AM 920, AM 1260 and
AM 1420

NYS Power Authority approves transmission line to NYC

The New York State Public Service Commission has approved the New York portion of an approximately seven mile 345 kV transmission line from New Jersey to midtown Manhattan.

"This transmission line will improve the reliability and security of the transmission system and would provide access to new markets for the purchase of energy and capacity," said Commission Chairman Garry Brown.

In March 2005, the New York Power Authority (NYPA) issued a request for proposals for up to 500 MW of electric capacity and energy for its governmental customers. Hudson Transmission Partners, LLC (HTP) was the winning bidder.

On January 15, 2008, HTP filed, pursuant to Public Service Law (PSL) Article

VII, an application for a certificate of environmental compatibility and public need for an electric transmission facility. HTP proposed to build and operate a 345 kV electric transmission link between midtown Manhattan and the neighboring regional electric system located in Pennsylvania, New Jersey and Maryland, also known as PJM.

At the Bergen Substation in Ridgefield, New Jersey, HTP proposes to interconnect with the PJM regional electric network. It would run a 230 kV underground cable 1,760 feet from the substation to a converter station where the alternating current would be converted first to direct current and back to alternating current at 345 kV. From there, HTP will install about 14,458 feet of underground cable in New Jersey

streets and railroad rights-of-way to a transition vault in Edgewater, New Jersey where the cable will be spliced into a submarine cable running about 20,120 feet in the bed of the Hudson River to a transition vault located under the road on West 52nd Street in Manhattan. There the cable will be spliced to about 1,125 feet of electric cable located in conduits on West 52nd Street and 12th Avenue going south to the 12th Avenue entrance of Consolidated Edison's West 49th Street Substation where the transmission facility terminates.

The portion of the transmission facility on land will be constructed using conventional urban street trenching methods. The portion located in the Hudson River will be installed using jet plowing. The transitions from land to river will be made using hor-

izontal directional drilling. The transmission facility will initially provide 320 MW of firm capacity from the PJM region to midtown Manhattan; if additional investments are made to upgrade PJM facilities, the project will be able to provide 660 MW of firm capacity. NYPA expects to enter into a contract with HTP to purchase firm transmission capacity.

The Commission's decision was based on the fact that the HTP project would connect to and provide numerous benefits to New York City, one of the country's largest transmission-constrained load pockets. Increasing the amount of power that can be imported into New York City is an appropriate long-term goal, given the fact that energy imports are limited due to the constraints that separate the New York City electric system from the rest of the grid.

The Commission's decision, when issued, may be obtained by going to the Commission Documents section of the Commission's Web site at www.dps.state.ny.us and entering Case Number 08-T-0034 in the input box labeled "Search for Case/Matter Number." Many libraries offer free Internet access. Commission orders may also be obtained from the Commission's Files Office, 14th floor, Three Empire State Plaza, Albany, NY 12223 (518-474-2500).



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Construction advocacy group awards \$18,000 for college scholarships to six local residents

A leading non-profit advocacy group that works to improve construction industry activities in the region awarded six college scholarships at an awards luncheon recently. Each student received a \$3,000 grant for undergraduate studies, announced Vincent Colletti, chairman of the organization, the Construction Advancement Institute.

The CAI developed this program to encourage students to pursue careers in public works and civil construction, to strengthen the depth of the workforce of the future, Mr. Colletti explained. "The construction industry has always been dependent upon new blood joining the workforce, with new ideas, enthusiasm and vision. We want to continue that tradition and encourage that process which will benefit public works as well as private-sector construction and building."

The winners of the 2010 CAI Scholarships are:

Molly Rooney, 18, of Patchogue, NY, who will attend Binghamton University in Binghamton, NY. Ms. Rooney plans to pursue a degree in Engineering. Ms. Rooney is the niece of Howard Roland of E. W. Howell, a general contractor and construction management firm on Long Island;

Joseph Piazza, 19, of South Salem, NY, who will attend Ithaca College in Ithaca, NY. Mr. Piazza plans to pursue a degree in Engineering and is the son of Nick Piazza of Piazza Brothers, Inc., a general contracting company based in Valhalla, NY in

Westchester;

Justin Lundy, 18, of Wallkill, NY, who will attend Boston University in Boston. Mr. Lundy plans to pursue a degree in Engineering. He is the son of Michael Lundy of the Carpenters Local Union 11 of Hawthorne, NY. L.U. 11 members primarily serve the building and construction market in Westchester and Putnam counties;

Eric Lorenz, 18, of Briarcliff Manor, NY will attend the Johns Hopkins University in Baltimore, MD. Mr. Lorenz plans to pursue a degree in Biochemical Engineering & Applied Mathematics. He is the son of Joseph Lorenz of the Carpenters Local Union 11 of Hawthorne, NY, which serves the building and construction market in Westchester and

Putnam counties;

Lia Ferri, 21, of Cortlandt Manor, NY will be a junior at Quinnipiac University in Hamden, CT. Ms. Ferri is continuing to pursue her degree in Bachelor of Arts in Mathematics with a minor in economics. Ms. Ferri is the daughter of Angelo Ferri of Rok-Built Construction Inc. of Yorktown Heights in Westchester;

Danielle Ferri, 18, of Cortlandt Manor, NY, will attend Villanova University near Philadelphia. Ms. Ferri plans to pursue a degree in Mathematics. Ms. Ferri is the daughter of Angelo Ferri of Rok-Built Construction Inc. of Yorktown Heights in Westchester.

To be eligible for college scholarship consideration, students must be closely related to someone who is an employee of

a company that contributes to the Construction Industry Advancement of Westchester & the Mid-Hudson Region, or be a child of a union member that participates in the Industry Advancement Program. These organizations represent more than 125 companies and more than 15,000 workers who are employees of companies or members of Carpenters Local 11 of Hawthorne, NY, Operating Engineers Local No. 137 of Briarcliff Manor, NY, Laborers Local 235 of Elmsford, NY and Bricklayers Local No. 5 of Newburgh, NY.

For more information about the Construction Advancement Institute Scholarship program, contact Laurel Brunelle at (914) 631-6070 or visit the CAI's website at www.caiwestchester.org.

The School of Business at New Paltz seeks nominations for its 2011 Hall of Fame

The School of Business at SUNY New Paltz is seeking nominations for its 2011 Hall of Fame. This is the School's 10th Anniversary. This academic year, the school will induct its tenth group of individuals into the School of Business Hall of Fame. The categories are: Business Person of the Year; Alumnus(a) of the Year; Student Leader of the Year; and Dean's Award of Excellence.

To learn more about the Hall of Fame, view past inductees and to nominate a candidate, visit http://www.newpaltz.edu/schoolofbusiness/about_halloffame.html. Submit your nominations online or contact School of Business Dean Hadi Salavitarbar at (845) 257-2930 for a nomination form.

The School of Business recognizes, rewards and encourages achievements of its alumni and students, as well as notable business people. Toward this end, the Hall of Fame was established in 2001 to acknowledge the accomplishments of those who have made significant contributions to their respective business professions. The school encourages nominations of those individuals who have made an impact on the educational activities of the School of Business, although that is a required criterion only for nominations for the Dean's Award of Excellence.

The deadline for nominations is Oct. 4, 2010.

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NYS Parks Department announces applications are available for Recreational Trails Program grants

New York State Parks, Recreation and Historic Preservation has applications available for grants through the federally funded Recreational Trails Program.

Municipalities, not-for-profits, state and federal agencies, Indian tribal governments and other public agencies can apply for the Recreation Trails Program funds, which are provided by the Federal Highway Administration and administered by State Parks. Eligible projects include those involving the acquisition, new development, renovation or maintenance of public trails or trail-related facilities.

Applications will be accepted from September 15 through November 5, 2010. Grant awards range from \$5,000 to \$200,000 per project and recipients must provide at least a 20 percent match to the awards.

The agency will hold a series of workshops to answer questions about the grant application process. The schedule is as follows:

October 5, 2010

1:00 – 3:00

Allegany Region

Allegany State Park

Red House Administration Building, 2nd floor Commission Room

October 6, 2010

10:00 – 12:00

Finger Lakes Region

Sampson State Park

6096 Route 96A

Romulus, NY

10:00 – 12:00

Saratoga Capital District Region

Gideon Putnam Room

Administration Building, 1st floor

Saratoga Spa State Park, NY

October 7, 2010

1:00 – 3:00

Central Region

Chittenango Landing Canal Boat Museum

7010 Lakeport Rd

Chittenango, NY

October 8, 2010

1:00 – 3:00

Thousand Islands Region

Dulles State Office Building – 11th floor

317 Washington Street

Watertown, NY

October 12, 2010

1:00 – 3:00

Long Island Region

Long Island State Parks Regional Headquarters

West Babylon, NY

Exit 37N off Southern State Parkway

October 13, 2010

10:00 – 12:00

Palisades and Taconic Regions

Taconic Regional Office

9 Old Post Road

Staatsburg, NY

1:00 – 3:00

Genesee and Niagara Regions

Genesee County Forest/Park Interpretive Nature Center

11095 Bethany Center Road

East Bethany, NY 14054

Complete program information, contact information, selection criteria, workshop schedules and applications are available on OPRHP's Grants website,

<http://www.nysparks.state.ny.us/grants/> or contact:

Bureau of Grants Management
New York State Office of Parks, Recreation and Historic Preservation
The Governor Nelson A. Rockefeller Empire State Plaza

Agency Building 1, 16th Floor, Albany NY 12238

Phone: (518) 474-0427 Fax: (518) 486-7377

Local residents' group sponsors forum in Haverstraw

RenewHaverstraw is sponsoring A Public Forum – Who Benefits from the Proposed Desalination Plant, on September 21, 2010 to educate residents and open a dialogue about the Desalination Plant proposed by United Water, a subsidiary of French Corporation Suez Environnement.

The proposed plant will have a major impact on residents. This Public Forum is an opportunity for anyone who uses Municipal water, whether they are residents, voters, taxpayers or business owners, to learn about the proposed plant and its projected impact. The Forum speakers will include Howard Philips, Haverstraw Town Supervisor, Bob Dillon of the Rockland Water Coalition, and a summary of the US Geological Survey's 5-year scientific study of Rockland's water supply.

United Water feels that new water supply sources will become necessary to meet future water needs, while opponents of the desalination plant like the Rockland Water Coalition feel that there are better alternatives available. There will be an opportunity for questions and discussion of the pros and cons of United Water's Haverstraw Water Project including projected environmental impact, water rate increases, future water needs, tax increases, and tax income. A Public Forum – Who Benefits from the Proposed Desalination Plant will be held on Tuesday September 21, 2010 at 7:30 pm at the Harbors at Haverstraw Social Hall located in Haverstraw Village, 1000 Round Pointe Dr. (Harbors Cafe Building). Residents should RSVP by calling (845) 429-1894.

Barbara Klassen recipient of Ulster County YWCA's Tribute to Women

Barbara Klassen, Executive Director of the Benedictine Health Foundation, has been selected as a recipient of the Ulster County YWCA's "Tribute to Women" award for her work in healthcare fundraising and administration.



Klassen began her career in the not-for-profit healthcare field with the American Diabetes Association, New York Upstate Affiliate where she managed program and fundraising activities for a 15 county region including Ulster and Dutchess Counties. Since moving to Ulster County in 1995, she has worked and volunteered for agencies including the Gateway Community Industries Foundation, the SUNY New Paltz Foundation, the Juvenile Diabetes Research Foundation, and the Association of Fundraising Professionals (AFP). She is a member of the AFP and the Association of Healthcare Philanthropy.

The "Tribute to Women" will honor 13 women for their achievements and contributions to Ulster County. The event will be held on Friday, October 15, 2010 at Wiltwyck Golf Club. For further information, contact the YWCA at 338-6844, ext. 102.

Federal funding approved to defray state health insurance costs

New York State and the local governments that participate in the New York State Health Insurance Program (NYSHIP) expect to receive \$346 million over the next two years to subsidize the cost of providing health insurance for early retirees, the State Department of Civil Service announced today.

The U.S. Department of Health and Human Services has also announced approval of similar applications from 155 private and other employers in New York State (<http://www.healthcare.gov/law/provisions/retirement/states/ny.html>).

The funding is made available to both public and private employers under the federal health care reform legislation to encourage them to maintain insurance coverage for those retirees aged 55-64 who are not old enough to qualify for Medicare benefits. NYSHIP's application was made on behalf of New York State and the local governments and other governmental jurisdictions that participate in NYSHIP. The Department of Civil Service administers NYSHIP.

"We will immediately apply the reimbursement funding to lowering NYSHIP premiums for all participants," said Civil Service Commissioner Nancy Groenwegen.

She said the NYSHIP application was submitted in July within two days of the announcement by the U.S. Department of Health and Human Services that applications were being accepted. As one of the nation's largest employer-based health benefit programs, it was essential that NYSHIP be well-positioned to receive its fair share of the Early Retiree Reinsurance Program (ERRP) funding authorized under the recently passed Patient Protection and Affordable Care Act (PPACA), she said.

Consistent with the requirements of the PPACA, funds received will be applied to reduce the premiums paid by all participating employers including 154 school districts, 11 county governments and 196

municipalities. Individual employees and retirees who contribute will also benefit from lower premiums.

Commissioner Groenwegen said, "By submitting an application as the sponsor of a multi-employer plan, NYSHIP has enabled participating jurisdictions to take advantage of ERRP funding without the necessity to submit a separate application and make a separate claim for reimbursement. This is just one of the many advantages NYSHIP offers local government participants."

ERRP is intended to encourage employers to continue to provide coverage to "early retirees" who generally are the most expensive group for employees to cover. The program, which continues until

January 1, 2014, will reimburse employer plans for 80% of the cost of claims over \$15,000 and less than \$90,000 incurred by each early retiree or dependent. NYSHIP currently covers 82,496 such individuals.

"ERRP will help the Department to mitigate the ever-increasing cost of providing health benefits to retired public employees. It's among the first benefits to flow from the recently passed health care reform legislation," said Commissioner Groenwegen.

NYSHIP covers more than 1.1 million individuals including active and retired employees of the State and participating governmental subdivisions and their eligible dependents.



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NYS expands quarantine for Emerald Ash Borer

New York State Agriculture Commissioner Patrick Hooker and Department of Environmental Conservation (DEC) Commissioner Pete Grannis has added 16 counties to existing state quarantines that restrict the movement of ash trees, ash products, and firewood from all wood species to limit the potential spread of the invasive Emerald Ash Borer (EAB). The quarantines are in response to new findings of EAB in the State.

"It is quickly becoming evident that the Emerald Ash Borer, which was first detected in New York State last year, is more widespread than originally hoped," said Commissioner Hooker. "It is no sur-

prise that we are finding this pest in other counties, but it is our intent to try and slow the human spread of this pest by expanding the quarantine area and regulating the movement of firewood and ash wood and nursery products in those areas. We look to our fellow New Yorkers to assist in this

effort and follow the quarantine orders in the respective areas."



