

Sharp Cuts, Caring Guys Create Success at Fulton County Barbershop

By Jessica Ford Newsline Editor

Newsline Editor

In Gloversville, one crew of really humble guys is setting the standard in the Capital Region for excellence in men's hair styling, and showing the rest of the business world how embracing a small community can result in economic success.

Fulton County Barbershop owner Mike Medina, along with his staff barbers Jaime "Pito" Ramoz and Jason Ortiz, work out of Medina's building, at 17 N. Main Street, and offer their loyal customers the best fade, a great spiky quiff, an on-point curly crop and a savvy modern pompadour, among other current styles. But it's also the vibe in the shop, and the outward commitment to their clients and community, that brings in regulars from Albany, Saratoga, Gloversville, Johnstown. Amsterdam and everywhere in between. One regular customer flies in every few weeks from wherever he is working, (currently Omaha, Nebraska) to get

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Fulton County Barbershop owner Michael Medina cuts the hair of Johnstown's Danny Brown, age 10.

his Medina cut.

Aside from really reasonable prices (\$12 for an adult haircut, \$10 for a child's cut and \$7 for an edge up), the barbers in the shop also do house calls for special occasions, and even make visits to area nursing homes to service their customers. Special events, such as "Father and Son Day," and "Back to School," have created a tradition in the city, that Medina says people have really embraced. One event gives kids a 50 percent discount on their cut, if they choose a book and read to the barber while they work.

Doing business on Main Street in Gloversville, a city and downtown that has struggled since the 1950s end of its heyday as "Glove Capital of the World," has not been easy for the past 20 years, but Medina and a few other fellow shop owners are showing that it can be done, with the right work ethic and upward-focused attitude.

Customer Danny Brown, age 10, of Johnstown, and his dad Charlie sat at Medina's station during a recent afternoon. "Consistency. It all boils down to consistency," Medina said. "If we give Danny a really good

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Couple Overcomes Challenges To Open New Gloversville True Value Hardware

By Jessica Ford

Newsline Editor

Sometimes the longest journeys are the most worthwhile, and bring the most reward.

In Gloversville, Matt and Tammy Capano have opened the doors to a brand new True Value store, with 10,000 feet of floor space and an opening inventory of more than 17,000 products, including light lumber, paint, building supplies, pet supplies, seasonal items and much more.

The path that brought the store from an idea to a reality was not easy, and the two persevered through sickness, delays and challenges to open the business. Now that it is officially open, True Value corporate officials have said they believe it is one of the nicer locations they've seen. The Capanos join the True Value corporation, that serves over 4,400 stores worldwide with retail sales in their communities, totaling about \$5.5 billion, with 13 regional distribution cen-

See Hardware, on page 4



Tammy and Matt Capano, owners of the True Value at 35 Bleecker Street, stand in front of the paint display at their newly opened store.





We are the leading voice of business in the region providing advocacy, resources and solutions for our members.

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Letter from the President

Memorial Day, the official start of summer, was just a week ago, and with that comes a multitude of travelers and tourists that will travel to our region all season long providing us with the seasonal boost to our economy that we depend on.

Your Chamber, as the tourism promotion agency for both Fulton and Montgomery counties, spends a considerable amount of time, money and energy to invite travelers to our region by highlighting our natural beauty, unique history, family fun venues and our variety of day or weekend events.

As someone who was born and raised here, and as a lifelong resident of this area, I know all too well how easy it is to take for granted all the wonderful and excitement opportunities that are available in our two-county region.



Mark Kilmer President/CEO

Although we are not Lake George or Saratoga, in both Fulton and Montgomery counties, you don't have to worry about aggravating crowds, noise or even two-hour waits for a table at a restaurant. Many tourists are attracted to our serene environment, which vaca-tioners desire.

Our 44 lakes, beautiful wilderness, orchards, farm markets and historic sites, are just a few of the things so many individuals and families are looking for. The Fonda Speedway, Glen Ridge Motor Sports Park, and the Amsterdam Mohawks are just a sampling of the many attractions that can offer some excitement for the entire family.

As I mentioned earlier, many of us tend to overlook the importance of tourism to our region as an important factor to our economic well-being. The number of jobs, both seasonal and full time, number in the thousands and no matter where we live, or what we do, we all benefit from the enormous amount of sales tax generated by what travelers spend each year.

According to data from the NYS Tourism Dept., visitors spent nearly \$100 million during our last reporting period.

Why not spend some of your vacation time right here in our region, and rediscover Fulton and Montgomery counties?

And, whether you're in business in our region, or are a resident, remember to give a nod and a smile to the visitors to our area, who do so much more for all of us that we could ever imagine.



REGIONAL CHAMBER OF COMMERCE

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Stockholders Approve Acquisition of Kinderhook Bank by Community Bank

Stockholders of Kinderhook Bank, with branches in Fulton and Montgomery counties and 11 total in Upstate NY, overwhelmingly voted to approve the proposed acquisition of Kinderhook by Community Bank System, Inc., the parent bank holding company of Community Bank, N.A.

All required regulatory approvals have been received and the merger is expected to close on July 12, 2019.

Bank officials said the transaction will provide natural market extension for both institutions, "joining two high-quality, low-risk franchises with long histories of customer service, as well as a commitment to their communities."

An agreement was announced in January regarding the acquisition, that will be an all-cash transaction representing total consideration valued at approximately \$93.4 million. The transaction was unanimously approved by the boards of directors of both companies.

Kinderhook Bank provides Community Bank, N.A. a solid operating presence in the Capital District of Upstate New York, with total assets of nearly \$640 million, deposits of \$560 million and 11 banking offices across a five county area.

Kinderhook reported that more than 97% of the votes cast were to approve the proposed merger, and that more than 85% of issued and outstanding shares were represented at the meeting. Pursuant to the terms of the merger agreement, Kinderhook will merge with Community, and Kinderhook Bank will merge with and into Community Bank in an all cash transaction. Kinderhook stockholders will receive \$62.00 per share of KBC common stock that they hold.

John A. Balli, President and Chief Executive



Officer of Kinderhook, stated, "The merger will join two high-quality franchises with long histories of service to their customers and communities. We are pleased about the potential benefits of the merger for our stockholders, customers, the communities we serve, and our employees. Our customers will continue to receive the highly personalized service they expect from many of the same people they already know and trust, while having access to an expanded set of products and services available from the larger combined organization with an extensive branch network."

"Our acquisition of Kinderhook Bank Corp. will extend our banking footprint into the attractive Capital District markets which are similar to the other Upstate New York markets in which we successfully compete," said Mark E. Tryniski, President and Chief Executive Officer of Community Bank System. "Our move to establish a broader and deeper banking presence in this region reflects the relative economic, demographic and geographic attractiveness of the area. This investment also complements the financial commitment we made in 2018 when we added an experienced commercial banking team focused on the greater Albany area. We're pleased with the results of this activity to date and confident that the Kinderhook franchise will further support our ef-

Bender Lane, Hugh Johnson Firms Join Forces

Bender Lane Advisory, a highly regarded national multi-family office for ultra-high net work families, and Hugh Johnson Advisors, a widely respected asset management firm meeting the needs of individuals and non-profit organizations, will join forces under the parent name JNB Advisors LLC.

The firms, each based in Albany but with national and international reach, will remain in Albany, and both will continue to maintain their identities as divisions of JNB.

Hugh Johnson and Dan Nolan of Hugh Johnson Advisors made the announcement earlier this year, along with Dan Rutnik of Bender Lane Advisory. A press release stated that a Letter of Intent to combine their firms, had been signed.

"This is an important and exciting time for both of our companies," Johnson said. "The world of finance is changing rapidly, and every organization needs to respond to those changes. It is increasingly important that organizations are able to provide high-level, sophisticated financial planning to families of means while offering carefully developed asset management services using the best and lowest cost vehicles un-conflicted by a need to sell products. Our clients will benefit from this combination of strengths, and that's what counts."

