

Businesses Of All Kinds Count On Yearly Economic Benefit Of Saratoga Race Course



Breakfast at Saratoga Race Course is one of the popular facets of the racing season. Diners watch horses work out on the main race track in the less-hecky morning hours.

Stock Studios Photography

BY LIZ WITBECK

Summer in Saratoga Springs means another season at Saratoga Race Course. Residents and businesses look forward to its new energy and its welcome source of revenue.

The 2014 summer meet runs for 40 days from Friday, July 18, through Labor Day, Monday, Sept. 1.

"I love it," said John Baker, owner Gaffney's Restaurant on Caroline Street in downtown Saratoga Springs for 33 years.

Gaffney's Restaurant is one of hundreds of businesses in Saratoga that benefit from the

Saratoga Race Course in a variety of ways. Visitors come to dine and shop within the city. More people are employed. Many people choose the city as a destination for weddings and other celebrations during the summer.

"Everybody relies on the track" said Baker. "It's a huge part of Saratoga. Our business starts rolling in May and really climaxes in July and August."

"Saratoga is definitely seen as a leisure destination for groups" said Todd Garofano, President of the Saratoga Convention and

Continued On Page 17

Saratoga Springs Man, Area Attorney, Is Member Of State Gaming Commission

Attorney Peter J. Moschetti of Saratoga Springs was confirmed by the state Senate as the sixth member of the New York State Gaming Commission, which regulates all aspects of gaming and gambling activity in the state, including the development of casinos in Upstate New York.

Moschetti is a founding member of the firm of Anderson, Moschetti and Taffany. The firm has an office in Saratoga Springs.

He served as a prosecutor in the Nassau County District Attorney's Office from 1984 to 1987. Since then, Moschetti has focused on the trial of personal injury and wrongful death cases, including products liability and medical malpractice actions.

He represents individuals and corporations in both state and federal courts and has been appointed as a special prosecutor in a number of high-profile criminal cases in the region.

"The Gaming Commission readily welcomes Peter to the team. His vast legal experience and important work within and beyond the courtroom are excellent assets that will further help the commission bring effective regulation to all gaming in the state," said commission Chairman Mark D. Gearan said.

Moschetti said he is "honored to take on this important role on behalf of the people of the state of New York ... look forward to joining my colleagues on the commission to ensure that the integrity and transparency of the racing and gaming industries in New York is upheld."

Moschetti has been named one of the top 25 lawyers in the Hudson Valley by *New York Super Lawyers Magazine* every year since 2007 and has received the highest



Peter J. Moschetti was confirmed as sixth member of the state Gaming Commission.

Courtesy Anderson, Moschetti and Tiffany

possible rating by Martindale Hubbell for both legal ability and ethical standards.

He has lectured for continuing legal education in the areas of civil and criminal law and has taught at Albany Law School.

Moschetti graduated with honors from both the University of New Haven in Connecticut in 1981 and Albany Law School in 1984. He joins Gearan and members John A. Crotty, John Poklemba, Barry Sample and Todd Snyder on the commission. □

Saratoga Adds Rugby Tournament To Its Array Of Attractions In Summer Of 2014



Saratoga Sevens Rugby Invitational tournament is set for July 19. Local officials say it will attract top-level club teams from the United States and internationally.

Courtesy Saratoga Convention and Tourism Bureau

The future Olympic sport of rugby sevens is coming to Saratoga Springs in the summer of 2014.

The Saratoga Convention and Tourism Bureau said the Saratoga Sevens Rugby Invitational tournament will be held on July 19 and will attract top-level club teams from the United States and internationally to coincide with the opening weekend of horse racing.

The 24-team tournament is part of the bureau's efforts mark Saratoga Springs as a burgeoning sport destination. It will be comprised of:

- An eight-team Women's Elite NRU National Qualifier, competing for the Schuyler Cup.
- An eight-team Men's NERFU Cup Series, competing for the Saratoga Cup.
- An eight-team Men's Open Division, competing for the Harpoon Cup.