"The movement of untreated firewood and other wood products is a direct pathway by which EAB and other invasive species are able to infect new regions," Commissioner Grannis said. "Quarantines are one of the tools New York is using to prevent the spread of EAB from the areas where the insect's presence has been confirmed. When used in combination with other tools, such as our statewide regulations restricting the movement of firewood, we hope to slow the spread of EAB to save as many ash trees as possible, for as long as possible."

The Emerald Ash Borer has now been confirmed in seven counties in New York: Cattaraugus, Genesee, Greene, Livingston, Monroe, Steuben and Ulster. The expanded quarantine includes the counties where EAB has been confirmed and eleven others that are adjacent to confirmed detections both in New York, Pennsylvania and Canada, including: Allegany, Chautauqua, Chemung, Erie, Niagara, Ontario, Orleans, Schuyler, Wayne, Wyoming and Yates.

The quarantines restrict the intrastate movement of the EAB insect itself, nursery ash, green lumber and any other ash tree material, including logs, stumps, roots and branches, and wood products within and beyond, as well as into and through the quarantine areas. Because it is difficult to distinguish between species of firewood, all firewood and wood chips and bark mulch are covered by the quarantine. The U.S. Department of Agriculture's Animal Plant Health Inspection Service (APHIS) is expected to issue a parallel quarantine for interstate movement in the near future. State Agriculture and Markets' quarantine goes into effect immediately; DEC's quarantine goes into effect on the tenth day after being filed with the clerks of quarantined counties (approximately September 18).

EAB is a small but destructive beetle that infests and kills North American ash tree species, including green, white, black, and blue ash. The first detection of EAB in New York was in the Town of Randolph, Cattaraugus County in June 2009. Subsequent infestations have been confirmed this summer in six other counties. In addition to New York, the beetle has also been found in Illinois, Indiana, Iowa, Kentucky, Maryland, Michigan, Minnesota, Missouri, Ohio, Pennsylvania, Tennessee, Virginia, West Virginia, and Wisconsin.

New York has more than 900 million ash trees, representing about seven percent of all trees in the State. Ash is important in the manufacture of baseball bats and serves as a common shade tree in many communities.

To help monitor for EAB, watch for signs of infestation in ash trees. Adult beetles leave distinctive D-shaped exit holes in the outer bark of the branches and the trunk. Other signs of infestation include tree canopy dieback, yellowing, extensive sprouting from the roots and trunk (called "epicormic shoots"). Infested trees may also exhibit woodpecker damage from larvae extraction. If it is suspected that an ash tree could be infested by EAB, go to <http://www.stopthebeetle.info/> or call 1-866-322-4512.

For more information, visit the following web pages: www.aphis.usda.gov/plant_health/plant_pest_info/emerald_ash_b/index.shtml <http://www.agmkt.state.ny.us/CAPS/pdf/Emerald%20Ash%20Borer%20Poster.pdf>

<http://www.dec.ny.gov/animals/7253.html>

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SUNY Orange Foundation presents leadership awards

A local medical center, a National Guard unit and a longtime professor will each be recognized for their contributions to the areas of business, community and education within the Hudson Valley when the SUNY Orange Foundation presents its annual Leadership Awards at 7 p.m., Tuesday, Sept. 21 in Orange Hall Theatre on the College's Middletown campus. SUNY Orange President Dr. William Richards—along with Nicholas Illobre (Class of 1971), chair of the SUNY Orange Foundation, and Derrick Wynkoop, chair of the Foundation's Leadership Awards committee—will host the event. Award medals will be presented to Orange Regional Medical Center (Leadership in Business), 105th Airlift Wing of the New York Air National Guard (Leadership in Community), and Christine Godwin (Leadership in Education). David S. MacFarland, a 1970 SUNY Orange graduate and president of Riverside Bank, will receive the Alumni Leadership Award. This year's Leadership Awards ceremony marks the fifth year in which the College has celebrated the achievements and contributions of local individuals, businesses and organizations.

As the largest private employer in Orange County, Orange Regional Medical Center employs approximately 2,500 healthcare professionals, including a medical staff that numbers nearly 600 providers and is growing steadily. Orange Regional is a non-profit organization consisting of two hospitals, the Arden Hill campus in Goshen and the Horton campus in Middletown.

The two campuses accommodate a variety of healthcare services and centers of excellence including the Peter Frommer, M.D. Heart Center, the Rowley Family Birthing Center, the Tucker Center for Cancer Care, and a Bone and Joint Center for advanced orthopedic and spine surgery. Additionally, Orange Regional offers inpatient mental health services and the latest in robotic surgery technology. Orange Regional also offers six outpatient facilities that provide outpatient surgical and diagnostic imaging services, radiation oncology, a breast cancer center, diabetes treatment, physical and speech rehabilitation, chemical dependency and substance abuse assistance, and community education.

Orange Regional supports the pursuit of higher education and is a longtime partner with SUNY Orange, hosting more than 100 of the College's nursing interns each semester. The hospital also provides educational opportunities to SUNY Orange students seeking degrees or certificates in phlebotomy; medical, biological and information technology; and alcohol and substance abuse. Each year, Orange Regional also welcomes approximately 15 interns per semester to its Diagnostic Imaging Department.

The 105th Airlift Wing, located at Stewart Airport, has more than 1,400 assigned personnel in over 90 career fields. The 105th is a component of the Air National Guard and serves dual missions: when federally activated, its personnel respond to the nation's needs as a fully trained reserve for the United States Air Force; and the Wing remains ready to respond to the needs of New York when called upon by the state government.

In addition to fulfilling their military mission, personnel from the 105th Airlift Wing have committed themselves to supporting the communities in which they live. Stewart Air Guard and Marine Reservists have donated nearly 6,000

pints of blood since July 1997. The 105th Chapter of Tuskegee Airmen Inc. has generated more than \$100,000 in scholarship awards and the Wing is home to Troop 105, a Boy Scouts troop for children with special needs.

The 105th holds its own Young Champions Ceremony each year for disabled children and young adults, and offers C-5A tours—from April through October—for local community organizations. The Stewart Military Affairs Council unites local government, business, civic groups and organizational leaders in support of the Stewart Air National Guard Base.

For Godwin, teaching and learning have

been lifelong pursuits, and she spent 37 years imparting those same values to her students as a full-time faculty member and administrator at SUNY Orange. Godwin was a member of the College's English Department faculty from 1969 through 2006, and presently holds the title of Professor Emeritus.

Much of Godwin's work has immersed her in the "power of the word," from her involvement in the award-winning Writing Consultancy Project, a writing-across-the-curriculum program now in its 20th year, to her development of "Finding Our Voices", the popular series of college and community programs. She also created a variety of writing courses, including

Technical Writing, Writing For Nurses, Children's Literature and Applied Writing Workshop. She also developed and taught the College's first online and web-enhanced English courses.

Godwin also served as a college communications consultant creating courses for area business, industry, health and government, and volunteered her expertise to a host of outreach initiatives in cooperation with local libraries. She serves on the Steering Committee and is an instructor in the ENCORE program, SUNY Orange's academic program for lifelong senior learners. She remains active with ENCORE by coordinating day

continued on page 11


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Opinion

Gold may drop if political winds change

Gold recently hit a high of over \$1,250 an ounce. Gold advertisers and gold investment newsletters continue touting their wares as though gold only goes up in value. Commercials are promising cash for gold, and people who normally don't concern themselves with investments are asking if they should buy gold. But now may not be the best time to buy gold.

Gold tends to maintain its value. It doesn't go up; it doesn't go down. It just holds its purchasing power and keeps pace with inflation. On average it stays constant, but only on average. In the short term, gold fluctuates wildly, at times even more than the stock market.

In January 1980, gold reached its high of \$850 an ounce on the expectation of rampant inflation. But such inflation did not follow the doomsday predictions of straight-line projections. In fact, gold prices reversed and began dropping as chairman of the Federal Reserve Paul Volcker took action to strengthen the dollar and broke the back of inflation.

Under a sounder monetary policy, gold continued to drop from \$850 in 1980 all the way down to \$260 in 2001. It lost 69 percent of its value over a 21-year period for a consistent annualized loss of 5.5 percent. It didn't return to \$850 until 2008, 28 years later. You can't afford nearly three decades of no return while inflation eats away your buying power.

That \$850 in 1980 had the same buying power as \$2,249 in today's dollars. Gold trading at \$850 an ounce then was like gold trading at \$1,000 more than its current price. Those people who purchased gold in 1980 have lost over half their buying power during a 30-year investment.

Had they invested \$850 in the S&P 500, their investment would have grown not

merely to \$1,250 but to \$17,261. Which investment would you rather have chosen in 1980: gold that is up 47 percent while inflation has been up 166 percent or the S&P 500 that is up 1,931 percent and averaging 10.8 percent a year?

In his book "Stocks for the Long Run," Jeremy Siegel analyzes investments over the past 200 years. Gold typically just maintains its value over time. If you bought a dollar's worth of gold 200 years ago, after adjusting for inflation it would be worth about a dollar today. Because of inflation, a dollar today would only have had the buying power of about 7 cents back then! However, the stock market, on average, has been appreciating about 6.5 percent above inflation.

Inflation has been running at about 4.5 percent and equities have been averaging 10.8 percent over the last 30 years. You need to exceed inflation to grow the purchasing power of your portfolio and fund a long and successful retirement. Holding gold may help you sleep well tonight, but you won't eat well 10 years from now.

Although gold generally holds its purchasing value, it can fluctuate wildly based on other factors. The price of gold generally rises with expectations of inflation or worries about economic or political security. The recent appreciation of gold stems from an expectation that prolific and wanton spending by the federal government will excessively devalue the dollar and run up deficits that will lead to a catastrophic financial meltdown as well as worries that Iranian president Ahmadinejad is determined to nuke Israel and America.

Perhaps such dire predictions are correct and we are headed to Armageddon. If so, gold should not be your first purchase.

MAROTTA ON MONEY

BY DAVID JOHN MAROTTA

First you should stock a year's supply of food. Then buy a gun to protect it. Only after you've purchased plenty of seed corn should you think about buying gold. Even then I would think that gold isn't a liquid asset at the end of the world as we know it. At that point a loaf of bread will buy a bag of gold. If you want liquid assets in such a catastrophic situation, try buying cases of Jack Daniels. It is cheaper, keeps just as well and will fetch more in trading value.

Perhaps we are rushing toward the meltdown of society as we know it. But perhaps not.

As strongly as I believe in the foolishness of government-created solutions to solve government-created crises, I believe even more strongly in the fickleness of the American voter. Who would have thought a Republican would be elected to Ted Kennedy's Senate seat?

Perhaps the pendulum is swinging back and reckless governmental socialism and spending will be repudiated in the midterm elections. If that happens, all the dire expectations that worried individualists have priced into the gold market will evaporate along with some of the value of gold investments.

We don't recommend holding more than 3 percent to 5 percent of your net worth in gold coins. You don't need any Eagles or Krugerrands to reach your financial objectives. Hard asset stocks do better than simply buying the underlying commodities. Holding diversified foreign equities protects against government

monetary folly and would have protected even the citizens of Zimbabwe. Emphasizing those countries with a sound monetary policy is even better.

Having said all that, holding a few gold coins has had its benefits historically.

Some of our clients are old enough to remember Franklin D. Roosevelt's Executive Order 6102 in 1933 that restricted gold ownership. Owning gold was illegal until the early 1970s when Richard Nixon abandoned the gold standard for our currency and Gerald Ford signed a bill that legalized private ownership of gold.

Having gold during World War II was the only way to get family members safely out of Nazi Germany using bribery. Owning gold coins can provide some flexibility in dark and uncertain political times.

Although holding a small number of gold coins won't jeopardize your financial objectives, be prepared for their value to decline if the world's debt, deficit, socialist tendencies and Armageddon start looking a little less bleak.

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@emarotta.com or Marotta Wealth Management, Inc., One Village Green Circle, Suite 100, Charlottesville, VA 22903-4619.

'Double-dip' recession?

There is however consensus around another point — 71 percent agree that America is fundamentally broken and not working.

"The American public — characteristically optimistic and resilient — is looking around and seeing more and more dark storm clouds approaching on the horizon," said Bradley Honan, senior vice president of StrategyOne. "Not only has confidence in the economy been severely undermined, there are now real, significant doubts emerging about our country.

The clearest implication is that going forward, consumers are expected to be a lot more frugal. With consumers accounting for nearly two-thirds of economic activity in the country, this is indeed a worrisome trend.

Facing a scary and uncertain financial future, Americans are watching their wallets:

- 41 percent are planning to cut back on their spending over the next 3-4 months, compared with 8 percent who plan to increase it.

- 35 percent say they will plan to cut back their online spending over the next to 3-4 months, compared with 12 percent who plan to increase it.

- 79 percent say they are planning to spend less money for Christmas this year.

continued from page 1

- 87 percent say they do not plan to make a big-ticket purchase (such as a house or car) in the next 3-4 months.

- 49 percent have already delayed making a big-ticket purchase during the past few months.

- 26 percent of Americans don't expect their personal finances to fully recover from the downturn until after 2011, and just as many (26 percent) think their personal finances won't ever fully recover.

"As we enter the 34th month since the 'Great Recession' began, we see the mind-set of consumers turning even more cautious and conservative than what we have seen previously," said Honan. "The consumer economic engine which drives our growth is either stalled or stuck in first gear. Until consumers feel more confident and are willing to spend more freely, growth will likely be anemic at best."

Survey Methodology:

StrategyOne conducted 1,043 online interviews among a representative sampling of Americans between August 20 and 23, 2010. The margin of sampling error at the 95 percent level of confidence is = +/- 3.03 percent overall and larger for subgroups. Statistical weights were designed from the United States Census Bureau statistics.

Green Concierge program

continued from page 1

"But there are organizations throughout our area that can take these items." Green Concierge distributed the soft goods to a variety of sites, including homeless shelters, battered women's shelters, In-Flight, a program that helps people who must suddenly flee their homes because of fires or other disasters and animal shelters.

"We got them to people who can utilize them again."

The energy reduction program expects a 55 percent reduction in energy use by encouraging changing to more energy-efficient bulbs, as well as educating lodging owners about the impacts of using things such as sensors to turn off lights when rooms are not in use.

Water use can be reduced 30 percent just by successfully implementing a reduced towel-washing program, and runoff will be cleaner with less chemicals being used on site.

"The standard cleaning practice for a long time has been bleach in the toilets and ammonia on the mirrors," said Giannini. "There are alternatives to that and that's a practice we're looking to assist with, helping the facilities to really learn and understand what is a better chemical to be using. We're not chemists, but we do know about products that have been third-party certified that are better."

Spreading knowledge about better practices in the lodging facilities is a way to streamline environmental practices, which, in addition to reducing operating costs, ultimately makes guests more comfortable, said Giannini.

"People no longer check their environmental values when they leave their door, whether it's recycling, or turning off lights," she says. "When they come to a place to visit, they want to see those same values being used."