JNB will have approximately \$1.8 billion of assets under management. There will be no change in their respective missions and all associates and principals of each organization will remain part of the newly combined firm. Hugh Johnson will become the Chairman and Chief Investment Officer of JNB, and Dan Nolan and Dan Rutnik will serve as co-Presidents.

Rutnik added, "HJA adds depth to our approach to asset management while BLA adds sophistication to their financial planning. It truly is a situation where the outcome is greater than the sum of the parts. I also look forward to working closely with Dan Nolan once again."

"The marketplace for both asset management and high quality advisory services has been evolving for more than 40 years," Nolan said. "The combination of our two firms will provide a unique range of advisory services and investment capabilities that are sought after by a growing number of wealthy families, individual investors and non-profit organizations."

Bender Lane Advisory was founded in 2002 by Dan Rutnik. Prior to BLA, Dan spent 20 years with AYCO, a Goldman Sachs Company that provides wealth management and other financial services to employees of corporate clients, family office services, and investment management services to high net-worth individuals. BLA employs 22 people at its offices at 4 Tower Place, Suite 1001, Albany.

Hugh Johnson Advisors was founded in 2005 by Hugh Johnson and many of the firm's current employees. Prior to starting HJA, Hugh was the President of First Albany Asset Management Company and an officer and director of First Albany Companies. In 2008, Dan Nolan joined HJA as President and Chief Executive Officer after spending 28 years at AYCO and Goldman Sachs. The firm has 171 individual clients and 62 institutional clients, of which 47 are non-profit institutions. Currently, HJA manages \$1.421 billion of assets and consults on \$1.237 billion of assets. The firm has 12 employees and is located at 80 State Street, Albany.

forts to grow our retail and business banking presence in the Capital District. Kinderhook Bank has an impressive 165-year history of service to its customers, its communities and its shareholders, values which align closely with those of Community Bank. Equally important, our institutions have similar organizational values and cultures that respect and value the people that contribute to our success. We are delighted to welcome the Kinderhook Bank team to the Community Bank organization and look forward to the future of the combined company."

Community Bank System, Inc. operates more than 230 customer facilities across Upstate New York and Northeastern Pennsylvania, Vermont, and Western Massachusetts through its banking subsidiary, Community Bank, N.A. With assets of approximately \$10.9 billion, the DeWitt, N.Y. headquartered company is among the country's 150 largest financial institutions. In addition to a full range of retail, municipal, and business banking services, the Company offers comprehensive financial planning, trust and wealth management services through its' Community Bank Wealth Management Group and OneGroup NY, Inc. operating units. The Company's Benefit Plans Administrative Services, Inc. subsidiary is a leading provider of employee benefits administration, trust services, collective investment fund administration and actuarial and consulting services to customers on a national scale. Community Bank System, Inc. is listed on the New York Stock Exchange and the Company's stock trades under the symbol CBU. For more information about Community Bank visit www.communitybankna. com or http://ir.communitybanksystem.com.

Workshop Set For Potential Consolidated Funding Applicants

Regional business, municipal and other organization leaders, as well as members of the public, are invited to a workshop on June 20, 2019 for potential applicants of the Consolidated Funding Application. The application enables businesses, municipalities, not for profits and the public to apply for assistance from dozens of state programs, through a single application for job creation and community development projects.

The event will be held at Fulton-Montgomery Community College on June 20, at 2 p.m. Project Development Committee Members can also serve as resources for entities interested in filling out the CFA application.

Round 9 of the Consolidated Funding Application is now open to applicants through July 26 at 4 p.m.

The Mohawk Valley Regional Economic Development Council's Project Development Committee Members plan to host Consolidated Funding Application information sessions in each of the region's six counties.

For more information and to sign up for the June 20 session, please visit: www.eventbrite.com/e/ montgomery-county-business-development-center-hosting-cfa-info-session-tickets-61106298584

For more information on the MVREDC, please visit their website at regionalcouncils. ny.gov/mohawk-valley. Or, contact Kenneth F. Rose, Director of the Montgomery County Business Development Center, (518) 853-8334.

Hardware, continued from page I

True Value Associates.

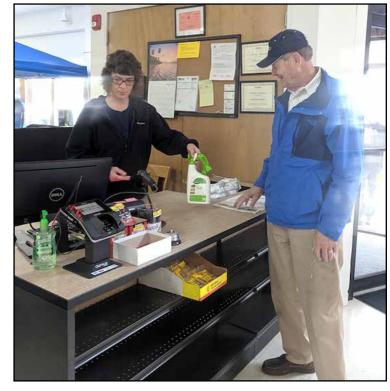
The Gloversville store, located at 25 Bleecker Street. has unique features, including parking lots and entrances in front and back. The back lot is spacious for contractor trucks and larger vehicles, and is close to the lumber and building supplies area, as well as the loading dock. Cash registers are also located at both the front and rear of the store, for customer convenience.

When the former Gloversville True Value shop on East Fulton Street closed in 2017, the couple immediately felt that their building, would be the perfect place to house a new True Value store. They had been looking for the "right business" to place in the space that used to house their "Gloversville Sport Shop." Both are experienced business owners, and have always been in retail, they said. Although hardware is new to them, they have owned and operated the New York Lunch diner for 20 years, also on Bleecker Street,

ters and approximately 2,500 as well as other businesses. Their entrepreneurial background goes back generations, as Matt's father, Mike Capano, has been a Gloversville barber for more than 70 years, and is still running a successful shop in his nineties.

> When asked why they felt that adding a new retail store in Gloversville made for a good investment, Matt Capano said he has faith in the region. "The city is starting to come around," he said. "If everyone took a little initiative to do something for the city, it can come back to its glory days." He said that to him, there are several signs that the city is getting busier. The properties for sale are a great value, and he said when he looks around downtown, the parking lots are starting to bustlef, and there are more people out and about each day.

> The process of acquiring the True Value partnership took time, and the couple began the official process in October, 2018. They felt that they might lose their chance



Werner Paul, right, purchases an item from the new True Value store at 35 Bleecker Street in Gloversville, from True Value associate LeeAnn Hennessev.

to open the business when in April of last year, Matt suffered a back injury and because of complications, ended up in the hospital for 10 weeks. They said True Value stayed loyal to their project the whole time, and they are hopeful that they will get to meet the corporations's CEO John Hartmann at their official "grand opening" at the end of the month. True Value has been a resource for training and workshops regarding products and the business model for all of the

management team, which includes the Capanos, as well as their son-in-law Pete Havens, who is store manager. Other family members including the couple's two grown daughters and son-in-law, have been valuable in assisting them, and they note that their 4 grandchildren are also inspiration for their success.

About 20 full- and parttime employees round out the staff. Several employees are specialists in various aspects of the hardware store's offerings, including electrical, plumbing and paint.

The Capanos both said that help from some of the region's economic development organizations was instrumental in bringing their project to fruition. They received low-interest loans from the City of Gloversville Revolving Loan Fund, the Center for Regional Growth Community Development Block Grant Revolving Loan Fund, the Gloversville Economic Corporation, Development and the Mohawk Valley Economic Development District's Mohawk Valley Rehabilitation Corporation Regional Revolving Loan program through Empire State Development.

As experienced owners who are successful in Gloversville, Downtown Matt and Tammy said doing your research beforehand, and working toward slow and steady growth, is key. The two have positive attitudes about their new endeavor, and said they are excited to welcome new customers from around the region to their new True Value.

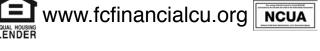
The True Capanos Value, at 25 Bleecker Street, Gloversville, is open from 7 a.m. to 8 p.m. Monday through Saturday, and 8 a.m. to 5 p.m. on Sundays.