Saratoga Rugby Club will work closely with the Saratoga Convention & Tourism Bureau and newly formed Saratoga County Sports Commission to provide the best experience for the visiting teams.

"We are thrilled to be working with Eric

Continued On Page 17

Saratoga County Chamber Of Commerce Adds 200 Members In 2014 Recruitment



Dave Collins, second from right, brought in 56 new Chamber members in the membership blitz. He is flanked by Jared Humiston and bookended by Todd Shimkus and John Marcantonio.

Courtesy Saratoga County Chamber of Commerce

Over the course of two weeks, and with the help of 50-plus volunteers, the Saratoga County Chamber of Commerce gained 200 new members, and set new records during its May Membership Blitz.

"We are thankful to our new members for investing in our community and are grateful for our volunteers" said John Marcantonio, membership director. "We couldn't accomplish this without them."

Volunteers from this year's blitz set a few new records, Chamber officials said.

Dave Collins of D. A. Collins set a new individual recruitment record with over 50 new mem-

bers. The team led by Collins and Mike Munter of Munter Enterprises recruited 103 new members, also a new record.

The record growth during previous membership events positioned the Saratoga County Chamber of Commerce as the largest chamber in the Capital Region based on number of members, according to information in a ranking by The Albany Business Review.

The Saratoga County Chamber of Commerce now has more than 2,600 members.

Chamber officials said perhaps what is even

Continued On Page 17

Personnel Briefs

Roohan Realty announced that **Conner Roohan** of Saratoga Springs has joined the company as a real estate salesperson.



Conner has pursued a business administration degree from Saint Michael's College. He has also been involved in the home improvement industry through his work with Granite & Marble Works of Wilton.

Aside from his interest in business, Conner also studied Spanish in college and played lacrosse for three years.

* * *

Seeley Office Systems announced that **Megan Reising** was named marketing director.

She will be cooperating with the management team to lead new business and marketing strategies, and maintain current relationships with local clients.



Reising brings a background in marketing and advertising, including pharmaceuticals, non-profits and retail. She was previously employed at the Patient Experience Project and Franklin Community Center in Saratoga Springs.

She received her B.A. in marketing at Bryant University in 2007.

* * *

Randall DeFranco, AIA joined C.T. Male Associates Engineering, Surveying, Architecture & Landscape Architecture, D.P.C. as a senior project architect in its Architecture &

Building Systems Division.

DeFranco earned a Bachelor of Science degree in architecture from New Jersey Institute of Technology and he is licensed to practice architecture in New York, Pennsylvania and New Jersey. His work has won American Institute of Architecture awards in research and design categories. Honored work includes projects for commercial, industrial, and educational clients.

His previous experience includes conceptual design, project management and construction administration. As a facilities planning consultant, he led a team of professionals in the development of an innovative methodology for facility condition assessment and long-term capital planning.

* * *

Saratoga Performing Arts Center has announced that **Edward J. Lafond** is the group's new chief financial officer.

He replaces Richard Geary, who is retiring after 17 years with SPAC.

Lafond, a CPA, will manage SPAC's annual operating budget, and oversee all administrative systems and processes including financial, accounting, legal, information technology, human resources and contract administration.

Lafond has nearly three decades of financial and management experience, the last 17 of those at UHY LLP, a national certified public accounting firm.

* * *

Ballston Spa National Bank announced that **Rich Ryan**, retail loan servicing supervisor, received the bank's 2014 SUMMIT Employee



of the Year award.

Ryan was recognized for his outstanding dedication to customer service and for supporting the bank's core values of teamwork, respect, accountability, integrity and leadership, bank officials said.

Ryan, a Queensbury resident, joined BSNB in 2012.