Express Yourself!
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Opinion

Share favorite summer memories with a personal website

A summer of family outings, festivals, vacations and cookouts is almost over. Many of us have taken photos or home videos of our summer escapades, and while emailing them is a simple solution for sharing, there is another tool you can use that will make you a family superstar: build your own personal website!

Now, if you're thinking "I can't do that, I'm not a tech-type person," rest assured it's much easier than you might think. Building a basic personal website is quite simple with the help of the many free tools available online, a bit of dedication, and proper planning.

Here are some basic steps to follow:

Find your host. A host company will store your website files and make your site appear online. Some hosts also include a personalized domain name as part of their Web package. Be sure to check with your Internet provider to see if this service is included in your monthly service package. For example, Frontier offers website space to all our High-Speed Internet subscribers.

Plan, plan, plan. Follow the carpenter's advice: "measure twice; cut once." You wouldn't build a deck without sketching a plan first, and the same rule applies here. Consider what you like about your most favorite websites, and then list what you want in yours. Then organize content into logical groups; each group will represent a page within your site. Sketch each section out on paper.

Start building. There are a couple of different ways to go: if you can hand-write HTML code, then you're all set. However, most of us aren't that savvy! Programs called WYSIWYG (What You See Is What You Get) editors come in handy. Most look and act like word-processing programs for

ease of use. There are many free WYSIWYG editors available online, or you can spring for a more robust application like Macromedia Dreamweaver.

Test and go live! You'll need to upload your site to your host. (Hosting companies, or your Internet service provider, can give you these instructions). It's so exciting to see your website come to life. Even when it's live, you can make any tweaks to your site that you want, so don't be afraid to experiment.

Some helpful tips:

Keep the content fresh. To have a robust website that people enjoy, it has to be up-to-date. Share articles you like, post photos, write a blog – it's all up to you to keep it interesting and fun so people keep coming back for more.

Don't be annoying! Make your site stand out, but don't do so by sacrificing aesthetics. That means no flashing text or garish colors, and no text in ALL CAPS. Keep in mind as well that, although you may love the group Foghat, everyone might not share your taste in music, so perhaps keeping the tunes on your stereo is a better idea than playing them in the background on your page.

Keep it secure. Be careful about how much personal information you share on your site. Remember, your site will be available for the entire world to see unless you add some password protection to it. If you want the site to be accessible to all, don't include any personal information such as addresses, phone numbers and the like, especially when children are involved.

At Frontier Peace of Mind, found at www.frontierhelp.com/usertools.cfm, we have handy tips and a step-by-step guide to

Provident holds free family fun day

Provident Bank is inviting the community to a fun-filled day of activities for the family at its Florida branch from 11 a.m. to 3 p.m. on Saturday, October 2.

The Free Family Fun Day will feature free refreshments and giveaways, face-painting and balloon animals for the kids and free coin counting for customers. There will also be fire safety demonstrations by the Florida Fire Department & Rescue Squad and free child fingerprinting courtesy of the Florida Police Department. WTbQ will broadcast live from the branch

from 11 am to 1 pm. Provident is also holding a free raffle where you can win an Apple i-Pod nano and a \$25 iTunes Gift Card. Entry form and details are available at the branch.

Provident's Florida branch, which is located at 7 Edward J. Lempka Drive, offers a full array of banking products for individuals and businesses. The branch offers the convenience of 24-hour ATMs, Saturday hours, three drive-thru banking lanes and ample parking.

Tech Talk

By Kevin McKenzie

building your own page using our High-Speed Internet service. The tools that come with a Frontier High-Speed Internet account make the project simple, with easy-to-follow directions and many templates. All you have to do is get creative!

A family or personal website can be the perfect summertime companion, just like hot dogs, apple pie and ice cream. Have

fun sharing your memories online.

By Kevin McKenzie, Frontier Communications General Manager. If you have any questions about starting a website, or if you have any technology questions in general, feel free to contact Kevin McKenzie from Frontier Communications at Kevin.mckenzie@frontiercorp.com or log on to <http://www.frontier.com/>.

Ken Mahoney



US markets remain choppy

Stocks faced another choppy week as concerns surrounding employment and slow economic growth combined with low trading volume to send indexes lower. For the week, the Dow shed 0.9 percent and the S&P 500 slid 0.7 percent. The Nasdaq managed a scant 0.3 percent gain.

Even as a stellar earnings season draws to a close, strong corporate balance sheets haven't been enough to bolster the faltering optimism of investors. Of the 484 companies in the S&P 500 that have reported so far, 75 percent have beat expectations according to Thompson Reuters (compared with a quarterly average of 62 percent). Despite this silver lining, the S&P 500 has lost about 0.1 percent since the beginning of earnings season on July 12th.

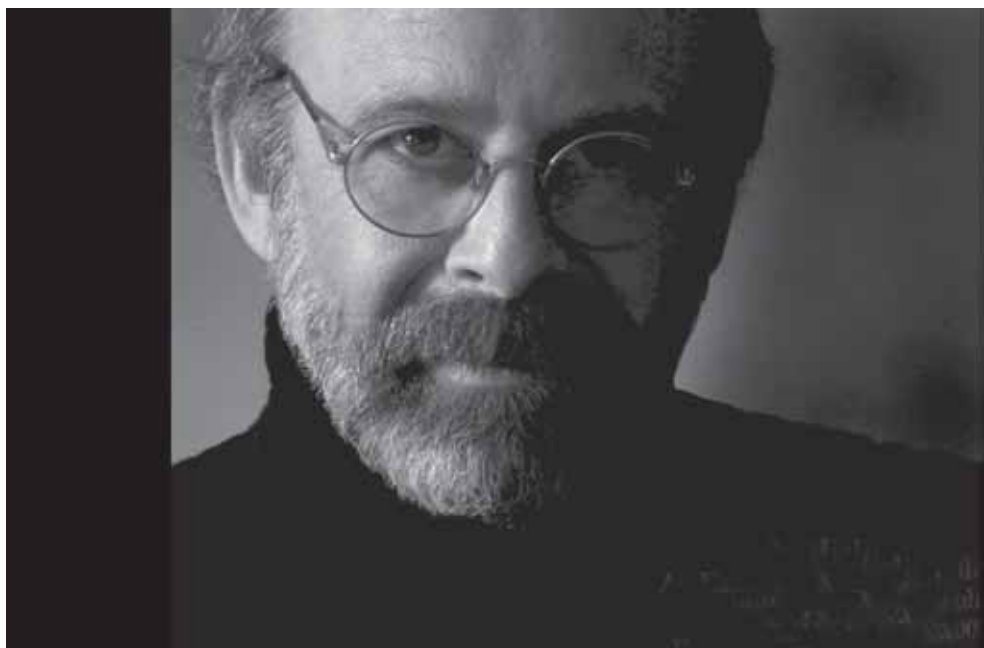
Thursday saw an unexpected jump in the number of first-time filers for unemployment benefits when the Labor Department reported that jobless claims rose to 500,000 in the previous week – the highest level in nine months. When combined with the downward revision to the second-quarter GDP, this spike in unemployment claims was a one-two punch to the gut of investors. Add uncertainty about the future of the Bush tax cuts, the direction of interest rates, and details about how financial regulatory reform

will play out, and investors are a bundle of nerves.

So have all the optimists died? No. In fact, a number of industry insiders still have conviction that things are headed in the right direction – albeit slower than expected. Channing Smith, co-manager of the Capital Advisors Growth Fund commented to MarketWatch on Friday that the backdrop for the market is very attractive because of low interest rates, benign inflation and a good earnings season. James O'Sullivan, chief economist at MF Global, believes the recent weak data is a "mini-cycle within the cycle" and not a double-dip recession. And even Treasury Secretary Timothy F. Geithner said on NBC's "Meet the Press" just a few weeks ago that, "The most likely thing is you see an economy that gradually strengthens over the next year or two."

Like it or not, equity investors seem stuck with a market that is trading more on headlines than on fundamentals. At times like this, it's almost always better to tune out the noise and avoid knee-jerk reactions.

Ken Mahoney is the president of Mahoney Asset Management, 747 Chestnut Ridge Rd, suite 200, Chestnut Ridge, NY, 10977, (845)-371-0101 Phone.



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Newsmakers

Founders of the CEJES Institute honored at SUNY Rockland

SUNY Rockland Community College and a coalition of community groups will honor Dr. Edmund W. Gordon and Dr. Susan G. Gordon for their work and service on behalf of the Rockland community.

The community is invited to honor Dr. Edmund W. Gordon and Dr. Susan G. Gordon of Pomona in recognition of their contributions to the Rockland community. The Gordons are the co-founders of The

CEJES Institute of Pomona, a cultural, educational, and research foundation dedicated to improving the educational and social conditions for all disenfranchised people. The Gordons have advocated for public schools in East Ramapo, encouraged the collaboration of various organizations and nurtured several groups under the umbrella of The CEJES Institute. They were founding members of the Spring Valley NAACP and West Street Day Care Center and have helped sustain organizations such as The Martin Luther King, Jr., Multi-Purpose Center and the African American Historical Society of Rockland County. Dr. Edmund W. Gordon is the Scholar-in-Residence for RCC's Center for Excellence in Teaching & Learning.



Dr. Edmund W. Gordon and Dr. Susan G. Gordon, Co-Founders of The CEJES Institute, will be honored at Rockland Community College on September 26 for their work and service on behalf of the Rockland community.

Historical Society, and RCC Recruitment Specialist, at 845-574-4294, dstilley@sunyrocland.edu, or visit: www.aahsofrockland.org

David Calo joins Goldstein Lieberman & Company

Tax professional David Calo, CPA, has been named to the position of manager at Goldstein Lieberman & Company LLC.

Formerly a senior manager at Weiser, LLP, in Edison, New Jersey, Calo brings to his position over twenty years experience in public accounting. His expertise extends to a variety of industries including manufacturing, wholesale and retail distribution as well as service and non-profit entities. He also excels in the array of technological skills required for research, accounting applications and presentation purposes.



“Mr. Calo has quickly demonstrated that he has the range of skills required to fulfill the increasing demands of our growing roster of clients,” Phillip Goldstein, president of Goldstein Lieberman & Company remarked..

Calo is licensed in New Jersey and is a member of the American Institute of Certified Public Accountants as well as the New Jersey Society of Certified Public Accountants. He holds a degree in Accounting from the Rutgers College of Rutgers University.

Dr. Colette Geary named Vice President of the College of New Rochelle

Dr. Colette Geary has been named as The College of New Rochelle's Vice President for Student Services, effective July 1, 2010. As the Vice President for Student Services, Geary will be the Chief Student Services Officer and supervise Student Development, Health Services, Counseling and Career Services, Student Services, Athletics, The Wellness Center, and Campus Ministry. She will report directly to the president as a member of the Executive Team. She succeeds Vice President Joan Bristol who has been with the College since 1972.

In making his appointment, college president Dr. Stephen Sweeny said, “With great excitement, we welcome Dr. Geary to this very important leadership position in the life of the College. We have found in Dr. Geary's experience and expertise an outstanding congruence with the qualities desired in our Vice President. We find her to be, above all, passionate

about our ‘non-negotiables’—our Catholic, Ursuline heritage, the commitment to women, the primacy of the liberal arts and the building of community from diversity.”

Geary comes to CNR from Manhattan College, Riverdale, NY, where she was the Dean of Students. She has held a variety of Student Services' positions since March 1997 including Director of Counseling and Health Services and Staff Psychologist. She has also been a faculty member in Manhattan graduate programs for the past eleven years. Before her work at Manhattan, Dr. Geary was staff psychologist at the Veterans' Hospital in Montrose, NY and had a private practice specializing in elementary to college age clients.

She is a graduate of Manhattan College with a B.S. in Psychology. She earned the Ph.D. in Clinical Psychology from State University of New York at Stony Brook.

Matt Rand joins the HVEDC Board of Directors

Matt Rand, managing partner of Better Homes and Gardens Rand Realty, has joined the HVEDC Board of Directors.

“Matt is an influential leader in the real estate industry and is widely respected for his expertise,” said Mike Oates, HVEDC's President. “His management has played a pivotal role in Better Homes and Gardens Rand Realty's expansion throughout the Hudson Valley, and his knowledge of the marketplace will be instrumental as we strive to attract new businesses to the region. Matt has long been an advocate for regional economic development and we are thrilled to have him on our board.”

Born and raised in the Hudson Valley, Rand is also a partner in the Rand affiliate companies: Rand Commercial Services, Rand Mortgage, Hudson Abstract Services and The Hudson Group Insurance Agency. He is responsible for Better Homes and Gardens Rand Realty's residential brokerage operations, comprised of 24 offices and more than 800 sales associates in the Greater Hudson Valley.

An active member of the community, Rand received the Rockland Economic Development Corporation's Forty Under Forty award in 2005. He is a former Trustee of the American Red Cross in Greater New York and served as the Chair of the Rockland Advisory Board. Rand was the 2004 President of the Rockland County Board of Realtors (RCBOR), founded the Community Services Committee of the RCBOR and is a director of the Greater Hudson Valley Multiple Listing Service. He currently sits on the Board of Directors of People to People and Leadership Rockland, and supports a variety of other charities and organizations.

“As someone who lives and works in the Hudson Valley, I am excited to be part of an organization that serves as an advocate for the region,” said Rand. “I think the Hudson Valley is one of the greatest places in the world. In the interest of maintaining and improving the quality of life here, it's imperative to educate business leaders and corporate decision makers about the many benefits of living and working in the Hudson Valley.”

Darlene Donofrio and Greg Howard elected to the RCAL Board of Directors

Darlene Donofrio of Saugerties and Greg Howard of Catskill have been elected to the Resource Center for Accessible Living, Inc. (RCAL) Board of Directors.

Donofrio has dedicated much of her career to helping people with disabilities live as independently as possible. She is currently the Lifeline Program Manager at Kingston hospital and in 2008 received the Lifeline Exceptional Performance Award. She has volunteered in the community in a number of ways including serving on the Ulster County Senior

Games Committee, delivering meals for Angel Food East, and serving on the Ulster County Office for the Aging Care Giver's Conference Committee.

Howard is the Vice President of Human Resources for the HealthAlliance of the Hudson Valley. He is a returning member of the RCAL's Board of Directors, has served on the Board of Directors for Gateway Community Industries, and currently serves on the Board of Directors for the United Way.

Andy Komonchak receives 2010 Pinnacle of Leadership Award

Leadership Orange will honor Andrew Komonchak with the 2010 Pinnacle of Leadership Award. Komonchak, a graduate of the Leadership Orange Class of 2007, will receive the award on September 27, 2010 at a dinner reception at the Hotel Thayer at West Point.

This is the sixth year that Leadership Orange has presented the Pinnacle of Leadership Award to a Leadership Orange graduate who demonstrates the principles of leadership through their actions and adherence to the highest ethics within the community.