Mother's Day at Wilkinson Residential Health Care Facility



St. Mary's Auxilians and Volunteers wrapped and presented special gifts to each resident of the St. Mary's Wilkinson Residential Health Care Facility to help celebrate Mother's Day. The gift committee was co-chaired by Dolores Muselbeck and Patricia Muselbeck. Featured in the photo with some of the "treats" are Dee Muselbeck, left, and St. Mary's Director of Volunteer Services Colleen Hardies-Medwid, right,





Become a member today!

Barber, continued from page I

haircut today - and then if it starts going down in professionalism – or my jokes get bad – that's when we begin to lose."

Charlie said, "Every time we come, the cuts are perfect. Mike spends at least 45 minutes to an hour each time. We like the cuts, and we like the atmosphere. We listen to these guys pick on each other," he said with a laugh. He

also noted that it is really easy to book a cut using the shop's website, www.fcbarbershop.com.

Since opening in April, 2013, Medina said his philosophy is to treat every single cut as if it is a first. "Every cut is new. Even if we've been cutting the same head for years, we want to make this cut a little better than last time."

maintains He consciously pricing at a lower level, to help meet the economic demographic of his customer base. "We have the lowest haircut prices within a 60-mile radius, for services that we provide. I know we could charge more, but where we live - \$12 haircuts are really affordable for people who don't have a lot of money. The people who are blessed with more, they often give more (for their cut), and it balances out."

"Our mindset is that we can come to work and leave with no money and still feel successful. Money isn't everything. We give

free haircuts for events, and we are willing to do without, because then people get to know us." One of the area's favorite events happens at Christmastime, when Santa (a friend of Mike's), and his elves (friends of Ortiz and Ramos), gave haircuts for free, to any child under age 12, for the entire Saturday before Christmas. Medina said that Santa gets a lot of love that day from the kids, and in return he often gifts the children with brand new books.

Medina was born in Puerto Rico, and grew up in the Bronx, before moving to this area. His business started in his home, where he began offering cuts out of a spare bedroom, using skills he gained from YouTube and through his own innovations. His following grew quickly, and before he knew it, the powers-that-be started to notice. "I was so busy, I was about to get in trouble," he said. People told me, "this is legit, you have to get your license." He went to the Austin School of Spa Technology in Albany, and his all-in attitude carried into the classroom. "I had the record for perfect attendance," he said. Although he doesn't believe he learned many new skills in cutting from his time in the school, he said he did get the chance to teach a lot of the fellow students the things he knew. This experience sparked a dream to open his own Barber School someday. The purchase of the building at 17 N. Main Street, where he used to rent, is one step closer to that dream.

Once the barbershop was open, the business grew and it was time to add staff members. Medina saw Ramos's work on someone on the

street, and asked who the barber was. Through the grapevine, Ramos found out that Medina was looking for barbers, and based on Medina's reputation, searched him out right away. The two joke that when Medina came to work one day, "Pito already had a station," in the shop.

Medina said he felt it was kismet that he had let one barber go on the same day that a mutual friend introduced him to Ortiz, who is licensed in both Florida and New York states. "He didn't know it, but I needed him."

> As a group, the trio have a similar work ethic and outlook. "These are all reliable, family-oriented guys," Medina said. "They want to come to work, go home and feed their families." Medina has 3 sons of his own, all under age 10.

> "We are very capable of doing almost any hairstyle," he said. They do the most on-trend styles, and at the same time, classic haircuts. "We believe in giving back, in helping," he said. He and Ortiz told the story of a client of Ortiz's who was around 90 years old, and would come to the shop for his regular cut. "We get attached to our clients," he said. "We would help him from the car, and help him get his jacket off," he explained. When the man passed away, it was a blow to the whole shop. "We felt that..." he said.

> Fulton County Barbershop was recently honored with the first annual "Placemaker in Gloversville" award from the Fulton County

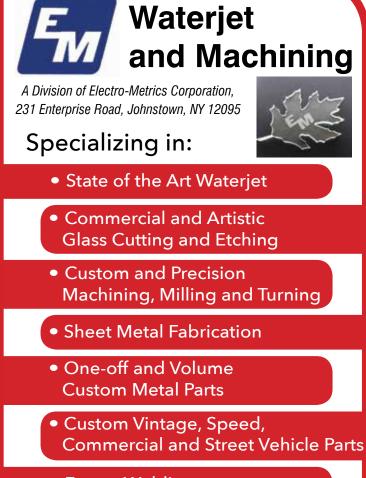
Center for Regional Growth, for his efforts in helping to revitalize the city and make it a place people can happily live, work and play. 'that was such an honor," he said, noting it was special too, that the barbershop was the first recipient of the annual award. "It's huge, and it's great. It's good to get recognition, for the whole town." He said he felt the message to the shop was, "We recognize the impact, the efforts you are putting in," adding, "I knew eventually people would."

Medina and his team treat downtown Gloversville as their business home, and he hopes others follow suit. He suggests that entrepreneurs who consider coming to the city "have to give something that Gloversville hasn't had before, where there is a hole in that market."

"In the world we live in, I admire anyone who can build a business. That's scary stuff." He said that to create a profitable endeavor, owners must not give up. "People get comfortable, and think they've made it, but you have to sacrifice, and take the losses too. There will be slow days, and you have to deal with them."

He said he had to push past people who told him he was making a mistake locating in the city. "If I listened to the people who told me 'you're crazy, you don't have capital, you don't have equipment' - some people told me this isn't the place, you're going to fail."

But, he is proud to say that he has proven them wrong. "I'm able to pay all my bills, and my barbers are paying theirs," he said. "We're not struggling anymore."



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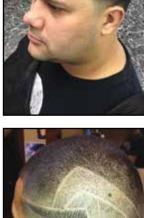
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Area Executives Invited to Intensive Leadership Training Series

The Fulton Montgomery Regional Chamber of Commerce announced a partnership with Sandler Training of Cohoes, to present an 8-week Executive Training Program that will take the methodologies of the sales industry's most powerful selling system, and apply them to the issues of management.

The comprehensive training program will be hosted by various Chamber member businesses, and each week's session will include 2 hours of instruction, followed by discussion led by the host business, along with a tour of the site.

Dates for the trainings will begin on Wednesday Sept. 4, 2019 and be held each Wednesday until Oct. 23, 2019. Individual training locations are yet to be determined. Sessions will run from 8-10 a.m., with discussion and tour from 10-11 a.m.

The course will teach skills and processes for various topics including recruiting and hiring the best candidates for your team; understanding and communicating with your staff members; staging effec-



tive meetings; leadership roles such as supervising, training, coaching and mentoring; and setting goals, time management, and delegation.

Luke Scarchilli of Sandler Training explained the goal of the Executive Training series will be to help business leaders enhance their skills. He explained, "Your job as a leader is not to sell; it is to direct, motivate, and teach others to do the selling for you. Outstanding performance requires a realistic sales plan, including goals and the strategies for accomplishing them." The curriculum's topics include addressing issues when teams have unmet sales or goals forecasts; helping leaders to transfer the people skills they have mastered to the management of other employees; and creating a formula for finding and hiring the right people.

"Do you every wonder how successful your team might be if you got help on these issues," Sandler asked? Topics to be taught include:

Staging Effective Meetings

Leaders will explore the three elements of the meeting process – planning, conducting and following up after the meeting. The group will look at the various aspects and considerations for developing an appropriate and effective agenda, as well as identifying and discussing preserving the structure fo the meeting, promotion of interaction among attendees and keeping the meeting focused on the intended outcomes. The group will examine the importance of following up after the meeting and the pitfalls of not doing so. Managing Work Relationships: Conflict Management

Sandler's curriculum states, "It is natural for conflicts to develop when people with different values, behaviors and goals work together. With a structured process and the use of appropriate communication skills and knowledge of human behavior, managers can mediate the conflicts and facilitate 'win-win' solutions that do the least harm and the most good for the most people."