The following monthly SUMMIT Award winners were also recognized for their contributions and commitment to the bank's customer service objectives: **Heather O'Shea, Yvette MacHattie, Christopher Jordan, Gene Bik, Marcy Liquori, John Chandler, Cindy Braze, Jenifer Marten, Noelle Kahler, Matt Hosek and Mike Serencsics.**

* * *

Roohan Realty announced that **Rebecca M. Hoey** joined the company as a graphic designer and photographer.

She worked at SUNY Oneonta for five years as the multi-media specialist and has owned and operated RMH Photography for 10 years.



She holds a B.S. in business economics with a concentration in photography from SUNY Oneonta. Hoey teaches fitness programs in the community.

* * *

Saratoga Construction and Saratoga Modular hired **Dominic Tocco** as sales manager.

Tocco has 23 years of new construction experience, as well as six years' experience in windows and home improvement. Originally from Cooperstown, Dominic has been a Saratoga County resident for the past 18 years.

* * *

Col. James Pabis, a veteran of the Iraq War and a Saratoga Springs resident, was selected to serve as deputy commander of the 53rd Troop Command, one of the two New York Army National Guard commands headed by a general officer.

Headquartered at Camp Smith Training Site near Peakskill, the 53rd Troop Command is responsible for about 4,300 National Guard Soldiers in military police, engineer, transportation, signal, and logistics support units.

Pabis is president of Saratoga Source, LLC, a professional recruiting firm, and currently serves as the commander of the 153rd Troop Command headquartered in Buffalo.

* * *

Saratoga Casino and Raceway is pleased to welcome **Peter James ("P.J.") Iovino** as the new race secretary.

Iovino replaces Don Hoover, who is retiring after serving as Race Secretary for Saratoga Harness for 12 years.

Iovino, of Brooklyn, started in the industry in 1997 when he began as a program editor and chart-caller at Sports Eye, a Long Island based publishing company that produced multiple harness racing publications. He returned to his roots as a chart-caller and race office assistant at Freehold Raceway in 2006. He was promoted to assistant race secretary in 2008. Iovino also served as a freelance correspondent for the *Daily Racing Form*.

In his new role, Iovino will be responsible for creating the racing programs at Saratoga Casino and Raceway.

* * *




SaxBST announced that **Kimberly Wright**, a manager in the firm's tax department, recently passed the CPA exam.

Wright has been with the accounting firm since 2008.

The firm also announced... *Continued On Page 17*

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Plum Dandy Continues To Grow; Owner Opens Up New Stores In Malta And Troy

BY BARBARA BREWER LA MERE

The owner of Plum Dandy in Saratoga Springs recently opened a new shop in Malta.

Larry Levitas who operates the Plum Dandy chain of frozen yogurt shops first encountered the concept of a frozen yogurt shop with multiple choices of toppings in Princeton and brought it north in June of 2010 to Plum Dandy's first location at 419 Broadway in Saratoga Springs, managed by his daughter, Stacey Flynn.

It did so well that in September 2013, Plum Dandy Cookies and Milk opened Market Center at 55 Railroad Place. The Cookies and Milk location features all-natural ingredient cookies baked on site, many from traditional Levitas family recipes.

At the beginning of April, the new location opened at 1106 Ellsworth Boulevard, Ellsworth Commons, in Malta.

Soon after, another location opened in Troy at



Stock Studios Photography

Larry Levitas, who operates the Plum Dandy franchise, now has four shops.

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People Working From Home Can Create, Cooperate, Network At New Work Space



Dorothy Rogers-Bullis and Dan Bullis of drb Business Interiors sit in the new space created for telecommuting professionals. They can lease space for work and network with others.

Stock Studios Photography

BY LIZ WITBECK

The face of the employment scene is changing. More people now are self-employed, and choosing to work out of local coffee shops or the library rather than the office.

At cafés in Saratoga Springs it isn't uncommon to see people typing on laptops, meeting with clients over a cup of coffee.

Dorothy Rogers-Bullis saw an opportunity and created SaratogaCoworks, a coworking space where business professionals can come to create and collaborate with each other.