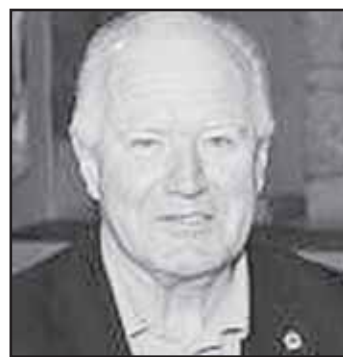
Komonchak owns ARK Graphics, a marketing consulting firm based in Bloomingburg. His company primarily focuses on serving nonprofit organizations and private sector companies in the region.

Komonchak has been a proactive member of the Orange County community for a number of years. He gives generously of his time and talent to the organizations in which he is active. He serves on the Board of the National Purple Heart Hall of Honor, the Orange County Arts Council, and Leadership Orange. He also serves as the Chairman of the Orange County Citizens Foundation's Public Relations

Committee.

Most recently, Komonchak organized an event in honor of the nation's Purple Heart Medal recipients at which General David Petraeus served as keynote speaker.

Over 1200 people attended a luncheon at Anthony's Pier 9 in New Windsor to recognize the recipients. At the event, a small group of individuals who initiated the Purple Heart Hall of Honor were also honored and the Hall of Honor kicked off its new capital campaign to construct a much-needed addition to



its facility.

“Andy Komonchak continues to demonstrate vision, leadership, and commitment that exemplify the best of Orange County and the Leadership Orange program,” said Nancy Proyect, President of the Leadership Orange Board of Directors. “We are so pleased to honor Andy with this very special award.”

“Andy has displayed selfless dedication to the National Purple Heart Hall of Honor and has provided his talents and services to numerous local agencies for little or no compensation. I can think of no one more deserving than Andy to receive this prestigious award,” said NYS Senator Bill Larkin of Komonchak.

Datebook

Ulster Savings Banks offers social security workshop

September 16

The public is invited to attend a FREE educational workshop titled "Savvy



Social Security Planning: What Baby Boomers Need to Know to Maximize

Retirement Income" on Thursday, September 16 at Ulster Savings Bank's 180 Schwenk Drive, Kingston headquarters. (Attendees are asked to use Door #3 when arriving for this seminar.) The seminar will begin at 6:30pm.

After being told for years that Social Security is "going broke", baby boomers are realizing that it will soon be their turn to collect. The decisions they make now, however, can have a tremendous impact on the total amount of benefits they stand to receive over their lifetime.

This informative seminar covers the basics of Social Security and reveals strategies for maximizing your benefits. To help baby boomers better understand the Social Security system, this 60-90-minute workshop will cover:

Five factors to consider when applying for benefits.

When it makes sense to delay benefits. When should I apply for Social Security?

How to best coordinate Social Security

benefits with other sources of retirement income?

How to minimize taxes on Social Security benefits.

Seating is limited and reservations are

recommended. Register today by calling US at 338-6322, ext. 3343 or sending an e-mail to cjanasiewicz@ulstersavings.com.

Professional Women of Putnam networking event September 22

Guest Speaker: Karen Graves of Vision Launch

Topic: The Art of Closing the Sale

Location: Camp Kiwi, 825 Union Valley Road, Mahopac
6-9pm

\$30 per person (includes dinner and dessert) Cash bar.

Catering provided by Fiesta Mexicana
info@professionalwomenofputnam.com
Register online at www.professional-womenofputnam.com

Hit the "Apple Pie Trail"

Now – through the autumn

Late August through October is when apples ripen on the trees, and Orange County produces more than 25 varieties.

Applefest, the celebration of all things apple, is a huge festival in Warwick on the first Sunday of October. True to its name, Applewood Orchards and Winery is a great place for apple picking. Pick up an apple pie in the farm store, or a bottle of Stone Fence Cider, the champagne of apple drinks, at the winery. You can always find an apple dessert at the Pane Bakery Café at Warwick Valley Winery and Orchards. Doc's Hard Apple Cider is one of their winery's best sellers, and on weekends the orchards are open to all for picking.

Drive your car right to the tree at Masker Orchards. On weekends there are musical events and pony rides for the kids. Ochs Orchards is one of the few open daily for apple picking. The petting zoo is particularly appealing to children, and their farm store stocks a wide variety of apples if you'd rather not pick your own. Fresh baked apple pies are a hallmark of Pennings Orchard in their farm store, another u-pick farm open daily. Their Harvest Grill & Brew Pub is a great place to relax and try the hard apple cider. Weekend fun includes hayrides and farm animals for the kids.

Due north, but not far, are Roe's Orchards in Blooming Grove. Apple pies are baked by the family, but the cider donuts are in great demand. With a cup of Roe's hot apple cider, wander the barn to see their wide variety of apples grown just outside the farm store. Jones Farm is a short drive away in Cornwall where Grandma Phoebe's Bakery will have your mouth watering for not just her apple pie, but also the gorgeously delicious apple cake. The country store has a large selection of gifts, and you just might find a painting of apples in the gallery.

Edging up the Hudson Valley, Lawrence Farms Orchards in Newburgh is a terrific place to see the Hudson Valley. The farm sits high in the hills with a view of the beautiful Hudson River below. Pick your own apples while the kids go in and out of the miniature village. The farm store offers many apple varieties, and there are carriage rides on the weekends. Down the road, Overlook Farm Market sits alongside one of the major scenic north/south routes in the valley, 9W. Try the delicious apple pies made from the

farm's fruit, also ripe for the picking. Visit their unique country shop, Katalana Gifts, while the kids visit the petting zoo.

A little further west along the Route 84 corridor, you'll find Maples Farm in Middletown. During apple season, you can buy apple pie every day of the week. While you're there, check out the garden store for a terrific selection. You may even consider growing your own apple trees. An apple's throw from Maples' is Soons Orchards. Well known for their apple pie, there are also acres of orchards for picking your own ingredients. The weekend hayrides through the fruit laden trees are popular with families looking for a day in the country. Wander down a neighboring country road and you'll find Slate Hill Orchards brimming with ripe apples for the picking and a farm store filled with apple products.

To experience the apple pie trail, call Orange County Tourism at 845-615-3860, or check out www.OrangeTourism.org.

Contacts
Applewood Orchards. 82 Four Corners Road, Warwick. 845-986-1684, www.applewoodorchards.com

Warwick Valley Winery & Orchards, 114 Little York Rd, Warwick. 845-258-4858, www.wwinery.com

Masker Orchards. 45 Ball Road, Warwick. 845-986-1058, www.maskers.com

Ochs Orchards. 4 Ochs Lane, Route 94, Warwick. 845-986-1591, www.ochsorchard.net

Pennings Orchard. 170 State Route 94, Warwick. 845-986-7080, www.pennings-farmmarket.com

Roe's Orchards. 3278 Route 94, Chester. 845-469-4724

Jones Farm. 190 Angola Road, Cornwall. 845-534-4445, www.jones-farminc.com

Lawrence Farms Orchards. 39 Colandrea Road, Newburgh. 845-562-4268, www.lawrencefarmsorchards.com

Overlook Farm Market, 5417 Route 9W, Newburgh. 845-562-5780, www.overlookfarmmarket.com

Maples Farm, Middletown. 845-344-0330, www.maplesfarm.com

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Leadership awards

continued from page 7

trips, teaching, and managing the program's web site and member newsletter.

Since his first days as an employee at Fleet Bank of New York in 1963, MacFarland has been a staple in the Hudson Valley banking community. A 1970 graduate of SUNY Orange with a degree in accounting, MacFarland is currently president and chief executive officer of Riverside Bank in Poughkeepsie, a role he's maintained since 2000.

Riverside Bank employs 44 people at its four locations in Orange and Dutchess counties, and in 2009 the bank was awarded the Medium Sized Business of the Year Award from the Orange County Chamber of Commerce. Late in 2009, Riverside earned its 11th "5-Star" ratings from BAUERFINANCIAL, Inc., which recognizes the overall financial strength of the bank.

Before taking over at Riverside Bank, MacFarland spent six years as executive vice president of corporate banking for Premier National Bank (now M&T Bank) in LaGrangeville. But it was during his lengthy tenure with Fleet

Bank when he rose to prominence locally. By the conclusion of his 31-year association with Fleet Bank, he had become regional president for the bank's Hudson Valley region, charged with leading the local business development program for 48 bank branches that boasted more than 600 employees and assets exceeding \$1 billion.

MacFarland has established an equally impressive resume of community involve-

ment with area business, civic and charitable organizations. He is a member of more than 20 boards of directors in the Hudson Valley Region, and a past member of many others.

The Educational Foundation of SUNY Orange was established as a non-profit corporation in 1987. According to the Educational Foundation by-laws, the objectives for which the foundation exists are to solicit, receive, hold, invest, administer and make expenditures of gifts to or for the benefit of Orange County Community College. In 2009-10, the Educational Foundation awarded nearly \$150,000 in scholarships that helped deserving students attend SUNY Orange. Among the hallmarks of the foundation's scholarship program is the President's Scholarship for Academic Achievement, which is awarded to as many as 10 incoming freshmen from Orange County high schools who are in the top 10 percent of their high school class, or hold a cumulative grade point average of 90 or better, and plan to enroll full-time at SUNY Orange. In all, more than 80 scholarships are funded through the efforts of the Educational Foundation.

Additionally, the Educational Foundation has set up a number of funds for contributors to target their gifts. The Foundation will accept registrations for the Leadership Awards event through the close of business on Monday, Sept. 13. For information, contact Pat Cregar at (845) 341-4769.

Let's Do Lunch!

'Locked' in time....The Depuy Canal House

BY DEBBIE KWIATOSKI

Somewhere in time, the early 1800s, to be precise, the property that was to become the Depuy Canal House was a simple way station for workers and travelers on the Delaware & Hudson. Built of local stone in 1797 besides one of the canal locks of the waterway famous for carrying coal (mainly) from the anthracite mines of Pennsylvania to the Hudson River down to New York City. By 1823, Simeon Depuy came to live in the house and provide food and overnight lodging to the "canawlers." High Falls, a sleepy little upstate town would never be quite the same.

But time passes and technology changes. By the late 1800s, the canal's profitability had dwindled as the D&H railroad line was

developed to carry the coal, along with lumber, farm products and Rosendale cement to the city and the tavern passed into private hands. George Switzer, once employed by the canal company as a lock tender, purchased the home in 1898 for \$300. It stayed in the family until 1945, when the property was sold again, first to the Davenport family and later to Robert Hill.

By the time John Novi, its current owner, the chef and driving force behind the Deputy Canal House, was growing up in the town and working in his family's bakery business there, the old stone house had fallen upon some hard times.

"I used to go past the house all the time, as a kid," Novi said.

Always the history nut, the house and what remained of the D&H Canal itself intrigued him. He began to collect old pho-

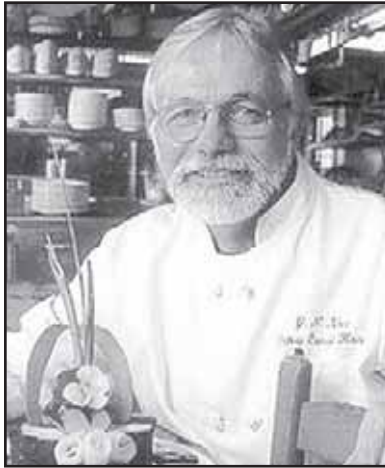
tos of the house, the canal and of anything relating the canawler days.

"I still have the collection in the restaurant's bar," said Novi.

about his renovation project and his plans for its future. Novi's sensitive restoration preserved as much of the home's historic features as was feasible. The original fireplaces, wide wooden floorboards were saved and Novi's collection of antiques, maps, clippings and local folk art were employed to decorate the rustic interior spaces. By 1969, he was open for business.

In 1970, a scant eight months after his opening, he served one group of customers that would spin his fledgling operation into Foodie Heaven. Craig Clairborne and a small group of writers from the New York Times came to eat at the restaurant that year. As food writers and critics go, Clairborne was at the top of the food chain then, being the Times' food critic.

"He came in with about eight people and



John Novi, chef owner of the Deputy Canal House in High Falls



A dish of trout and one of Novi's signature purees: this one of macadamia.

By 1964, the passion for "anything D&H" propelled Novi to join with some other interested folks to develop the Delaware & Hudson Canal Historical Society in High Falls.

Novi, now grown and wondering about what he really wanted to do with his life, took it to the next step. After spending a year in Sorrento, Italy, working in four different hotels there and learning his trade, he came home to discover that the old canal house was for sale.

"I was looking for something I could do on my own," he explained. "I wanted that freedom."

He managed a loan for \$10,000, bought the property, and used the remaining funds to restore it...bit by bit...more or less on his own.

"I knew all about the house's historic value, of course," said Novi. "So I got this idea to write to our congressman then (Joe Resnick) and ask him to come down and see what I was doing with (then) Secretary of the Interior, Stuart Udall."

To his amazement, one day a helicopter landed on the site and Resnick and Udall stepped out to take a tour and talk to Novi



Historic photo of a child leading a mule-powered barge on the historic D&H Canal. The remains of one of the canal's locks still exists on the restaurant grounds.

sat right there, in front of the fireplace," Novi remembers. "I served them several courses that they seemed to enjoy....They even tended their own fire."

As they were leaving, one of the men turned to Novi had remarked: "...Congratulations!.... You'll read about

continued on page 13

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Employment looking up, according to Manpower survey

BY THERESA KEEGAN

The Hudson Valley's employment prospects for the fourth quarter of 2010 look promising according to key indicators.

A new study by Manpower predicts a net employment increase by 6 percent of the companies interviewed in the region, with 17 percent of companies planning to hire, while 11 percent expect some layoffs.

"I'm optimistic," says Robin Rabideau, branch manager of the Poughkeepsie Manpower office. "There's a lot going on. More people are wanting to hire people, and also more people are seeking work."

The study comes on the heels of the latest national unemployment figures, which on Thursday reported a reduction in the number of people signing up for benefits. The Labor Department said new claims fell by 27,000, down to 451,000. Experts expected a decline of just 2,000, so the announcement was met with optimism, although few people expect the economy to significantly expand in the last quarter of the year.

"I think things are stabilizing," said Rabideau.

In Orange County, the Employment and Training Administration department has also seen things leveling off, said director Steve Knob.

"I hope the worst is behind us," he says. "Things are looking up, but it's a little slow to get going."

Knob said recent company expansions have added to area payrolls. C&S in Chester recently expanded and added 300 employees, while President Container in Middletown added 30 new workers.

Knob admits things are still difficult for those out of work, as Orange County's unemployment rate remains at 8 percent. But unlike last year, he's not seeing a lot of the smaller companies in the area close.

"Everybody is kind of keeping their heads above water," he says. "So far it's been pretty good."

He does say that the job openings throughout the county are varied in skill and salary.

"It's across the board. The jobs that are opening are few but they run the gamut. We have some high-paying jobs and some low-paying jobs."

Rabideau said most of the region's new jobs are in manufacturing and warehousing,

reflecting a pent-up demand for items by consumers. Although most of the jobs are not considered "high-paying" she did say they are stable, long-term opportunities, not seasonal positions.