Building Your Team: Recruiting a Superstar

Attendees can learn a structured approach to developing both a Job Profile, which includes both the necessary elements for job success, and Hiring Template, which identifies the profile of the ideas candidate.

Building Your Team: Hiring a Superstar

Leaders will learn to understand the goals of interviewing and the process for structuring and conducting a successful interview.

Improving Team Performance: Training and Mentoring

As part of the training program, registrants can learn about the role of training in an organization and how the manager is integral to the process. Also covered is the variety of approaches to mentoring and the benefits of each one. Coaching and Providing Field Support: Pre-Call, Call & Post Call

The group will examine a five-step process to prepare for, conduct, learn from, and put into action the lessons learned from joint calls. Two tools will be taught: A call-planning worksheet and an observation checklist to help implement the process. **Improving Team**

Performance: Supervising

Attendees will learn a systematic process for conducting performance reviews. Using the feedback from these reviews can then be used to develop action plans for performance enhancement. Maximizing Personal

Performance: Time Management & Delegation

Leaders understand that time is a non-renewable resources that must be carefully managed. The course will cover techniques for managing time, including appropriate delegation. The "Sales Manager Cookbook" is an important tool used to hold others accountable.

More information will be available in the coming weeks from the Fulton Montgomery Regional Chamber of Commerce. To hold a place for the training, contact Nicole Tennant at the Chamber, (518) 725-0641 or email info@ FultonMontgomeryNY.org.



For Uninsured Men and Women 50 to 64 Years old



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This project is supported with funds from the State of New York

Executive Training Program

Presented by the Fulton Montgomery Regional Chamber of Commerce and Sandler Training of the Greater Capital District

This Comprehensive Training Program is Geared Specifically To High-Level Administrators and Key Business Leaders

"Do you every wonder how successful your team might be if you got help on specific issues including inspiring your team, hiring the right people, being a great supervisor, coach and mentor, and even managing your own time more effectively?



DATES: 8 Wednesday morning sessions, Sept. 4, 2019 through Oct. 23, 2019

TIMES: 8-11 a.m. each week, includes discussion and tour at host company location

COST: Series cost is \$999 per attendee

FOR MORE DETAILS: More information will be available in the coming weeks from the Fulton Montgomery Regional Chamber of Commerce. To hold a place for the training, contact Nicole Tennant at the Chamber, (518) 725-0641 or email info@ FultonMontgomeryNY.org.

Health Insurance News



OVERVIEW

June, 2019

The IRS recently released an information letter describing circumstances that would allow an employer to recover contributions mistakenly made to its employees' HSAs.

Previously, IRS guidance allowed employers to recover HSA contributions in very limited situations, such as when the contribution exceeded the applicable annual limit. The new guidance also allows employers to recover HSA contributions when there is clear documentary evidence showing there was an administrative or process error.

In addition, the new IRS information letter provides specific examples of common administrative or process mistakes that occur when administering HSA contributions.

ACTION STEPS

This is helpful guidance for employers that administer HSA contributions. Employers that recover mistaken HSA contributions should maintain documentation showing that a mistake occurred. Also, any correction should put the employer and employees in the same position they would have been had the mistake not occurred.

IRS Allows Employers to Recover Mistaken HSA Contributions

HSAs – In General

An HSA is a tax-exempt trust or custodial account that an eligible individual sets up with a qualified financial institution. Amounts in an HSA can be accumulated over years or distributed on a tax-free basis to pay for (or reimburse) qualified medical expenses.

Anyone can make contributions to an individual's HSA, including the individual's employer. However, there is a cap on the amount of HSA contributions for each year that varies depending on whether the HSA owner has individual or family HDHP coverage.

Internal Revenue Code (Code) Section 223 contains the basic tax rules governing HSAs. One of these rules is that an individual's balance in his or her HSA is non-forfeitable. This means that, generally, contributions an employer makes to an employee's HSA belong to that employee and cannot be forfeited or returned to the employer.

IRS Notice 2008-59

In Notice 2008-59, the IRS clarified limited circumstances under which an employer may recoup contributions that it makes to an employee's HSA. These limited circumstances are:

If an employee was never eligible for HSA contributions (that is, the employee never met the eligibility criteria for an HSA); or

If an employer contributes amounts to an employee's HSA that exceed the maximum annual contribution amount due to an error.

In these circumstances, Notice 2008-59 says, the employer may request that the financial institution return to the employer the mistaken or excess amounts contributed to the employee's HSA.

However, Notice 2008-59 also states that the employer may not recover amounts contributed that are less than or equal to the maximum annual contribution limit, even if made in error. Also, Notice 2008-59 says that if an employer contributes to the HSA of an employee who ceases to be an eligible individual during a year, the employer may not recover contributions made after the employee stopped being eligible.

New IRS Information Letter

The IRS' Office of Chief Counsel recently released an information letter (Letter 2018-0033) that clarifies the ability of employers to recover contributions to employees' HSAs that were made by mistake. This information letter expands on the guidance in IRS Notice 2008-59 by allowing employers to recover HSA contributions in more situations.

According to this letter, IRS Notice 2008-59 does not provide an exhaustive list of when HSA contributions may be returned to an employer. Rather, if the employer has clear documentary evidence showing

See Health, on page 9

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Liberty ARC Recognizes Community **Collaborations at Annual Dinner**

Liberty ARC honored NYS Assemblyman Angelo Santabarbara with its "Community Partner Award" and the Liberty ARC/Fulton-Montgomery Community Garden Group with its "Community Commitment Award" during the organization's Annual Dinner, held in May.

Liberty officials said, "Since being elected to the New York State Assembly in 2012, Assemblyman Santabarbara has shown meaningful support and dedication to Liberty ARC. As a parent raising a son on the Autism Spectrum as well as serving on the Board of Directors for the Autism Society of the Greater Capital Region, Assemblyman Santabarbara has a unique understanding of the agency's mission. This perspective has led him to be a passionate advocate for those with disabilities, as well as the staff that support them."

'Over the past five years, Assemblyman Santabarbara has been a staunch advocate for the bFair2Direct care campaign," said Liberty ARC CEO Jennifer Saunders. "Lending his voice to this vital advocacy for fair wages for our direct care staff has been crucial. Assemblyman Santabarbara can always be counted on to be leading the 'charge' to ensure this issue is never far from the media's or Governor's mind. He's always supporting Liberty ARC at our rallies, lobbying with fellow law makers, hosting us on his public access show as well as inviting those we support to visit his offices in Albany."

"It's a tremendous honor to receive this recognition from an organization that's dedicated to helping people with disabilities build independent and fulfilling lives," said Assemblyman Santabarbara. "As a father of a son with autism, the work this organization does has significant meaning for me. As a state legislator, much of my work has been focused on giving those with disabilities the respect and voice they deserve in our state legislature and I'm proud to have a great partner like Liberty ARC that's working towards the same goal."

The Liberty ARC/Fulton-Montgomery Community Garden Group began in 2012. Since then the group has grown to 35 members and planted, harvested and donated food to numerous, local in-need organizations. The garden, located on the grounds of Fulton-Montgomery Community College, was created as a partnership between the college and the agency as a way to provide new collaborative opportunities and to satisfy a common goal give something back to the community.

Several annual events on the college campus have grown from this partnership including The Amazing Race," which is designed every year with disabilities awareness in mind, and "Art in the Garden," which invites the community to enjoy an evening of art from Liberty ARC artists and to experience the beautiful garden the club has nurtured.