"It's a way to work" said Rogers-Bullis. "People who don't have an office find it very lonely and hard to get something accomplished."

The emphasis of SaratogaCoworks is the ability to collaborate with others.

"It builds a community. This offers professionalism, a way to meet like-minded people," she said. "When you go into a coffee shop you aren't meeting and collaborating with others, you aren't sure who is a client or who is just there getting coffee."

Rogers-Bullis is no stranger to business. She started drb Business Interiors five years ago, a business furniture store. After a year of deciding what to do with the unfinished basement in the furniture store, she came up with the idea to open SaratogaCoworks in the space.

SaratogaCoworks, located at 153 Regent St. in Saratoga Springs, occupies several large rooms, designed with the business professional in mind. There are large conference rooms with ergonomic chairs and television screens, for people to work together on projects or take long distance video calls.

There are plush, modern chairs for individuals to sit comfortably and work

together. Large white boards make it easy to hash out ideas. There are desks for people who need lots of working space, and a place to store files. There are lockers for people to store personal belongings. There is even a refrigerator to store snacks and drinks, and a telephone room to take a cell phone calls so as not disturb others. And of course, lots of free WiFi.

There are several coworking spaces in cities like New York and Boston which Rogers-Bullis researched in order to create SaratogaCoworks. She said the idea is going to be very popular.

"Anybody with an entrepreneurial spirit is going to love this" said Rogers-Bullis. "It's great for writers. It's great for tech people. We want people to be really successful and have a way to build their business."

"You might be a coder, and come in here to work on coding, but you might need to know how to market yourself. So you'll meet a marketing person at SaratogaCoworks. And maybe that marketer doesn't know about coding. So you two can help each other. There's a lot of shared personal services. It's all about collaboration."

Several dozen people have expressed interest in using the space, from writers to web developers, she noted.

"It's all about meeting other people" said Rogers-Bullis. "You can't connect in the coffee shop."

The daily rate for SaratogaCoworks is only \$25. A monthly membership can be purchased for \$250. A dedicated desk space can be purchased for \$350 a month.

SaratogaCoworks will hold a grand opening and open on June 11.

Those interested in becoming a member at SaratogaCoworks can contact Rogers-Bullis at dorothy@saratogacoworks.com to schedule a tour. □

Pulitzer Prize-Winning Fiction Writer Is Recipient Of The First Yaddo Artist Medal

Yaddo gave its inaugural Yaddo Artist Medal in May to Pulitzer Prize-winning author Philip Roth.

Roth received the medal, designed by the award-winning Yaddo artist James Siena, at the annual New York City benefit on Wednesday, May 14, at the Edison Ballroom in New York City.

In addition to the artist honoree Roth, the New York Racing Association was recognized as a corporate honoree.

"It's a great pleasure for us to begin a new tradition by presenting Philip Roth with the inaugural Yaddo Artist Medal," said Yaddo President Elaina Richardson. "It's long been our custom to award a medal for achievement and service to two graduating seniors at Saratoga High, and we'd wanted for some time to expand on that tradition in a way that reflected our core history, and century-long commitment, to encouraging, supporting, and inspiring the work of artists and writers."

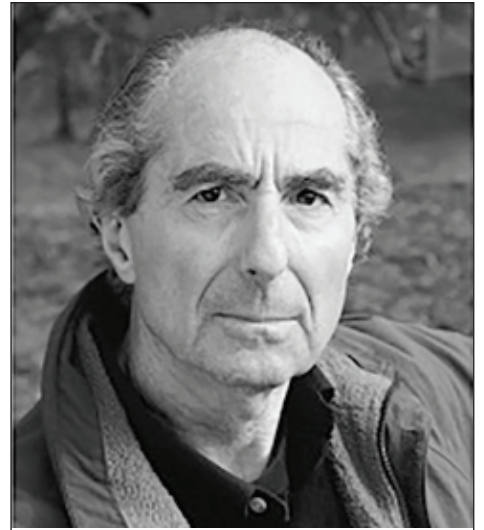
The Yaddo Artist Medal will be awarded annually at the benefit to an artist of outstanding talent whose achievements and commitment to their field exemplifies Yaddo's own tradition of excellence and community.