The U.S. Bureau of Labor Statistics recently reported that some salaries in the Hudson Valley are declining, dropping \$25 a week in Dutchess and Orange counties from a year earlier, but in Ulster, which has seen a surge in the solar industry, wages are up \$16 per week. Current average weekly wages in Dutchess and Orange is \$765.58, while in Ulster County it is \$647.

However, competition for jobs remains intense. According to the federal Job

Openings and Labor Turnover survey, there are 4.8 people vying for each job opening. In November 2009, which many people consider the peak of the recession, there were 6.3 people for each job opening. When the recession began in 2008, there were only 1.8 people for each job opening.

Economists say that for the economy to be considered growing, new unemployment requests need to fall below 400,000 people, a number that even the most optimistic outlooks don't expect to be seen before the end of the year.

"We have job growth, but it's still slow," says Rabideau. "But it's at least moving in the right direction."

Depuy Canal House

continued from page 12

this in the New York Times."

Two weeks later, Clairborne's review of the Depuy Canal House was published – complete with a four star rating.

"After that, it was mainly about living up to that reputation," said Novi. "and I didn't even have a decent kitchen until around 1973!"

Deemed the "Father of Eclectic American Cuisine" by both Time Magazine and the Food Channel, Novi's menu evolves over time and the seasons, although it has always been known for the creative ways the largely self-taught chef uses basic foods in innovative ways. Locally grown fresh vegetables and fruits most always have pride of place on the menu.

Over the years, Novi has also developed a few adjunct businesses on the property, such as Chefs on Fire (featuring wood-fired, brick oven pizza specialties) and the New York Store (a shop marketing local foods).

"The economy has been pretty tough for awhile though," said Novi. "We closed the New York Store. It's now being rented as a deli and we make pizza's on weekends."

The Chefs on Fire space is now mainly used as a separate room for private parties, with some great outside space also being utilized for special affairs.

Currently, Novi also noted that he was seeking a manager for the front of the restaurant. He would welcome inquiries from people experienced in restaurant management. Given that the Depuy Canal House has a great reputation to maintain, both for food and the quality of its service, he added that it would have to be "the right person."

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Kingston Hospital receives American Stroke Association's Stroke Gold Plus Performance Award

Kingston Hospital, a member of HealthAlliance of the Hudson Valley, has received the 2009 American Heart Association/American Stroke Association's Get With The Guidelines® Stroke Gold Plus Performance Achievement Award. The award recognizes HealthAlliance's commitment and success in implementing excellent care for stroke patients, according to evidence-based guidelines.

To receive the award, Kingston Hospital achieved significant adherence to all Get With The Guidelines-Stroke Performance Achievement indicators for two or more consecutive 12-month intervals as well as compliance with six of 10 Get With The Guidelines-Stroke Quality Measures, which are reporting initiatives to measure quality of care.

These measures include aggressive use of medications, such as tPA, anti-thrombotics, anticoagulation therapy, DVT prophylaxis, cholesterol reducing drugs and smoking cessation, all aimed at reducing death and disability, and improving the lives of stroke patients.

"With a stroke, time lost is brain function lost, and the Get With The Guidelines-Stroke Gold Plus Performance Achievement Award demonstrates HealthAlliance's commitment to being one of the top hospitals in the country for providing aggressive, proven stroke care," said David Lundquist, CEO HealthAlliance of the Hudson Valley. "We will continue with our focus on providing care using evidence-based protocols that

have been scientifically shown to quickly and efficiently treat stroke patients."

"Kingston Hospital is to be commended for its commitment to implementing stan-

dards of care and protocols for treating stroke patients," said Lee H. Schwamm, M.D., chair of the Get With The Guidelines National Steering Committee and director of the TeleStroke and Acute Stroke Services at Massachusetts General Hospital in Boston. "The full implementation of acute care and secondary prevention recommendations and guidelines is a critical step in saving the lives and

improving outcomes of stroke patients." The program has specific protocols that ensure the patient receives the best possible care.

Get With The Guidelines-Stroke uses the "teachable moment," the time soon after a patient has had a stroke, when they are most likely to listen to and follow their healthcare professionals' guidance. Studies demonstrate that patients who are taught how to manage their risk factors while still in the hospital reduce their risk of a second heart attack or stroke.

Through Get With The Guidelines-Stroke, customized patient education materials are made available at the point of discharge, based on patients' individual risk profiles. The take-away materials are written in an easy-to-understand format and are available in English and Spanish. In addition, the Get With The Guidelines Patient Management Tool gives healthcare providers access to up-to-date cardiovascular and stroke science at the point of care.

According to the American Heart Association/American Stroke Association, stroke is the third leading cause of death in the United States and a leading cause of serious, long-term disability. On average, someone suffers a stroke every 45 seconds; someone dies of a stroke every three minutes; and 795,000 people suffer a new or recurrent stroke each year.

For more information on Get With The Guidelines, visit www.americanheart.org/getwiththeguidelines.



From L to R: William R. Gooch, MD, medical director of the Stroke Program and Yvette Drake, RN, director of the Stroke Program

ards of care and protocols for treating stroke patients," said Lee H. Schwamm, M.D., chair of the Get With The Guidelines National Steering Committee and director of the TeleStroke and Acute Stroke Services at Massachusetts General

improving outcomes of stroke patients." William R. Gooch, MD, medical director of the Stroke Program, Yvette Drake, RN, director of the Stroke Program and Sandra Sweeney, Stroke Coordinator work together to provide the best evi-

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Green

Entrepreneurs' Breakfast Forum focuses on clean energy

On Wednesday, September 22 at the Seven21 Media Center in Kingston, the Hudson Valley Center for Innovation will hold its next Entrepreneurs Breakfast Forum. This month, the workshop will focus on what's happening in the world of sustainable energy and green technologies. The presenters and topics are:

Education Topic: The Changing Climate of Venture Capital: Good Outlook for Early Stage?

Presenter: The HVCFI's Managing Director, Les Neumann.

The venture capital industry, similar to many other US industries is being forced to make some drastic changes to the way they do business. These changes could have a very interesting effect on many early stage technology and cleantech

organizations. Find out how...

Entrepreneur's Report: NetZero will present its business plan and technology

Presenter: NetZero is an HVCFI Affiliate and has developed a proprietary system called ThermalVault for capturing and storing energy. Some of the working characteristics of ThermalVault include: high energy density; efficient heat exchange; superior heat retention and performance monitoring

Report From Europe: Our HVCFI Partner in Athens Greece

Presenter: Andreas Stefanidis

Stefanidis will join the workshop via Skype and provide attendees with updates regarding the business climate in Europe and the effect on the entrepreneurial community.

The group will also be introduced to a Greek early stage company who is interested in exposing their technology to the participants.

The event begins with networking at

8am, with the presentations going from 8:30-10am. The workshop is also streamed online at: <http://www.ustream.tv/channel/hvfc-sep-2010>

Green economy, employment and career prospects, discussed at SUNY Orange

SUNY Orange will collaborate with the Mid-Hudson Energy Smart Communities and Sustainable Hudson Valley to offer a "Green Careers and Green Technology Courses" Open House from 6:30 to 9:30 p.m., Tuesday, Sept. 14, in the Gilman Center for International Education on the College's Middletown campus.

SUNY Orange's Continuing Education staff will highlight the College's upcoming non-credit course offerings in green technologies, including courses that train students in installing photovoltaic solar panels, accredit students in geothermal installation processes and prepare students to design solar hot water systems.

Photovoltaics instructor Howard Aschoff, who remains at the forefront in the development of solar technology in the Hudson Valley, will serve as the keynote speaker. The applied engineering concept that Aschoff utilizes in his classes was formed by his research and development experiences at both Honeywell Labs Corp. and Princeton University.

In addition, the College has invited

Patricia Courtney Strong, coordinator of Mid-Hudson Energy Smart Communities, to provide an overview of the green economy, along with job prospects and current incentives offered by the New York State Energy Research and Development Authority. Dr. Melissa Everett, executive director of Sustainable Hudson Valley, will discuss career paths and possibilities in the green economy.

The solar hot water system design course that will be highlighted will be held on Saturday and Sunday, Sept. 18 and 19. The three-day geothermal installer certification course will be held Oct. 20-22. The photovoltaic solar panel course will meet on Wednesdays and Saturdays from Oct. 13 and Nov. 6, and is a joint venture between SUNY Orange and SUNY Ulster made possible by a NYSERDA grant.

For more information on the Open House, contact Lou DeFeo, SUNY Orange workforce development education coordinator, at (845) 341-4532. Or visit www.sunyorange.edu

Greening food services forum at SUNY Ulster

SUNY Ulster, in partnership with SUNY Sullivan and HospitalityGreen, will conduct a Business to Business Greening Food Services Forum for Ulster County employers on Thursday, September 23, from 8:30 a.m. to 10:30 a.m. in Vanderlyn Hall Student Lounge on SUNY Ulster's Stone Ridge Campus. The event will provide an opportunity to learn about specific actions employers can take to improve their bottom line and differentiate their business while contributing to a healthier environment.

Program topics include: Case studies from the region; County Perspectives on Sustainability; SUNY Ulster's Operational and Program Support for Sustainability; NYSERDA's New Financial Incentives for Commercial

Kitchens; Marketing Opportunities for Green Restaurants; Local Food Networks and Alternative Distribution Networks. A unique opportunity to learn how to green your business

For more information, contact Christopher Marx, SUNY Ulster Director Continuing and Professional Education, at 845-802-7167, marxc@sunyulster.edu, or The Office of Workforce Development, Continuing Education and Lifelong Learning at SUNY Sullivan at (845) 434-5750 x4398, SCCCWorkforce@sullivan.suny.edu. Continental breakfast provided.

Funding provided by the NYS Pollution Prevention Institute through a grant from the NYS Department of Environmental Conservation.

Energy workshop at the East Fishkill Library

On September 16, from 6-8pm for an Energy Workshop. Laura Cornwall of Cornell Cooperative Extension, in Dutchess County along with others from CCE will present this free program on Save Energy- Save Dollars! Explore the many ways to reduce your energy bills through no-cost, low cost energy actions.

Free energy saving kits will be provided to those who participate in the session. Please register online using the interactive web calendar at <http://www.eastfishkilllibrary.org> or <http://www.EastFishkillLibrary.org> or called the Library at 221-9943. Registration is required.

Central Hudson offers energy efficiency and billing programs to help lessen consumer costs

Hot and humid weather that featured near-record temperatures increased electricity usage by customers of Central Hudson Gas & Electric Corporation this summer, as compared to that of the cooler-than-normal summer weather of 2009. The utility wants customers to know that it offers payment options and energy efficiency programs to manage the higher electricity bills that will result.

Cooling degree days, a measure of temperature, for June, July and August were more than double that of the same period in 2009 for residential customers and 34 percent higher than normal; as a result, electricity use by customers increased on average by about 25 percent during those months as compared to last year as air conditioners, refrigerators and other appliances worked harder to keep up with the warmer weather. As demand increased, the market supply price of electricity also increased compared to last year, rising nearly 20 percent on average over the

three summer months of 2010, compared to the same period of 2009.

"Electricity prices, like gasoline and other commodity prices, are set on the wholesale market according to the laws of supply and demand," said James P. Laurito, President of Central Hudson. "Higher demands lead to higher commodity prices, and higher temperatures this summer not only increased usage by our customers, but also raised energy prices as demand peaked.

"We want our customers to know that they can manage their energy use and utility bills by using energy efficiently and by taking advantage of our billing and efficiency programs," said Laurito.

Budget billing spreads electric and natural gas bills evenly over 12 months based on individual customer's actual usage history, avoiding seasonal fluctuations in bill amounts. As an added convenience, budget billing can be combined

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Green

Central Hudson

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with electronic billing, eliminating paper and stamps, and allowing the budget amount to be paid with a mouse click over a computer.

“Central Hudson customers can also take advantage of our energy efficiency programs, which offer financial incentives to replace older electric and gas cooling and heating systems with high-efficiency models,” said Laurito. He explained that incentives up to \$600 for central cooling and home sealing, and up to \$700 for natural gas heating systems are available, together with incentives for other measures, including indirect water heaters, thermostats and controls. Business and institutional customers can also take advantage of free energy assessments and financial assistance for installed energy measures including rebates of up to 70 percent of the equipment cost and 0 percent financing.

“Our window and wall air conditioner rebate program, which offers \$50 and \$100 incentives toward new Energy Star units when an older, working model is turned in, is available until Sept. 15,” said Laurito. “Customers may also call us at 1-866-706-3995 to have their older, working refrigerator or second freezer removed and receive a \$50 bounty just for turning it in.”

Other ways customer can save energy now and this coming winter include:

- During warm weather, setting thermostats on air conditioners to 78 degrees, and higher during times when the home is not occupied; and in the winter, setting thermostats on heating systems to 68 degrees when the home is occupied. Installing set-

back thermostats, which automatically adjust the temperature setting during the night or when the home is unoccupied, potentially saves up to 10 percent on energy use. Also, changing dirty filters on heating and cooling systems will help them run more efficiently.

- During warm weather, using large appliances such as dishwashers and dryers during the evening hours, when overall energy use is less.

- In the summer, closing doors, windows, curtains, shades and blinds during the day to seal out the heat and block sunlight when temperatures are at their highest; and in the winter, opening drapes during sunny days to warm the home, and closing them at night to retain the heat.

- Turning off lights and appliances when not in use, and unplugging electronic devices, such as televisions, entertainment systems and computers, that continue to draw power even when off. Some devices use up to 25 watts of “standby power” when idle, and approximately 10 percent of the total energy used by homes powers devices that are not in use. Plugging these devices into a power strip and then switching off the strip when the devices are not used is a convenient and effective way to reduce standby power.

- Keeping refrigerator and freezer doors closed as long as possible, and limiting the time they are opened.

For more information on billing programs and payment options, visit www.CentralHudson.com, and click on “Your Home.” Learn more about Central Hudson’s Energy Efficiency programs at www.SavingsCentral.com.

Greening food services forum comes to SUNY Sullivan

If you’re in the food services industry, did you know that training your staff and greening your food service’s operation can save you money and differentiate your business? If you’d like to make your food service operation ‘green,’ you’re encouraged to attend the Greening Food Services Forum at SUNY Sullivan on Thursday, October 7 from 8:30 to 10:30 a.m. in the Grossinger Dining Room (Statler Hall, Rm. H025). The forum is free and a continental breakfast will be provided.

Topics at the Greening Food Services Forum will include:

- County perspectives on sustainability
- SUNY Sullivan’s operational program support for sustainability
- NYSERDA’s new financial incentives for commercial kitchens
- Marketing opportunities for Green

restaurants

Local food networks and alternative distribution networks

A peek at your peers – case studies from the region

The forum is hosted by SUNY Sullivan and Hospitality Green, a New York based consulting firm specializing in operations and environmental consulting. Funding for the forum is provided by the NYS Pollution Prevention Institute through a grant from the NYS Department of Environmental Conservation.