"These are all great opportunities for individuals to make connections that they otherwise would not have had, and to develop a sense of purpose," said Liberty ARC COO Candace Opalka. "They work hard at both, and are very deserving of this year's award in recognition of their ongoing commitment to providing excel-



Liberty ARCCEOJennifer Saunders presents Assemblyman Angelo Santabarbara with an award for Community Partner.



lence in gardening and gardening instruction as well as fostering a partnership with FM, and for supporting needs in our community."

Liberty ARC also recognized several Employees of the Year at the dinner. The following outstanding employees were honored:

Program Employee of the Year- Taylor Andrews; Support Employee of the Year -Amy Sanchez; Manager of the Yea - Jessica Mazur; Associate Director/Director of the Year - Isaiah Philo.

Special recognition was given to Mary Flynn and Scott Whitbeck, Liberty ARC individuals who have been with the agency for 35 years.

Board members were honored for their milestone years of service, including Donna Canestraro for five years of service on the Liberty Foundation Board, and Dr. Nancy Knudsen for five years of service on the New Dimensions in Living Board. Paul DiCaprio was also acknowledged for serving the last two years as president of the Liberty ARC board.

Sworn in as Liberty ARC Board officers for the 2019-2020 term were: Donna Canestraro, president; Brett Harris, vice-president; Carl Pucci, secretary; and Michael Bucciferro, treasurer. The following directors were sworn in for the 2019-2021 term; Michael Bucciferro, David Fariello, Karreene O'Neil, Sally Romano, John Rose and Valerie Zabo. They join current standing directors (2018-2020 term) Ken Adamowski, Donna Canestraro, Carol Cuyler, Paul DiCaprio, Brett Harris, Carl Pucci, Kelly Swart, Psy.D. and Rev. Dr. Lisa Vander Wal.

Health Insurance News

Health, continued from page 7

an administrative or process error, an employer may request that the financial institution return the amounts to the employer, as long as the parties are put in the same position that they would have been had the error not occurred.

Some examples of correctible errors include:

- An amount withheld and deposited in an employee's HSA for a pay period that is greater than the amount shown on the employee's HSA salary reduction election.

- An amount an employee receives as an employer contribution that the employer did not intend to contribute but was transmitted because an incorrect spreadsheet is accessed or because employees with similar names are confused with each other.

- An amount an employee receives as an HSA contribution because it is incorrectly entered by a payroll administrator (whether in-house or third-party) causing the incorrect amount to be withheld and contributed.

– An amount an employee receives as a second HSA contribution because duplicate payroll files are transmitted.

- An amount an employee receives as an HSA contribution because a change in employee payroll elections is not processed timely, so that amounts withheld and contributed are greater than (or less than) the employee elected.

- An amount an employee receives because an HSA contribution amount is calculated incorrectly, such as a case in which an employee elects a total amount for the year that is allocated by the system over an incorrect number of pay periods.

- An amount an employee receives as an HSA contribution because the decimal position is set incorrectly, resulting in a contribution greater than intended.

Employers that recover HSA contributions made by mistake should maintain documentation to support their position that an administrative or process error occurred. <section-header>Want to reach almost3,600 BUSINESSES/BUSINESS OWNERSovery month?This is the place, advertise inNewslineLowellineFulton Manager of commerce

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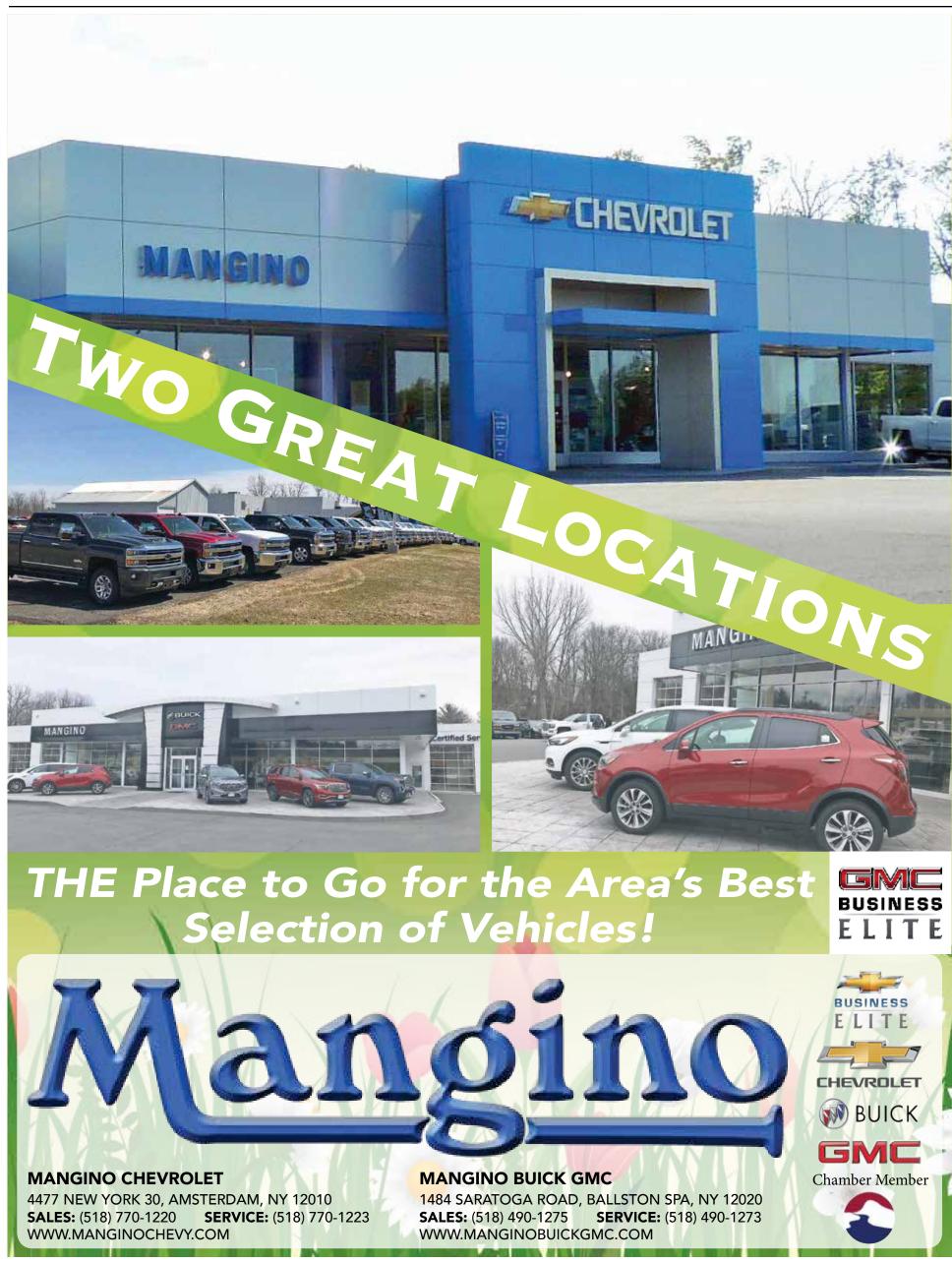
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Chamber Member Events

Thursday to Sunday June 6-9, 2019

12

The Fort Plain Museum will host the 5th Annual American Revolution Mohawk Valley Conference, pre-registration is required, for \$90 per person, \$30 per student. A \$50 fundraising dinner will also be held. The conference will include premier historians and authors, genealogy, tours and more. See the event's website for full details: www.fortplainmuseum.com/conference.

Friday, Saturday June 7-8, 2019

Amsterdam Rotary Club will present "Movie Magic," the club's annual variety show. This "best variety show in the region" will be held each night at 7 p.m. in the Amsterdam High School's Burt De Rose Auditorium, 140 Saratoga Ave, Amsterdam.