The Yaddo Artist Medal was produced by Walla Walla Foundry in Walla Walla, Wash. Officials said the process began by creating a 3D model based on designs submitted by Siena. A combination of machining, etching, and hand finishing is being used to fabricate the medal to achieve the highest possible level of detail in the finished piece.

Roth had his first residency at Yaddo in 1964, returning six times over the next eight years. During those visits, Roth wrote most of "Portnoy's Complaint," "The Breast," and "The Great American Novel." He dedicated "The Breast" to Yaddo as "the best friend a writer could have."

One of the most decorated American writers of his era, Roth's first book, the 1959 collection "Goodbye, Columbus," won the National Book Award for Fiction. He has since received the National Medal of Arts at the White House and the American Academy of Arts and Letters Gold Medal in Fiction.

A two-time recipient of the National Book



Philip Roth is the author of "Foreign Affairs" and "The Great American Novel."

Courtesy Yaddo

Award and the National Book Critics Circle Award, Roth has been recognized with the PEN/Faulkner Award three times. In 1997 he won the Pulitzer Prize for "American Pastoral." Recently Roth received the National Humanities Medal at the White House and was named the fourth recipient of the Man Booker International Prize. Last year France bestowed upon him its highest recognition, Commander of the Legion of Honor.

Siena is a New York-based artist whose complex, rule-based linear abstractions have situated him firmly within the trajectory of modern American art. He has been featured in over 100 solo and group exhibitions since 1981, including the 2004 Whitney Biennial. His work is part of many prestigious public and private collections, including the Metropolitan Museum of Art, New York; Museum of Fine Arts, Boston; San Francisco Museum of Modern Art and the Museum of Modern Art, New York.

Siena was a guest artist at Yaddo in both 2004 and 2007. He was elected to membership in 2005 and then to the board of directors in 2011. □

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SARATOGA BUSINESS JOURNAL

Concord Pools To Build RV, Boat Storage Facility, Swimming Pool Store Near Exit 18



Mike Giavanone of Concord Pools, owns this RV and boat storage facility at Saratoga Lake and plans to build a similar one in Queensbury near Northway Exit 18.

Courtesy Concord Pools

BY JILL NAGY

Concord Pools, which operates a boat, RV and car storage facility on Saratoga Lake and a swimming pool installation business in Saratoga Springs, has plans to develop similar facilities near Northway Exit 18 in Queensbury.

The company is awaiting town approval to build a boat, RV and car storage facility starting this summer. Also, a planned, and already approved, swimming pool center and retail store is in the works. The latter project will wait until later in the year, according to Mike Giavanone, owner of Concord Pools.

He estimated that because of the severity and length of the winter the season for installing swimming pools was shortened by 45 days. The company currently has 40 news pools under construction, all of them in-ground custom pools.

"We are booked out for the year," he said, "but we can only build as much as Mother Nature will allow."

Meanwhile, there is a waiting list for space in the company's storage facility on Saratoga Lake and a list of people ready to sign up for the new one planned for Queensbury, he said.

Boat'n'RV 18 will be located at Exit 18 of the Northway and will have about 110 rental units ranging in size from 14 x 38 feet to 14 x 45 feet.

They will, according to Giavanone, be "super-secure," with alarms and video surveillance and computerized gates. Tenants will be able to access their units around

the clock, all year.

He added, "We can customize any unit for any particular tenant."

The storage facility will occupy two of the three lots Concord owns at Exit 18. Giavanone estimated the cost at \$2.5 to \$3 million.

Munter Enterprises in Middle Grove is the contractor. Glens Falls engineer Tom Nace designed the facilities.