To register for this unique opportunity to learn how to green your business, contact the Office of Workforce Development Continuing Education and Lifelong Learning at SUNY Sullivan at 845.434.5750, ext. 4398 or by email at SCCCWorkforce@sullivan.sunysu.edu

Business Marketing Association holds a special forum

The Business Marketing Association of the Hudson Valley is pleased to extend an open invitation to all to join us at our Sept. 16th dinner meeting at Cappucino’s by Coppola’s. Dinner cost is \$25.00 per person. The meeting begins at 6:00 pm.

This special program, “Birds of a Feather” will afford attendees an opportunity to spend up to 45 minutes in an intimate discussion with a noted expert on the topic along with table mates. With three incredible marketing talents leading round table discussions this meeting promises to offer something for everyone interested in marketing – whether professional or personal.

Discussion facilitators include:

Ted Clark, Professor of Marketing and

Strategic Management at the School of Business at SUNY New Paltz; Debbie Kwiatoski, Managing Editor of the Hudson Valley Business Journal; and Kathleen Packard, President and Creative Director of KathodeRay Media.

Clark will be leading the discussion on Market Research, Debbie Kwiatoski will lead the discussion on Public Relations and the Media, and Kathleen Packard will facilitate discussions on Social Media.

Expanded speaker bio’s are available along with additional BMA-HV information at www.bma-hv.org.

RSVP’s can be made via the website at www.bma-hv.org or by calling Genie Keating, 845-234-8798.

Inside story



It's official. Stewart's chocolate and vanilla bean ice cream is the best in the world!
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USB supports Academy Green, Inc.
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Android will soon surpass iPhone
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Hudson Valley

BUSINESS JOURNAL

A man with a plan—times two: Tom Struzziari

BY ANN BARTGIS

What seems to be a lifetime ago, Tom Struzziari was a horse trainer, developing horses and riders. Realizing (and admitting) "I wasn't very good at it", he took the knowledge he had gained and found his niche in developing equine facilities. Struzziari created the mega-horse show operation known as HITS (Horse Shows In The Sun), with facilities in Culpepper, Virginia, Ocala, Florida, and Thermal, California, as well as the home base in Saugerties.

While building this empire, Struzziari keep the exhibitors uppermost in his mind. No detail is left to chance—from air conditioning in the rest rooms (an unheard of luxury at most facilities) to watering the flowers, someone is assigned to every aspect of the operation.

Struzziari is now taking his fine-tuned skills and attention to detail and applying it to his next project. About six years ago he was approached by John Mullen, a local contractor and a partner in the development company that owned the former Cantine paper mill property along with U.S. Rep. Maurice Hinchey. "I've always liked the property", said Struzziari. "I live and have my offices in Saugerties, and the deal was right". Hence was born The Partition Street Project, LLC, named for the street where the project would be located.

The parcel comprises just under 8 acres overlooking the Esopus Creek. The paper mill burned down in the late 1970's however "we are borrowing architecture from the mill," offers Struzziari. "There will be a lot of brick work". Plans call for a thirty-room boutique hotel, a 500-seat conference center/catering hall, and a 100-seat pub. All will be individually named after the initial name of the dam,

i.e. Diamond Mills Inn, Diamond Mills Pub, etc.

Struzziari is quick to add, "This is NOT predicated on HITS." He feels this will be a "great destination" which will provide a stimulus to the overall area. He does

ambitious plans call for the facility to open in August of 2011.

The project has seen some opposition. Struzziari said that while no one was against the project itself, "a small group wanted full public access along the edge of the cliff (overlooking the falls)". He notes that access to the dam's most popular viewing areas has always been only by trespassing, and that there has been a huge liability concern. Plans now allow for public viewing areas at secure locations. Struzziari even feels "public input has made the project better".

The overall project is expected to cost about \$13. million. \$8.8 million will come from IDA bonds, "stimulus money" according to Struzziari, who added "there was no other application" for the funds. The project has also applied for an \$850,000 Restore New York grant from Empire State Development.



Tom Struzziari, developer of new Partition Street project in Saugerties.

admit however that having such upscale amenities available could attract a heretofore missing clientele to the equine facility. Struzziari also feels there is "a demand for a larger space" in the area. And just

Also in the application process is a hydroelectric plant, actually "refurbishing" some of the original dam. This will not only produce power for the entire complex but should be able to sell power back to the grid.

In the meantime, as the project moves forward Struzziari says, "(Rep.) Hinchey is out". This was a voluntary and mutual decision in order to allow the project to move forward without any questions or appearances of impropriety. Struzziari adds that as a part-owner of the original land purchase, Hinchey had been "a very minor partner... less than 1%" of the project anyway.

"We are bidding things out," says Struzziari. "If it's close, dollar-wise,

we want to stay local". After years of building facilities across the county, Struzziari says this is "the project to keep me home." But in summing up his ambition, now-developer Struzziari draws an analogy from his early days as a trainer of show jumper (horses), saying, "I like to raise the bar".



Blueprint of what's planned for the Partition St. Project

how upscale will Diamond Mills be? The food aspect will be handled by John Doherty, 23 years the executive chef at the Waldorf-Astoria.

After two and a half years in the permitting process, blasting is scheduled to begin the middle of September, with the foundation being poured in October. The

Real Estate

SONYMA mortgage rates the lowest in 40 years

The State of New York Mortgage Agency (SONYMA) is now providing the lowest interest rates ever offered for its two primary programs in the agency's 40-year history. SONYMA's core program, the Low Interest Rate Program is now being offered at a rate of 4 percent and it's Achieving the Dream Program, for low-income first-time homebuyers, is being offered at 3.5 percent.

Governor David A. Paterson said, "Energizing New York's housing market is critical to revitalizing the State's economy. The historically low interest rates SONYMA is now offering will encourage responsible homeownership and help promote the economic recovery. Encouraging SONYMA's strong homeownership program is part our efforts to integrate the State's major housing agencies and create more efficiencies in the state's housing programs."

SONYMA is able to offer these historic low rates because of its participation in the New Issue Bond Purchase (NIBP) Program, a program initiated by the Obama administration to encourage sustainable homeownership and stimulate the nation's economy.

The U.S. Treasury announced last week that it would allow participating state housing finance agencies like SONYMA to sell its bonds to Fannie Mae and Freddie Mac at lower interest rates than under the prior pricing structure. This

enabled SONYMA to lower the interest rates on the mortgages it offers to potential New York State homeowners.

Brian Lawlor, the State's top housing official, who serves as President and CEO of "nyhomes" and Commissioner of the Division of Housing and Community Renewal, said, "The actions of the Treasury Department last week in revising the Obama administration's New Issue Bond Purchase Program were critical to our ability to offer these new very competitive rates. We want to thank Michael S. Barr, Assistant Treasury Secretary for Financial Institutions, for being responsive to the needs of state housing finance agencies across the country and in New York. Also, both the National Association of Local Housing Finance Agencies and the National Council of State Housing Agencies were instrumental in helping create the NIBP program and advocating for last week's policy changes."

Duncan R. MacKenzie, Chief Executive Officer of New York State Association of REALTORS, said, "The actions taken by SONYMA are a strong second act to the now expired federal tax credit. The resulting new rate structure being offered by SONYMA, coupled with its favorable down payment requirements, is a strong incentive to enter the market for first-time and low/moderate income home buyers. REALTORS across the state report an ample inventory of homes

for sale, and when combined with historic financing rates such as offered by SONYMA, makes this a perfect time to purchase."

SONYMA offers several competitively priced mortgage products, designed primarily for first-time homebuyers, to enable low- and moderate-income New Yorkers to become homeowners. In addition to the low interest rates, SONYMA loans offer the following features:

- * Down payment assistance of up to \$10,000 is available;
- * Availability of 40-year mortgages;
- * Rate lock periods of 100 days (240 for new construction and rehabilitation properties);
- * 97 percent financing for most property types and as little as a 1 percent borrower own funds towards the down payment;
- * No upfront mortgage insurance premiums and no borrower-paid points;
- * Does not charge higher interest rates or add-ons for: different property types; loan amounts over \$417,000; properties located in declining markets; or borrowers with lower FICO scores;
- * Flexible condominium and cooperative project requirements.

SONYMA encourages responsible and sustainable homeownership and is proud that its delinquency rate is about 2 percent, substantially lower than the national rate of 10.5 percent.

Hudson River Housing commemorates milestone of providing foreclosure prevention services to 1500 Hudson Valley households

Hudson River Housing, Inc. has announced that it has provided services to 1,500 Hudson Valley homeowners since 2008 through Hudson Valley Foreclosure Prevention Services, thanks in part to funding from the National Foreclosure Mitigation Counseling (NFMC) Program. Earlier this month, the NFMC Program announced that more than 1,000,000 homeowners across the nation have sought and received foreclosure intervention counseling from more than 1,700 nonprofit counseling organizations funded by the program, including Hudson River Housing.

As the number of local homeowners facing foreclosure soars, Hudson River Housing recognized this milestone in their efforts to help homeowners with "Foreclosure Prevention: The Current Local and National Perspective," during which the agency presented their experience assisting homeowners facing foreclosure and the changes the housing market has experienced, along with their predictions of future trends. Mary Linge,

Hudson River Housing's Director of HomeOwnership & Education, stated that 66% of homeowners currently cite unemployment and reduced income as the primary reasons they are facing foreclosure. In addition, 79% of homeowners now seeking services have conventional, fixed-rate mortgages, compared to 43% when the program began in September 2008. "The foreclosure crisis is now largely being driven by economic pressures, not bad mortgage products," said Ms. Linge.

In 2008, Hudson River Housing was one of the first NFMC grantees in the nation, and has received three subsequent grants, totaling \$308,602. While more than 1,000,000 homeowners have received counseling since the NFMC Program began in 2008, there are potentially millions more homeowners nationwide who will face foreclosure in 2010 alone. According to a recent NFMC report, 58% of homeowners facing foreclosure report the primary reason as reduction in or loss of income. For home-

owners in danger of foreclosure, foreclosure intervention counseling provided by Hudson River Housing and other NFMC Program-funded nonprofit housing counseling organizations is helping Hudson Valley homeowners and homeowners across the country find a solution to foreclosure and receive indispensable information and guidance.

"Home foreclosures disrupt the lives of families and threaten the stability of neighborhoods," said Ms. Linge. "As the housing and general economic crises continue, housing counseling will remain an increasingly essential part of ensuring stable housing for all."

Simply put: counseling works. According to an independent evaluation of the NFMC Program by the Urban Institute, homeowners who received counseling through the Program were 60% more likely to avoid losing their home to foreclosure than homeowners who do not seek counseling. NFMC Program clients were more likely to receive a loan modification, and on average, saved \$454 more on their monthly mortgage payments per month, than homeowners who received modifications but did not work with a counselor.

Homeowners who would like to receive free foreclosure counseling from Hudson Valley Foreclosure Prevention Services, a NFMC Program-funded counseling organization, can contact 1-888-377-7713.

For more information about the NFMC Program, visit www.nw.org/nfmc.

Hudson River Housing (HRH) has substantial experience developing and man-

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Real Estate

DHCR and "nyhomes" announce \$29 million in affordable housing and community renewal awards for NYC and suburbs

The State Division of Housing and Community Renewal (DHCR) and "nyhomes" recently announced \$29 million in awards for communities in the New York City area. The awards will help to develop affordable housing and revitalize downtowns. The awards will leverage an additional \$155 million from other private and public sources, bringing a total of \$184 million in economic activity to the downstate region.

The funding will help to:

- build or rehabilitate 600 affordable housing units for working families, seniors, and people with disabilities, including 120 units of supportive housing with services, and
- create 38 commercial units to revitalize the central business districts of four cities, towns, villages

Additionally, the awards are expected to create or support more than 300 jobs, according to an economic impact formula from the National Association of Home Builders.

Governor Paterson said, "Increasing access to quality affordable housing, revitalizing Main Streets, and improving the State's infrastructure are all critical components of New York's economic recovery and job-creation efforts. Our investment will leverage millions more from our partners in the private sector and Federal and local governments."

Brian Lawlor, Commissioner of DHCR and President/CEO of "nyhomes" said, "The awards approved today will assist projects that have been true collaborative efforts, using resources from State, local, Federal agencies as well as private sector investments. As we proceed with the integration of the state's major housing agencies, coordinating scarce resources will help us to more efficiently deliver our programs and services to more New Yorkers, enhancing their impact while lowering costs."

Lawlor said the award process this year presented a number of challenges, including heightened competition from a large number of high-quality projects and decreased funding, due to the state's economic condition. Statewide, more than 400 applications for funding were received, and awards were granted to 130 projects.

Highlights include:

- Sophia's House in Manhattan. Sisters of Charity Housing Development Corporation received \$2.4 million in funding and \$1.1 million in Low Income

Housing Credits (which will generate \$9.5 million in equity). The development is a New York New York III project and is done in collaboration with the NYC Department of Health and Mental Hygiene and the NYC Department of Housing Preservation Development's How Income Rental Program. It will provide 50 affordable units and support services for low-income people and those with mental illness and chemical addictions. Apartments will feature Energy-Star appliances, a library, computer room, and laundry facilities.

- Maple Center Senior Housing in New Rochelle. Maple Center LLC. received \$1.1 million in state and federal Low Income Housing Credits (which will generate \$8.5 million in equity). The development is the preservation and rehabilitation of a 12-story building with 109 apartments for low-income seniors and frail elderly. Amenities will include outdoor patio/garden space, a computer lab and community room, and Energy Star appliances.

New York City area communities will also benefit from four awards through the NY Main Street program, totaling \$1.8 million, which will leverage additional funding and generate a total of \$27.6 million in economic activity.

The NY Main Street program is eligible to local governments and not-for-profit agencies to stimulate reinvestment in mixed-use "Main Street" buildings and neighborhoods. The grants can be used to foster small business development, provide jobs and economic opportunities, expand affordable housing opportunities and preserve and encourage adaptive reuse of downtown buildings.

One of the NY Main Street grants, \$300,000 for the Restore Church Avenue Program in Brooklyn, will assist mixed-use buildings on Church Ave. from East 16th to East 19th Streets. The award will leverage an additional \$750,000 to produce eight commercial units to help revitalize the Church Avenue neighborhood.

A full list of awards by county is available at:

- Capital Awards:
<http://nysdhcr.gov/Funding/Awards/UnifiedFunding/2010/>
- NYS CDBG awards:
<http://nysdhcr.gov/Funding/Awards/NYSCDBG/2010/>
- NY Main Street awards:
<http://nysdhcr.gov/Funding/Awards/NYMS/2010/>

Hudson River Housing

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aging affordable housing in the community. HRH was created in 1982 to address the emerging homeless problem in Dutchess County, and is now a large, multi-service provider of housing and other services to a wide range of underserved populations. The expertise of Hudson River Housing is increasingly relied upon to inform local planning relat-

ed to housing, community development and homelessness. Since its formation, Hudson River Housing has developed 40 affordable homeownership opportunities, over 600 housing units and 9 commercial spaces. For more information, please call (845) 454-5176 or visit www.hudsonriverhousing.org.