Many classic movie clips and songs will be brought to the stage, with good clean fun for the whole family. Advance sale tickets are \$10. Tickets at

students. Advance sale tickets are available at St. Marv's Hospital Gift shop, or from any Amsterdam Rotarian.

Through June 28, 2019

The Sacandaga Valley Arts Network (SVAN) announces a new exhibition by photographer, Donal Conn. The exhibit, "Found in Translation," at the SVAN Gallery located in the Northville Library at 341 South Third St. in Northville, is on display through June 28. The public is welcome to enjoy the photography on exhibit and available for purchase.

Saratoga Springs native Donal Conn can frequently be found in far-away corners of the planet documenting the cultures, wildlife, colors and shadows of distant lands.

His award-winning nature and travel images have appeared in both print and digital formats for such prestigious publications as National Geographic, Smithsonian, Country, Adirondack Life, Cape Cod Life, and Yankee Magazine as well as in multi-

the door are \$12, and \$6 for ple editions of in-flight magazines for both Thai Airlines and Lufthansa. They are also currently featured in promotional materials for the Weather Channel and New York State's I LOVE NY campaign. In addition to his commercial work, Donal's fine art photography can be found hanging in galleries, public places and private collections around the world from London to Shanghai to Berlin to Montreal.

Donal remarks in his artist statement that, "I was born with a gypsy soul. From my earliest memories, I've felt a longing to seek out what I have not yet known. More than restless wanderlust, I always had a driving need to experience new places and cultures. To taste unfamiliar spices. To smell new soils after a rain. To compare the spiked ferns of southern India to the fuzzy fiddleheads of my Adirondack childhood - the tans of the Gobi Desert to Sacandaga sand. I was never able to describe this yearning when I have a word for this feeling in English – but the Germans do. They call it Fernweh, literally meaning 'far-sickness'. A longing for far-off places that you've never seen before - in many ways the opposite of what we call 'home-sickness'. These days, layers of stamps have turned my tattered passport pages into a Rorschach tests for straining eyes. I've learned that, despite what artschool professor insist is an undisputable truth, art in not a universal language. The experiences we've lived and the words that we know create in each of us a unique reality – in art, in politics and in life.'

He said, "My hope is to allow the viewer to experience the unexpected joy that comes when - with just a little bit of new knowledge from an outside culture - you are suddenly able to see the familiar in a new and exciting perspective. Whether you're admiring our local maple trees like a Japanese tourist might, listening to the low rumble of a freezing Sacandaga Lake through Inuit ears, or tracking

the passing seasons by shadow lengths like the Fins – I hope that my images spark in you an awareness and a desire to look anew at your everyday surroundings from different cultural perspectives. In art, in politics and in life."

Friday to Sunday, June 14-16

A Path Through History Weekend: Johnson Hall State Historic Site will celebrate the Indian Castle Church 250th Anniversary Celebration at an event to be held at Indian Castle Church,109 Dillenbeck Road Little Falls

The three-day event will commemorate the establishment of the Church by Sir William Johnson. Activities include Friday - 5 p.m. - Old-Fashioned Ice Cream Social with donations appreciated; 6 p.m. hay rides (free); Saturday - 7:30 a.m. - registration for "Run for the Bell" 5K Race/ race that starts at 8:30 a.m., followed by Mohawk cultural demonstrations and 18th century living history demonstrations from 10 a.m. to 4 p.m. On Sunday, a 10 a.m. church service will be followed by fellowship.

The events are sponsored by the Indian Castle Church Restoration & Preservation Society and Johnson Hall State Historic Site.

Tuesday, June 25, 2019 through July

The Caroga Historical Association and Museum begins its 42nd season with a reception for featured artist Phil Jaros and workshop leader Colleen Mosenthin. The reception will be held on the museum property at 145 London Bridge Rd. in Caroga Lake starting at 7 pm. The reception is free and open to the public with light refreshments and beverages. The museum is open Thursday through Sunday from 1 to 4 pm. There is no admission, however, donations are always welcomed. Both exhibits will be on display through July 28th.

Jaros's exhibit is titled "Nature Creations" and will be

> See Caroga, on page 13



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Chamber Member Events

Caroga, continued from page 12



Phil Jaros

featured in the exhibit barn from June 25 through July 28. He started drawing and sketching at a very young age and recalls starting in grammar school when he drew and painted a rose for his teacher.

Throughout his career and life, art continued to be a hobby for him. He would consider himself a selftaught artist, as "practice makes perfect", so they say. His artistic abilities have evolved over the years, as he initially worked with pencil, then oil paint with a palette knife, and lastly switched over to watercolor, which he enjoyed the most. He continues to express his talent through watercolor paintings as he has always enjoyed painting things in nature, including fish, birds, flowers, and landscapes. He believes this keeps his mind sharp. He has given away many of his paintings to family and friends, especially if the subject appeals to them. His works have previous-



Colleen Mosenthin

ly been exhibited at the First Congregational United Church of Christ in Gloversville, NY and the Paul Nigra Center in Mayfield, NY.

Mosenthin first started making baskets at the Caroga Museum about 18 years ago. After taking a class at the Blue Mountain Lake Museum to learn how to make Adirondack Pack Baskets, she decided to start making baskets at home. Two years ago, friends asked and encouraged her to start teaching classes, which led to the start of her business "Weave and Wobble." One of her basket weaving workshops will be held at the museum on Thursday, July 18th, from 10 am to 3 pm.

Registration for the workshop is \$20 for museum members and \$25 for non-members. To register, send a check made payable to the Caroga Historical Museum to: Fran Miller, 196 E. Stoner Lake Rd., Caroga Lake, NY 12032. Please include your address and phone number with your registration. On the day of the workshop, please bring a lunch, shears, measuring tape, clothespins, awl, small tub, pencil and \$25 for workshop materials. For additional information on the workshops, call Fran at (518) 835-9729.

Saturday, June 29, 2019

The Friends of Johnson Hall will host a Pottle (fruit) Basket Workshop from 9 a.m. to 5 p.m. Beverly Cornelius will lead participants in creating the pottle basket, used by 18th century street vendors to market their produce. Limited to 8 participants – pre-registration and pre-payment of \$50 required – register at friendsofjohnsonhall@gmail.com.

Saturday, July 13, 2019

Mourning at Johnson Hall: Johnson Hall will be draped in mourning from 11 a.m. to 4 p.m. as the anniversary of the July 1774 funeral of Sir William Johnson is observed during an Open House. Reenactors will accompany the coffin in the White Parlor while discussing the Baronet's death, funeral and mortuary practices of the period. Free admission – Donations to support the event will be appreciated.

Sunday, July 14

Who Were the People in Your Neighborhood?: Colonial residents of Johnstown and Johnson Hall mingle with visitors from 10 a.m. to 4 p.m. and talk about their lives as a tailor, blacksmith, cordwainer (shoemaker), tenant farmer, house servant and a Native American visitor. Free admission — Donations to support the event will be appreciated.



Chamber Member News

Welcome New Members!

Thank you for making an investment in your business, and in our region, with Chamber membership.

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Chamber Member Anniversaries

The following businesses have found value in their Chamber investment and have renewed their membership in the months of May/June of this year. Please note these member businesses and the year they joined! Thank you to all our renewing Chamber members.