Giavanone expects approvals from the Town of Queensbury in June and construction to begin soon after that. Units should be available in time for tenants to store their boats, RVs, and classic cars for the coming winter.

Last year, the company installed 25 swimming pools north of Northway Exit 17. "It's a great location and a great development plan," he said.

The swimming pool center will be a more modest project than the storage facility. The estimated cost will be \$800-900,000. Construction will probably begin in late summer or early fall.

"We are more interested in doing it right than doing it fast. It makes no sense to rush into a new center after the late, late spring," Giavanone said.

Concord Pools has been in the swimming pool business for 42 years. In 2012, *Pool and Spa News*, the industry's trade magazine, rated them among the top three pool companies in the United States, Giavanone said. Giavanone has owned the company from the beginning. □



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Phila Street Restaurant Has New Owners; Building Renovated, Opened As 'Harvey's'



Harvey's Irish Pub & Restaurant opened in May at 14 Phila St., Saratoga Springs, in the building that previously was operated as Irish Times. It is open seven days a week.

Stock Studios Photography

A new restaurant and bar opened in Saratoga Springs in May at the site of the former Irish Times restaurant and pub at 14 Phila St.

Business partners Bill Donovan and Nick Adie are launching Harvey's Irish Pub & Restaurant. The building has undergone extensive renovation that "retains the heritage and style of a unique building but adds significantly to guest comfort," said Donovan.

The new owners have added a new space for functions, dubbing it the Library. The space has its own private terrace, allows Harvey's to cater private events and parties for up to 30-50 people, Donovan said. It is designed to reflect the style and atmosphere of an Irish country manor.

"The Library at Harvey's will be booked for wedding rehearsal dinners, showers, birthday and anniversary parties, bereavement luncheons and a plethora of other social functions," he said.

Adie is the former bar manager of Irish Times. The bar will stock numerous Irish beers and whiskeys. There is also a new wine list for guests to experience.

The owners said they plan on having regular live music every weekend and traditional Irish music on Thursday nights.

Todd Cutler, previously of Sagamore Resort on Lake George and Legal Sea Foods in Boston, is the executive chef. The owners said the menu will combine the best of traditional Irish food and modern pub style cuisine.

Donovan said the name "Harvey" comes from a good natured Irish spirit who brings good fortune, a pooka, according to Irish lore. He is an unseen character in the Mary Chase play of the same name. The 1950 film "Harvey," starring James Stewart, is a pooka in the form of an invisible rabbit.

"Harvey's Irish Pub & Restaurant aspires to be such a benevolent entity, charming those who come to know us by spreading goodwill, camaraderie and a bit of 'craic' (Gaelic for fun) along the way," the owners said in a statement on its website.

The bar is open Monday through Thursday until midnight and Fridays and Saturdays until 2 a.m. Sunday it closes at 11 p.m.

The pub menu is available from 11 a.m. to 11 p.m. daily. Dinner menu is served daily from 5 p.m. to 9 p.m. There is a brunch menu both Saturday and Sunday, from 9 a.m. to 2 p.m. There is also a special event and catering menu.

The phone number is 583-0003. The website is www.harveyspub.com. □

Churchill Downs Joins With Local Group In Effort To Land East Greenbush Casino

Saratoga Casino and Raceway and Churchill Downs Inc. will partner in bidding for the Capital Region's commercial casino license to build a \$300 million world-class destination resort casino in the Town of East Greenbush.

Churchill Downs Inc. owns and operates the world-renowned Churchill Downs Racetrack, home of the Kentucky Derby.

The owners of Saratoga Casino and Raceway — formally Saratoga Harness Racing LLC — have also filed an application fee for a casino in Newburgh, south of Albany, but Churchill is not a partner on that application.

The state gambling commission received a total of 22 applications (two from Saratoga Harness Racing LLC) for the four casino licenses.