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Small Business Resources

Tax changes may hit paychecks hard in 2011

Millions of Americans could see the amount of tax taken from their paychecks increase by 50 percent in 2011.

The rise in taxes is attributed to the expiration of four key pieces of legislation, the Making Work Pay credit, the Advance Earned Income Credit, and the 2001 and 2003 tax cuts, all set to expire on December 31, 2010.

These potential key tax changes will impact Americans of all income levels. As we approach National Payroll Week 2010, September 6-10, the American Payroll Association suggests employees review

the impact of these potential tax changes on their paychecks and watch for Congressional action between now and the end of the year.

2001 and 2003 Tax Cuts

In both 2001 and 2003, Congress enacted tax cuts that impacted paychecks in a number of different ways.

The impact on paychecks, if expired:

The 10-percent tax bracket will be eliminated. The first \$8,375 of taxable income of a single filer, now subject to a 10-percent tax rate, will be taxed at 15 percent — a 50 percent increase for Americans whose

income, after subtracting the standard deduction and personal exemptions, is \$8,375 or less.

The tax credit parents can claim per qualifying child under age 17 will decrease by 50 percent per qualifying child from \$1,000 to \$500.

The tax cuts reduced the tax burden on married couples by increasing their standard deduction to exactly twice that of a single person and increasing the amount of income subject to the 10-percent and 15-percent taxes to exactly twice that of a single person. These equalizers will disappear if the cuts expire.

The supplemental tax rate, the rate payroll professionals used to calculate the tax on bonuses, commissions, and other supplemental pay, will increase from 25 to 28 percent.

Many of the tax rates will increase, with the highest tax rate rising from 35 percent to 39.6 percent.

Non-job-related educational assistance will no longer be a tax-free benefit. Currently employers may provide up to \$5,250 per employee, per year in non-job-related educational assistance tax-free.

Making Work Pay Credit

The Making Work Pay credit was part of the American Recovery and Reinvestment Act of 2009. The credit provides up to \$400 per individual and \$800 per married couple. Most workers receive the credit directly in their paychecks by a reduction

in their income tax withholding. Workers with no income tax withholding receive the credit when they file their tax returns.

Impact on paychecks, if expired: An additional up-to-\$34 per month in taxes taken out of each paycheck per individual and \$67 per married couple filing jointly.

Advance Earned Income Credit

This current IRS program lets employees who qualify for the Earned Income Tax Credit get anticipated tax savings right way. The program puts some of their anticipated tax savings directly into each paycheck during the year rather than making them wait until they file their tax return. Congress recently voted to end the advance payment, effective 2011.

Impact on paycheck: An up-to-\$152 decrease in take-home pay per month as workers who qualify will have to wait until they file their 2011 return in 2012 to receive their tax credit.

"All Americans stand to be impacted by these tax changes," said Scott Mezistrano, CPP, senior manager of government relations for the APA. "We should all take a close look now to see how these tax changes will impact our 2011 take-home pay and plan to review and adjust our withholding as necessary at the beginning of the new year."

For more information on how the tax changes will affect American paychecks, visit www.nationalpayrollweek.com.

Two Stewart's ice cream flavors named "Best in World"

Stewart's Shops, an employee and family owned company based in Saratoga Springs, proudly announces their French Vanilla and Dark Chocolate ice cream flavors have been named the world's best at the 2010 World Dairy Expo. The Expo is an international judging competition held annually in Madison, Wisconsin.

Each entry is ranked on flavor, body, texture, melting quality, color, and appearance. "Stewart's makes all their ice creams with fresh and local milk at our dairy in Greenfield, NY," said Stewart's President Gary Dake. "Every day our ice cream team focuses on making a quality product for our customers, and once again their hard work has been recognized and rewarded with two flavors ranked #1 in the world."

French Vanilla, a rich vanilla with creamy egg custard, is available in a full half gallon. Dark Chocolate is one of three

chocolates in the Chocolate Trifecta half gallon and will soon be featured in a premium pint. Stewart's ice cream is available exclusively in the 328 Stewart's Shops in NY and VT.

Last year Philly Vanilla received a #1 ranking. This year Philly Vanilla placed second in the Philly Vanilla category. Stewart's regular Vanilla and regular Chocolate were ranked third in their categories at this year's world competition. That gives Stewart's a total of five flavors rated among the best in the world.

The awards will be given out on September 28 at the World Dairy Expo in Madison, Wisconsin. To celebrate the honor all full half gallons of Stewart's ice cream will be on sale for \$2.89, the week of October 4 at all 328 Stewart's Shops.

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Banking

Wilber Bank appoints interim president and CEO

The Wilber Corporation recently announced that the bank's board of directors has appointed Alfred S. Whittet as the Interim President and Chief Executive Officer of the Bank, effective as of August 27, 2010. Whittet currently serves as Director and Vice Chairman of the Company and the Bank. He previously served as the President and Chief Executive Officer of the Company from 1998 until his retirement effective January 2, 2006. He also held various positions with the Bank after joining the institution in 1972, including Chief Executive Officer and Vice Chairman in 2005, President and Chief Executive Officer from 1998 through 2004, and President and Chief Operating Officer of the Bank from 1986 to 1998.

Commenting on the appointment, Brian R. Wright, the Chairman of both the

Company and the Bank, said: "Fred Whittet brings a wealth of experience and community banking knowledge to Wilber National Bank. His lending and loan administration expertise and skills will serve us well as we work through lending and credit challenges relating to this difficult economic environment, and the impact the current economy is having on our commercial borrowers. Whittet is a proven leader, and we are confident that he will successfully guide the Bank as we strengthen our franchise and build for the future."

The Wilber Corporation is a single bank holding company headquartered in Oneonta, New York, and through its Bank subsidiary serves the financial needs of the communities of central and upstate New York. The Wilber Corporation's common stock trades under the symbol

"GIW" on the NYSE Amex (formerly the American Stock Exchange).

Wilber National Bank, chartered in 1874, operates as a traditional commercial bank in its central New York market with 22 branch offices located in Otsego, Delaware, Schoharie, Ulster, Chenango, Onondaga, Saratoga, and Broome Counties and a loan production office located in Saratoga County. The Bank intermediates customer deposits and institutional borrowings into loans, short-term liquid investments, and investment securities. The Bank's lending activities include commercial lending, primarily to small and mid-sized businesses; mortgage lending for 1-4 family and multi-family properties, including home equity loans; mortgage lending for commercial properties; consumer installment and automobile lending; and, to a lesser extent, agricultur-

al lending. The Bank's residential mortgage division, ProVantage Home Loans, is a HUD endorsed lender that provides a wide variety of residential mortgage products, including government FHA loans that fit the needs of most consumers. The Bank provides personal trust, agency, estate administration, and retirement planning services to individuals, as well as custodial and investment management services to institutions, through its Trust and Investment Division. It also offers stocks, bonds and mutual funds through the third party broker-dealer firm INVeSTO. The Bank currently has 278 full time equivalent employees. Additional information about Wilber National Bank can be found at its website: www.wilberbank.com.

Ulster Savings Charitable Foundation lends support to Academy Green, Inc.

The Ulster Savings Charitable Foundation recently announced a \$4,000.00 grant in support of Academy Green, Inc.'s "Whole Life, Healthy Living Project".

Academy Green, Inc., a Kingston-based non-profit organization dedicated to serving individuals with developmental disabilities, provides comprehensive residential services in the Kingston area, including community group homes, a Supportive Apartment Program and at-home residential habilitation / respite services.

Using a combination of hands-on education, physical fitness and other activities, the goal of the "Whole Life, Healthy Living Project" is to enhance the lives of individuals served by Academy Green.

The project plans to offer programming that includes access to the local YMCA, participation in a community-supported agriculture farm share, and field trips designed with health-related themes for use in everyday lives.

"Academy Green's emphasis on the benefits of healthy living – through exercise and dietary improvements – sends a great message to their residents," noted Ulster Savings Charitable Foundation Executive Director, Jeffrey D. Wood. "As a result of the "Whole Life, Healthy Living Project", these residents will reap the rewards of lessons learned today for the rest of their lives."

For more information about the Ulster Savings Charitable Foundation, call Jeffrey Wood at (845) 338-6322, ext. 3268.



Ulster Savings Charitable Foundation Board Members, Tammy Gillon (left) and Dr. Hadi Salavitabar (right), present the Foundation's \$4,000.00 grant check to Tom Ngowe (center), Director at Academy Green, Inc., at Academy's headquarters in Kingston.

Education

Students should think before taking private educational loans

As students and parents are reviewing their college bills, they may be considering a private education loan to close the gap between college costs and available financial aid. Private loan terms vary from lender to lender, sometimes widely, so it's important for borrowers to consider their loan choices carefully. Which lender? What sort of repayment plan? And, one of the most vexing choices for some borrowers – do I want a fixed or variable rate loan? How does a borrower choose?

The New York Higher Education Services Corporation (HESC) advises students and families to consider all their options carefully, before securing a private loan and only after exhausting all available federal, state and institutional aid.

With a variable rate loan, the interest rate can fluctuate as often as every 3 months over the life of the loan. As a result, loan payments will vary as market interest rates vary – rising when market rates rise and declining when rates decline. If rates fluctuate materially, the effect on a borrower's household budget can be substantial.

With a fixed rate loan, the interest rate

never changes. As a result, loan payments remain stable and predictable for the life of the loan. Rising rates will not cause a strain on a borrower's household budget.

Choosing between fixed and variable interest rates can be difficult. Often the initial interest rate on a variable-rate loan is more attractive than that of a fixed-rate loan with a similar term. But because the interest rate on a variable rate loan can change, comparing initial interest rates is not enough. Borrowers should take a longer-term view, considering how market interest rates tend to rise and fall in cycles.

For example, between 1990 and 2010 the Prime Rate fluctuated between a high of 10 percent (1990) and a low of 3.25 percent (now). Between 1970 and 1990, the fluctuation was far greater, ranging from a low of 4.75 percent (1972) to a high of 21.5 percent (1980).*

HESC suggests three factors that borrowers should consider before taking a private loan:

Before making a choice, borrowers should think about whether or not they would be comfortable with such fluctuations in interest rates and the resulting

changes in their loan payments? With the possibility of such rate swings, many borrowers would prefer the security and predictability of fixed loan payments.

Borrowers should also consider the term of the loan. The longer the term on a variable rate loan the longer the time period the borrower has to be ready to accommodate fluctuations in interest rates and the accompanying changes to the family budget.

Finally, borrowers should consider timing. We are currently enjoying a period of unprecedented low interest rates. Although no one knows whether, when, or how much interest rates will change, common sense seems to indicate that rates will increase in the near term. When borrowers choose between variable and fixed rate loans, they must remember to factor this into their decisions.

Borrowers who are taking a private loan to fill a college funding gap should consider more than just today's interest rates and which lender to choose. They must decide between fixed or variable rate loans and choose the loan that's right for them.

Scholarship sources say that students

and families who neglect loans offered by their home states could be missing out on some of the best college financing options. Specially priced state financing programs like NYHELPS generally offer students a reliable source to more affordable private education loans.

Currently, New York's state-sponsored loan program, NYHELPS, offers fixed rate interest rates ranging from 7.55 percent to 8.75 percent, depending on the repayment option selected.

About NYHELPS: NYHELPS is a state-sponsored loan program administered by the state agency that helps people pay for college, The New York State Higher Education Services Corporation (HESC). HESC administers the Tuition Assistance Program (TAP) and numerous other grants and scholarships.

* Source for interest rate figures: US Federal Reserve Board: Daily bank prime loan interest rates. Figures are annualized using a 360-day year or bank interest. Rate posted by a majority of top 25 (by assets in domestic offices) insured U.S.-chartered commercial banks. Prime is one of several base rates used by banks to price short-term business loans.

Worklife

Five ways to repair your retirement plan

BY DENNIS STEARNS, CFP

Has your 401(k) become a 201(k)? Wonder if you can save enough to get back on track to retire? Concerned about our economy locally and nationally? The Great Recession has left millions of baby boomers with worries and concerns about their financial future. Here are five ways to get busy repairing your financial future.

1. You need to know where you stand. Developing a retirement plan is the first step. Only 3 percent of Americans have written goals for their financial plan, and this 3 percent have already repaired much of the damage done by the recession. There are many good on-line tools available (www.firecalc.com or www.quicken.com) or you can hire a professional planner to help you review budgets and savings and

provide advice on return assumptions and investment mixes that make sense pre- and post-retirement. If you want an advisor who doesn't have products to sell and acts as a fiduciary, the National Association of Professional Financial Advisors (www.NAPFA.org) has a referral service to advisors in your area who have met educational, ethical and professional standards. There are also a number of good, "no sales agenda" articles at this website and also at the Financial Planning Association website, www.fpaforfinancialplanning.org, where you can also find out the likelihood of getting your full Social Security benefit using their Social Security Predictor.

2. Contribute "until it hurts" to your 401(k) or retirement plan at work. Some people stopped making contributions to

their retirement plans when the Great Recession hit. If you're one of those, get back in the game! Even if your employer hasn't yet re-started matching some of your contribution, the discipline and tax savings this provides are critical to repair your long term retirement plans. Set the contribution rate a notch above where you think is comfortable – you'll find that stretching a bit won't hurt much as long as you've paid attention to the next key.

3. Get control of your spending. This is easy to say and hard to do. If you have a good sense of what you need to save, it's then easier to set spending goals for yourself and your family. In this tough economy, many have become value shoppers and the bargains are everywhere, including travel and big ticket items like appliances and cars.

Today you can treat yourself well and repair your retirement plan if you become a savvy consumer. Monitor your spending through simple monthly logs or use on-line tools like Quicken or Mint (www.Mint.com).

4. Balance your investments. Did you know that the average return in a balanced stock and bond portfolio over the last 20 years was more than 8 percent per year, but the average investor made less than 3 percent? This is because too many investors get caught up in the greed and fear cycle and buy when they should be selling or vice versa. Resist the urge to follow the herd and get sound advice, whether it's a professional financial advisor or your Uncle John. Just as being too aggressive has injured many investors in recent years, being too conservative can also result in retirement plan failure. It's essential that you surround yourself with several sources of good advice that you trust and tie your investment strategy in with your overall retirement plan.

5. Sharpen your ax. If your business or your career isn't stable, it will be hard to save enough to get you to your retirement goals. One of the best investments you can make is in yourself. Ask your friends at work what one item they think you should work on to become better at what you do. Then figure out how to do it – your employer may even help you pay for some of your ax sharpening. Attend leadership workshops. Read on-target books and articles or turn your car into a university listening to experts as you drive. If you spend extra time every week sharpening your ax, you increase the chances that you're pay will go up in the future, and along with it, your savings. You'll also decrease the chance that you'll get fired when the next economic crisis hits.

Dennis Stearns is President of Stearns Financial Services Group (www.StearnsFinancial.com), a fee-only financial planning and investment management firm based in Greensboro, NC with clients around the U.S. and Canada. Dennis has won numerous awards in his field and has been called "One of the leading scenario planners and financial futurists" by the Financial Planning Association.