Less than 5 Years

HANYS Benefit Services2	2018
Sunshine Tangerine	
Professional Cleaning2	2018
Nick Stoner Inn & 19th Hole 2	2017
Meco's Perfect Scoop2	2017
St. Johnsville Rehabilitation	
and Nursing Home2	2016
Mohawk Valley Collective 2	2015
Employer Alliance for	
Affordable Health Care 2	2015

5 to 9 Years

Accu-Contracting, Inc	. 2014
Gloversville Senior Center	. 2014
Lott Holdings	. 2014
New Process Cleaners	. 2014
Versatile Wood Fabrication	. 2014
Lakeside Tavern & Marina	. 2014
Bark N Play, LLC	. 2014
Evolution Recycling	. 2014
Cioffi, Slezak, Wildgrube P.C.	
Fred's Sanitation Service, Inc.	. 2011
The Geek Pantology	. 2011
AVON Products-Marion Playford	
GTM Payroll Services, Inc.	. 2011
GIANT Solutions, L.L.C.	
Dunkin' Donuts	. 2011

10 to 19 Years

The Hearing Doctor	. 2009
Elizabeth Cady Stanton	
Hometown Association	. 2008
Deborah R.Hermance, D.D.S	. 2007
Ferguson & Foss, P.C.	. 2005
Sanders Motorsports, Inc.	. 2005
St. John's Episcopal Church	. 2005
Twin Cities Sports Promotions	. 2004

20 to 29 Years

Knights Inn	1999
Shrine of Our Lady of Martyrs	1998
Lou's Electric of Amsterdam, Inc	1998
Albanese & Albanese, Attorneys	1998
Gloversville Public Library	1996
Town of Northampton	1994
Timberlane Blueberry Farm	1992

30 to 39 Years

Lapland Lake Nordic Vacation Center	1985
Century Linen & Uniform	1984
Nathan Littauer Hospital	
and Nursing Home	1980

40 to 49 Years

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Fulton Montgomery Regional Chamber of Commerce

the Newsline will highlight one of the eight businesses and individuals who received recognition at the Chamber's Annual Celebration in early 2019. Congratulations!

The goal of the Caroga Arts Collective is to "strengthen the Caroga Lake experience through collective expression of the arts; re-energize the spirit of the southern Adirondacks through music, various artists and gatherings; and generate commerce and tourism in the area by hosting popular events."

In 2018, the Caroga Lake Music Festival brought 80 world class artists from across the country to reside in Caroga Lake for up to five weeks. Resident Artists came from 22 states and 7 countries. A total of 40 performances were given, with 6,500 attendees.

In addition to the Festival, the group continues to expand offerings and create unique partnerships. In 2018, they offered 3 educational music camps for local students; hosted the National Summer Cello Institute & Feldenkrais Workshop, which moved its location from Madison, WI; sponsored its inaugural MyHil Film Series; and brought artists together for the second InterArts Symposium.

2019 Early Summer **Events:**

Mike Block from Yo-Yo Ma's Silk Road Ensemble

Returning to Caroga Lake for the third year in a row, cellist Mike Block from Silk Road Ensemble is a pioneering cello player, singer, composer, and educator, hailed by Yo-Yo Ma as the "ideal musician of the 21st century." Event is June 4 at 7:00 p.m. at Pine Lake Lodge, 1050 NY Route

Editor's Note: Each month 10, Caroga Lake. Tickets are General Admission \$12 online/\$15 at door (cash only); Children 7-12 years \$5 online/\$5 at door (cash only); and Children 6 and under are free.

MyHil Film Series: "Strangers On The Earth" plus Q&A with Director **Tristan Cook**

Europe's most popular pilgrimage, the Camino de Santiago attracts wayfarers of all stripes to walk its ancient paths in search of meaning. One such pilgrim is Dane Johansen, an American cellist who ventured to walk the Camino with his instrument on his back, performing music

Barbara V. Spraker Tourism Partner Award Caroga Arts Collective, Caroga Lake



Caroga Arts Collective Event

for his fellow pilgrims along the way. Accompanied by the vast landscapes of Northern Spain, the haunting music of J.S. Bach for solo cello (performed by Johansen), and the very personal struggles and joys of the many pilgrims encountered along the way, 'Strangers on the Earth' examines the physical, mental and spiritual aspects of the concept of 'journey' and the vital role it can play as part of the human experience.

This event is Saturday, June 8, 2019 at 7 p.m. at the Caroga Chapel, Chapel Road, Caroga Lake. Admission is free.

Sherman's Revival Series: **Red**, White, Blues & Bluegrass

There's no better place than Sherman's Amusement Park to spend July 4th weekend with your family and friends enjoying live music.

The event is set for Friday, July 5 from 4-8 p.m., and is free and open to the public, with donations appreciated. Location is at Sherman's Amusement Park, Bath Ave, Caroga Lake, with a lineup that includes Kate Lee & Forrest O'Connor; Dealt the Blues; Insolent Willies; Durey Creek Bluegrass Band; and Tchaikovsky's 1812 Overture.

The Caroga Lake Arts Festival has a packed schedule for summer 2019. Please visit www.CarogaArts.org for more information.



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Tugboat 'Port Jackson' Named After Amsterdam's Southside

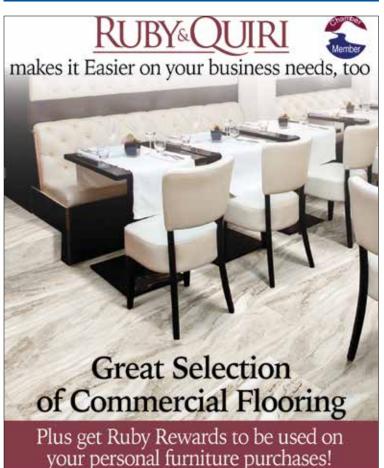
The newest tugboat in the NYS Canal Corporation fleet, was christened the "Port Jackson" during a Canal Corporation event on May 28, 2019.

Port Jackson was a thriving canal town directly south of, and across the Mohawk River from, Amsterdam. Named in honor of Samuel Jackson, a farmer and merchant, Port Jackson was a quintessential canal community, complete with locks, canal stores, boat facilities, low bridges and a dry dock. It was even home to an aqueduct, built to carry the Canal over the South Chuctanunda Creek.

A village separate from the city of Amsterdam until 1888, it was annexed and now lives on as Amsterdam's "South Side." Several stores and eateries in this area still identify as being in "Port Jackson" and the public gathering area is named Port Jackson Square. Buildings original to Port Jackson still stand in this neighborhood, some of which (including the building that housed Samuel Sweet's Canal Store) are on the National Register of Historic Places.

Visit our tourism event calendars for more information on events happening in Fulton County, www.44lakes.com/calendar and Montgomery County,

www.visitmontgomerycountyny.com/events-calendar



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From left, NY Canal Corporation Director Brian Stratton NYS Assemblyman Angelo Santabarbara, and Fulton Montgomery Regional Chamber of Commerce President Mark Kilmer chat before the unveiling ceremony.



Gina DaBiere-Gibbs Director of Tourism tour is m@fultonmontgomery ny.org

Hidden in Plain Sight

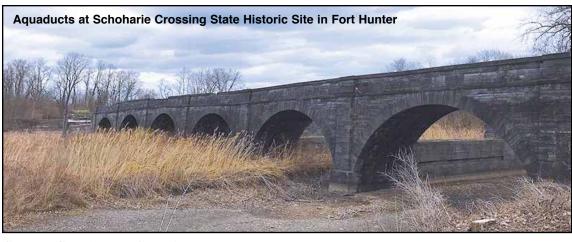
In 2018, the Preservation League of New York State announced its list of the Empire State's most threatened historic resources, "Seven to Save Endangered Properties List." The Preservation League's 2018-19 Seven to Save draws attention to the loss of historic fabric in National Registerlisted Historic Districts; development pressures; and reuse challenges. These seven valued historic resources are in danger of disappearing because of vacancy, disinvestment, and lack of public awareness.

The 2018-2019 list included the aqueducts at Schoharie Crossing State Historic Site in Fort Hunter and the historic opera houses across the state including one located in Fultonville. These locations once played a large role in our communities

Ever Wondered About Their History? Or What Their Role Was in Our Communities?

The Preservation League has engaged Bruce Harvey, a consulting professional historian and documentation photographer based in Syracuse, to photograph the 2018-2019 Seven to Save list after the success of the 2016-2017 list exhibition. The "Hidden in Plain Sight" exhibit is traveling throughout the state.