10 ways to show your employees you care without giving a raise

It is not news that businesses around the country are financially struggling for the most part. As unemployment remains high, so do the number of businesses that are either closing their doors or are looking for ways to reduce their overhead and hang on during such a turbulent time. Millions of companies simply cannot afford to give their employees raises or bonuses at this time, regardless of how much they may deserve one. But, that doesn't mean you can't show those employees that you care and appreciate their services.

"Not giving out raises can have a real negative impact on employee morale and motivation. You may even lose some talented individuals," explains Dr. K. Habib Khan, Chief Academic Officer and acting Dean of the School of Business at Stratford University (www.stratford.edu). "But if you still take the time to show that you appreciate them during this rough economic time, they will be more likely to hang in there and remain dedicated and loyal employees."

Companies are finding many different ways to reward their employees, without having the added expense of giving everyone a raise. Here are 10 ways you can reward your employees that will show them your gratitude, but will also cost you a fraction of what it would to give out raises:

Provide additional paid time off. Even if it

is just one or two days out of the year, it will be appreciated.

Give them the ability to have a flexible schedule. Many people would appreciate being able to work four 10-hour days per week, or working one day per week at home.

Allow a casual dress code, even if it is just one day per week (like casual Friday).

Provide a catered lunch or pizza party once a month.

Celebrate each employee's birthday with a cake and gift card.

Once a month have everyone's car washed on-site by a mobile wash company.

Periodically, bring in a massage therapist to provide everyone with a complimentary chair massage.

Keep stashes of things to occasionally give away to those going above and beyond the call of duty. This could be gift cards, concert or event tickets, or health club memberships.

Set up a relaxation or recreation room where employees can de-stress and/or have some fun. You may want to include a TV, pool table, or an air hockey game.

Offer them a title change, even if you can't afford to pay them more they appreciate being able to have a new title, which will provide them additional benefits for years to come.

"Even if you pick one of these ideas each year, your employees will really appreciate

that you took the time to show them your appreciation," adds Dr. Habib. "This is just a short list of all the possibilities that are out there. Get to know your employees and you will have plenty of ways to reward them without adding a great deal to your overhead."

Stratford University offers nine specialty areas for their MBA program, which includes international business, accounting, entrepreneurship, finance, information technology, investment management, management, marketing, and supply chain management. In addition to the traditional MBA program, students also have the option of earning an International Master of Business Administration. Stratford University offers both online and on-campus MBA programs.

About Stratford University:

Stratford University operates campuses in Tyson's Corner, Woodbridge, and Glen Allen (Richmond suburbs). It offers 30 undergraduate and graduate degrees in the areas of Culinary Arts and Hospitality, Health Sciences, Nursing, Business Administration, and Information Technology. The degree programs are offered both on campus, as well as online. For more information on Stratford University, visit www.stratford.edu.

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Healthcare

Benedictine Hospital's 10th Annual Dinner Dance to benefit the Linda Young Ovarian Cancer Support Program

The Linda Young Ovarian Cancer Support Program at Benedictine Hospital, member of the HealthAlliance of the Hudson Valley, will hold its 10th Annual Dinner Dance with Live and Silent Auctions on Saturday, September 25. The event benefits the Linda Young Ovarian Cancer Support Program, which offers support services to ovarian cancer survivors and their families, as well as education about ovarian cancer symptoms and risk factors for the general public and health professionals.

The event also raises awareness about ovarian cancer, the deadliest of the gynecological cancers. Ovarian cancer occurs in 1

out of every 72 women in the U.S. Each year more than 20,000 women are diagnosed with ovarian cancer and more than 15,000 die. The Linda Young Program offers an ovarian cancer support group that meets monthly and is now in its 10th year. The Program has served over 443 people directly affected by ovarian cancer and has educated 5,600 individuals since its inception in 2000.

"Bringing survivors together generates bonds unlike any others," says Ellen Marshall, LCSW, the coordinator of the Linda Young Program and Director of the Oncology Support Program at Benedictine Hospital. "The women in this support group

share stories that only someone who is walking in the same shoes can appreciate. They provide each other with the expertise gained through experience, support each other through good times and challenging ones, laugh and cry together and truly exemplify what support is all about."

Two awards will be presented during a festive ceremony: The Annual Survivor Award goes to Christine Fitchett of Poughkeepsie, N.Y. Diagnosed with ovarian cancer in 2008, Chris regularly attends support group meetings where she shares not only her wealth of knowledge regarding ovarian cancer but also her calm, nurturing presence. Receiving the

Compassion in Care Award will be Sarah Urech, LMSW. Sarah Urech was the moving force behind the development of the Linda Young Ovarian Cancer Program. During her years of devoted and compassionate service, Sarah touched the hearts of so many and helped countless members of the cancer community.

Live music is provided by "Just Us", and Amy Papola will host the Live Auction. The evening will take place at the Wiltwyck Country Club in Kingston beginning at 6 p.m. Tickets are \$60 per person and reservations can be made by calling (845) 339-2071 ext. 100 or e-mail dblaha@benedictine.org.

Hudson Center's revolutionary electronic application speeds enrollment process by 60 percent

Neighborhood Health Providers (NHP) are longer sending paper applications to the New York City Human Resources Administration (HRA). Instead, by sending these applications electronically using the Facilitated Enrollment Electronic Application, or FEEATM, a software solution from the Hudson Center for Health Equity & Quality (Hudson Center), thousands of NHP's members will be spared the extra weeks it used to take for new enrollees to access vital health services.

"FEEA eliminates paper, speeding time to enrollment in public health insurance by more than 60 percent," explains Georganne Chapin, President & CEO of the not-for-profit Hudson Center. "When someone applies for public health insurance - either for themselves or their children - they shouldn't have to wait 45 to 90 days for approval. It's been proven that with FEEA, electronic applications can be

approved in just two weeks. FEEA means faster submissions, fewer errors, and reduced returns for re-dos."

Before converting to FEEA, NHP hand-delivered crates filled with hundreds of paper applications to HRA weekly. The applications were bundled in batches of 10, and if even one application in any given bundle was incomplete, all 10 applications were returned, delaying access to health care for uninsured New York City residents who desperately need it.

With this new tool, applicant information is entered only once and then transmitted electronically to HRA and to the New York State Department of Health, which now will no longer have to re-enter that same data into their own systems. Required documentation, such as a birth certificate, is electronically scanned and linked with the application, eliminating lost or misplaced documentation, a com-

mon occurrence in the paper-based enrollment world. Since FEEA stores data, member recertification is easier and faster. Instead of preparing a recertification from scratch, NHP only has to update the enrollee's information online and resubmit it electronically, avoiding unnecessary disruptions in coverage.

"Through our commitment to strive for excellence in member service, and by using cutting edge technology, Neighborhood Health Providers has become one of New York City's largest managed care plans," says Steven J. Bory, NHP's President and CEO. "Our partnership with the Hudson Center to use FEEA emphasizes our commitment to making it as easy as possible for future members to obtain insurance, and for our existing members to stay insured. As a customer-focused health plan, we want to be sure that interacting with NHP is simple and easy, every step of the way, and our

implementation of FEEA is just another example of that commitment."

Sherri Ehrlich, Director of Business Development & Account Management at the Hudson Center, notes that NHP's FEEA implementation took just over four months - a remarkably short period of time. "This is a credit to the hard work and effort every employee at the Hudson Center and NHP put into this project," she explains.

"The beauty of FEEA is that Neighborhood Health Providers was able to adopt it and still keep its existing workflows and processes," Ehrlich adds. "FEEA is a huge time-saver that will save NHP money, while the uninsured and NHP's renewing members will be enrolled in public health insurance sooner. It's a win-win."

For more information about FEEA, contact Ehrlich at 914-372-2101, or sherri.ehrlich@hcheq.org.

Technology

Android will edge out Iphone?

Android will ultimately edge out Apple's iOS to become the third-most pervasive mobile operating system, with a 16.3 percent share of smartphones shipped worldwide in 2010. In a new report, technology research firm IDC also projects that by 2014 Android will be second only to Symbian among smartphone platforms, boasting a 24.6 percent share in a more fragmented market.

These predictions for Google's fast-growing Android system are part of a broader forecast by IDC predicting smartphone units shipped globally will grow 55.4 percent this year to nearly 270 million compared to 173.5 million in 2009.

For the first half of 2010, vendors shipped a total of 119.4 million units or 55.5 percent more than the 76.8 million in the year-earlier period. Smartphone sales has been buoyed in recent months by the launch of high-profile new models such as the BlackBerry Torch, Evo 4G, iPhone 4 and Droid X.

"The smartphone is the catalyst behind the rebound in the worldwide mobile phone market this year," said Kevin Restivo, a senior research analyst at IDC. "Additional product introductions and an expected flurry of smartphone buying activity in the second half of the year will push the market well above previous expectations."

The surge in smartphone sales will help the overall mobile market rebound this

year, with a 14.1 percent gain after a decline of 2.8 percent in 2009. The outlook for 2011 is also bullish. Despite continued economic uncertainty, smartphone sales are expected to increase 24.5 percent next year. However, growth will shrink progressively over the course of IDC's five-year forecast period, with the market forecast to rise only 13.6 percent in 2014.

The firm expects Symbian — which is used on most Nokia phones — to remain the top mobile operating system with a 40.1 percent share, trailed by the BlackBerry OS at 17.9 percent, Android at 16.3 percent, iOS at 14.7 percent, and Windows Mobile at 6.8 percent. But in the next four years, IDC anticipates that Symbian and other platforms will lose ground to the proliferating Android system. So when Android hits nearly 25 percent in 2014, Symbian's share will have declined to 32.9 percent, BlackBerry, 17.3 percent, and iOS, 10.9 percent.

With the forthcoming debut of Windows Phone 7, however, the firm expects Microsoft to reclaim some turf that was lost over the last two years, increasing to a 9.8 percent share. Ramon Llamas, a senior research analyst in IDC's mobile devices group, suggested that Android would be the biggest question mark in the coming years.

"Phone vendors have been drawn to Android because it allows them to present their own approach to what a smartphone

experience can be," he said — also noting that consumers have compared the Google platform favorably to iOS. Maintaining steady growth is the test for Android as competition tightens among smartphone makers.

IDC emphasized that no one smartphone OS will dominate the mobile landscape the

NYS funeral directors launch a new, interactive web site

The New York State Funeral Directors Association (NYSFDA) has just launched a new and improved website: www.nysfda.org.

According to NYSFDA Executive Director Bonnie L. McCullough, CAE, "It is more important than ever that our members have instant access to the information they need at any time of the day or night, especially when it comes to education compliance. And, with more and more members of the public — such as consumers, reporters and public officials — visiting the site, we strongly believed it was time to enhance the content and refresh the appearance. The update was made to make it more user-friendly so that this critical information is available "24/7" to both our members and the public at large."

The new site enables visitors to use a Web 2.0 browser that includes interactive information sharing and user-centered design. Features include an enhanced search engine, driving directions to NYSF-

DA member funeral homes, more interactive content, and a portal to NYSFDA's new social media offerings including Facebook, Twitter, LinkedIn, and Bonnie McCullough's blog.

The expanded site continues to give visitors information about all aspects of funeral service and end-of-life issues; enables consumers to locate a neighborhood funeral home and provides links to other helpful resources.

Founded in 1889, NYSFDA's mission is to promote the highest standards of funeral service to the public and to enhance the environment in which its members operate. Over 900 member firms and 3500 licensed funeral directors who operate across the state belong to the New York State Funeral Directors Association. In addition to maintaining a Web site at www.nysfda.org, NYSFDA also publishes a quarterly newspaper column "Transitions", as well as brochures which educate and inform consumers about end-of-life issues.

Small Business Development Center names 'Female Entrepreneur of the Year'

BY THERESA KEEGAN

When Patti Heins was awarded a painting contract at SUNY New Paltz in 2008, she knew one thing: She needed financing.

Her business associate, Tina Lyons told her to contact the Small Business Development Center, where the receptionist put in contact with business advisor Al Griggs. Two years later, Heins' business has tripled and this summer she was named Female Entrepreneur of the Year by the statewide SBDC.

"I still can't believe it," says Heins. "It's incredible."

Griggs helped her meet with the Mid-Hudson Valley Federal Credit Union, where she secured a line of credit based on contracts she had pending. And Heins also obtained her Women Business Enterprise certificate from the state.

"Basically, by me having a WBE, it's helped out tremendously." The designation earns credit points when government contracts are awarded, making her business more appealing than many other bidders in the female-dominated field.

Although the six-month credentialing process was cumbersome - including filling out numerous forms and having state inspectors come to her office to ensure that she does indeed run the business - the benefits keep mounting.

The Port Ewen company, Perfezione Painting, is now working in schools, libraries, jails and was just awarded a job at Stewart Airport. There are 10 additional bids that will be submitted by the end of the month, and Heins expects to increase her current staff of 11 employees.

"There's going to be more jobs," she says. Despite the down economy, her reputation for clean work, and finishing jobs on time puts her in high demand. Heins hires union painters who are already trained specialists, rather than hiring someone off the street who she would have to train.

"It makes our life a lot easier to use a union contractor," she says. In addition to commercial painting, the company also does residential painting, interior and exterior painting, epoxy flooring, taping and vinyl wallpapering.

While Heins readily sings praises to Griggs and SBDC, she is also quick to credit Lyons for keeping things running in the office, allowing Heins to focus on what's going on in the field.

"As long as you have someone in the office, like Tina, who can handle all that paperwork and change orders, it's certainly worth going after the government contracts," she says. "You'd be a fool not to do it."

The biggest challenge is they are slow paying, since it's a month between the work being completed and the bills going out.

"It makes me nervous a little bit," says Heins, who currently has a \$16,000 a week payroll, and taxes are always coming due. "I would love to expand, but just for that reason, we won't."

She also expects to soon get her WBE in New Jersey and Connecticut so she can expand her options.

"We want to do a lot with the Port

Authority and that will help us get into New Jersey," she says.

When she took the advice of a General Contractor she was working for and started her own painting business in 2005, after years as a union painter, Heins never expected things would be as successful as they now are.

"It gets hectic, but I can't complain," she says. "There's other people who aren't even working."

Her one drawback has been that she's

had to give up coaching high school girls' travel softball teams. But she carries part of that with her always: the last team that she coached, where each girl went on to earn a softball scholarship to college - were the ones who named her company. Perfezione means perfect in Italian.

And the company is now sponsoring a girls soccer team, which makes Heins happy.

"We love giving back to the community," she says. "Especially the kids."

And she is also quick to support any requests from Griggs or the SBDC to talk about their program and the support they've given her, including a recent presentation before Sen. Kristen Gillibrand. In fact, she talks with Griggs five or six times a month, strategizing business plans, addressing company needs and talking about the latest news.

"I talk with him constantly," says Heins. "I'll call and say 'Al, I just won another contract.'

Amy credits her business success to a dedicated team,
the competitive drive she developed on the soccer field ...
and the foresight to purchase this office building.



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