The Montgomery County Department of History and Archives will host the exhibit from July 29 through September with an opening reception on Friday, August 2 from 5:30 p.m. to 7 pm. The Department of History and Archives is located in the Old



County Courthouse, 9 Park Street, Fonda.

Tourism News

Join the Preservation League as they use the universal language of art to rally advocates to the sites that tell the unique stories of New York's communities. Additional information about each of the designees is available on the Leagues' website at www.preservenys.org.

Putman Porch Music Series

Schoharie Crossing State Historic Site has announced the return of the Putman Porch

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Attendees enjoy the Putman Porch Series at Schoharie Crossing. Photo by Halldor Sigurdsson.

Music series for its fifth year starting on Thursday, June 6 at 6 p.m. This series invites local musicians to come spend an evening on the historic Putman Canal Store porch to jam and enliven the vibe of the former Erie Canal stop off.

Musicians with an interest in American roots, bluegrass and folk music are encouraged to spend some time on the porch and be a part of a great experience. Much like a group of canalers that happen to be stuck waiting at the lock, a few instruments and strong voices is all that is needed to pass the time.

Putman Porch Music will occur every Thursday in June from 6pm to 8pm. These are free events open to the public.

Putman's store building is located at Yankee Hill Lock on the grounds of Schoharie Crossing, 553 Queen Anne Road. The grounds for the site are open all year from dawn until dusk. For information about this event or what is available at Schoharie Crossing, please call the Visitor Center at (518) 829-7516 or email SchoharieCrossing@parks.ny.gov.



Business Education Partnership News



Nicole Walrath Director of Workforce Development NicoleW@fultonmontgomeryny.org

TOP **RIGHT:** Lee Hollenbeck, president of Fulton County Farm Bureau, and Rick Argotsinger, a Fulton County farmer, talked with students about the positive and negative impacts wolves and mountain lions can have on their farms. The students will be able to use the guest speakers' insights in their project assessing whether large predators should be reintroduced into the wild through the NYS DEC.







Chamber Checks make great gifts for loved ones, good bonuses for employees, and support small businesses in this region! Purchase these gift checks at either Chamber office, any Kinderhook Bank branch or Ruby & Quiri in Johnstown.

Chamber Checks sponsored by: inderhook Bank



Students in Mrs. Barkevich's entrepreneurship class highlighted parts of their business plans to guests at the ChamberCon Business Expo at Alpin Haus.

Ag PTECH



Students at Ag PTECH were tasked with ensuring health and safety for animals by creating a shelter. Through research of the animal's needs and using specific math skills in their designs, the students put together presentations to showcase their research and design models.

Newsline

Business Education Partnership News

Amsterdam College and Career PTECH & Pathways





LEFT: Freshmen had the opportunity to listen to guest speaker Bethany Schumann-McGhee, Attorney at Law talk about direct and cross examinations in the courtroom. Students in the Greater Amsterdam School District's College & Career PTECH Pathways are preparing for their upcoming mock trial featuring cases such as The People of Rome vs. Cassius, and The People vs. Alexander the Great.

OESJ PTECH



AT LEFT and RIGHT: Students enrolled at OESJ PTECH finished their ancient civilizations project by hosting a Cultural Fair. During study hall, 7th graders browsed posters that were on display and sampled food with ingredients that were native to each region. Students were prepared to answer questions about geography, religion, achievements, politics, economics, and social structure.



Foothills PTECH, Academy of Computer Science and Game Arts



Students enrolled in the Academy of Computer Science and Game Arts at Foothills PTECH, met with regional businesses to explore careers available throughout the community. A special thanks to Krissy Gilmore of Ricmar Design & Print Shop and Darci Luci of Century Linen!

Membership News



James Hannahs Membership Director Membership@fultonmontgomeryny.org 518-725-0641

More than 20 businesses, organizations and service-providers shared information, discounts, giveaways and great information about their companies during ChamberCon, the Fulton Montgomery Regional Chamber of Commerce's re-booted business expo event.

The venue was set up at Alpin Haus's Route 5 site, with a perfect mix of accessibility, space, light and room for vendors to spread out.

Guests and potential customers visited each booth, and

ChamberCon Brings Together Businesses and Customers

learned about everything from legal services from Cioffi, Slezak & Wildgrube, to where to buy spring mulch, at the Power Pallet / Adirondack Mulch display.

DomAdi's food truck was also on hand, to serve up meatball sandwiches and other delicious offerings, and Stump City Brewers was there with samples of their locally-made brews.

Presidential sponsor of the event was Dollar General.

Vendors at the event included:

– AAA Northway, 1451 St Hwy 5S, Amsterdam, (518) 684-0064

– Adirondack Harley Davidson, 106 Bellen Rd, Broadalbin, (518) 883-1128

- Advanced Cleaning and Restoration Services, 146 G. Burdick Rd, Gloversville, (518) 773-2435

- Alpin Haus RV, 1863 NY 5S, Amsterdam, (518) 842-5900



Are you interested in working with students who will embrace the essential business skills and who will be trained educated employees for the future?

Well, PTECH is the new future! PTECH is a technologically based early college high school that allows students to gain real-world, project based experiences through partnering businesses in your community.

We are currently looking for mentors who will be willing to communicate online with students weekly. Interested in becoming a partnering business? Contact Nicole Walrath at (518) 725-0641 or nicolew@fultonmontgomeryny.org for more information.



- Amsterdam Printing, 166 Wallins Corner Rd, Amsterdam, (518) 954-2823 - Bouchey & Clarke Benefits, Inc., 1166 Riverfront Center. Amsterdam, (518) 272-0024 - Catholic Charities ATFC, 55 E Main St, Johnstown, (518) 762-8313 - CDL Associates Insurance Agency, LLC, PO Box 299, Northville, (518) 863-2100 - CG Roxane, LLC, 1 Old Sweet Rd , Johnstown,

(518) 762-4049 - Cioffi Slezak and

Wildgrube PC, 1473 Erie Blvd 1st Floor, Schenectady, (518) 377-6700

- DomAdi's Deli, 1451 NY 5S, Amsterdam (518) 212-6444

- First National Bank of

Scotia, 201 Mohawk Ave, Scotia, (518) 370-7117 - FMS Workforce Development Board, 2620 Riverfront Center, Amsterdam, (518) 842-3676 - Fulton Montgomery Regional Chamber of Commerce,2 N Main St, Gloversville

- HFM Ptech, Johnstown, (518) 725-0641

- Jenny Rulison-Fisch -State Farm Agent, 3717 St. Hwy 30, Amsterdam, (518) 883-2981

- Keymark Corporation, 1188 Cayadutta St, Fonda, (518) 853-2202

- Lee Newspapers Inc., PO box 121, Palatine Bridge, (518) 673-3237

- Lee's Shops at Wagner Square, 24 Church St, Canajoharie, (518) 673-0292

- Pleasant Cleaners, 1451 NY 5S, Amsterdam, (518) 842-6370

- Power Pallet Inc., 4715 St. Hwy 30, Amsterdam, (518) 843-3100

– Ricmar The Design & Print Shop, 101 Edson St, Amsterdam, (518) 842-0218

- Schenectady Communty Action Program (SCAP), 913 Albany St, Schenectady, (518) 374-9190

- Shults Insurance Agency, 3 Canal St, Fort Plain, (518) 993-2387

- Stump City Brewing, 521 W. Fulton St Ext., Gloversville, (518) 774-7241

- The Family Counseling Center, Gloversville, (518) 332-3716

- Wells Nursing Home, 201 W. Madison Ave, Johnstown, (518) 762-4546



Jenny Rulison-Fisch, State Farm agent, prepares to give an insurance quote to one of the event's guests.