"Saratoga Casino and Raceway could not be more excited about partnering with Churchill Downs Incorporated," said James D. Featherstonhaugh, secretary and chief legal officer of Saratoga Casino and Raceway. "Our organizations both come from a horse racing heritage and have a combined two centuries of proven gaming experience. With this partnership, we look forward to a shared future in creating jobs and growing the Capital Region economy."

"Churchill Downs Inc. is thrilled to expand our presence in New York state through our partnership with Saratoga Casino and Raceway," said Bill Carstanjen, president and chief operating officer. "Together we'll deliver a destination resort casino that will create reliable revenues for the entire Capital Region, generate thousands of jobs, and be best positioned to keep New York gaming dollars in New York."

The partnership "formalizes a legendary partnership that will deliver game changing results for the Capital Region. The \$300 million proposed Casino at East Greenbush will provide the greatest impact for the regional economy," the groups said in a news release.

Officials said the major private investment will use no public funds or government supported tax breaks. It will create 1,700 construction jobs, 1,700 permanent good paying jobs

with benefits, thousands of additional jobs in the community and region, and long-term opportunities for minority and women owned businesses and veterans.

Officials said it would also help to keep taxes low and support local needs with \$24.1 million annually for the Capital Region, in addition to \$5.7 million annually for both the town of East Greenbush and Rensselaer County.

Located on East Greenbush's Thompson Hill with views of the Capital District, the casino will feature world-class gaming, dining and entertainment options, including a 300-room resort style hotel; a full complement of dining options, including fine dining, casual dining and buffet; multiple entertainment venues, with a night club, sports bar and showroom; 20,000 square feet of high-end retail; and parking, with valet, plentiful covered parking and surface lots.

Churchill Downs is one of the nation's top racing, gaming and entertainment companies, with myriad holdings, including five racetracks, six casinos; TwinSpires.com, an online wagering company; a video poker business; a poker media and brand company; and a multi-state network of off-track betting facilities.

It employs more than 4,500 people and has physical operations in California, Florida, Georgia, Illinois, Kentucky, Louisiana, Maine, Mississippi, New York and Ohio.

Saratoga Casino and Raceway boasts a \$15 million annual payroll and 630 employees at its Saratoga Springs facility. It traces its history to June 1941 with the start of harness racing at the nation's third oldest harness track. Today, Saratoga Casino and Raceway operates gaming, racing and entertainment venues in three states, including Saratoga Casino Black Hawk in Colorado, Ellis Park in Kentucky and the Gideon Putnam Hotel and Resort in Saratoga Springs.

Final applications are due to the state no later than June 30. Announcement of the successful bidders will be in the fall. □

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Top Saratoga Trainer, Linda Rice, Is Part Of New All-Woman Horse Race Syndicate

Sheila Rosenblum, owner of Lady Sheila Stable, is manager of a syndicate that will rely significantly on female investors.

Lady Sheila Stable Two, LLC, the newly launched syndicate, expects to begin racing this summer.

The new syndicate will further solidify the partnership between Rosenblum and acclaimed trainer Linda Rice, who will enter the ownership group as a member and select and train all of the horses. The pair has most recently shown success with a breakout victory by La Verdad in the Grade 2, \$200,000 Distaff Handicap at Aqueduct Racetrack.

Rice became the first woman to win a training title in New York by saddling 20 winners at Saratoga Race Course in 2009. The Saratoga training title marked the first ever by a woman at a major racing venue.

Lady Sheila Stable Two has already begun purchasing two-year-olds and plans to add between four and six horses to the stable through private sales, yearling auctions and weanling auctions, each with an average purchase price of \$200,000. Each membership unit in the stable will cost \$100,000 and it is anticipated that there will be no ongoing costs charged for a two-year period.

The ownership group will strongly encourage the participation of female investors at a time that the racing industry has experienced an increased interest among women. According to NBC Sports, 52 percent of the 16.2 million viewers of the 2013 Kentucky Derby were women, making it the only major annual sporting event that draws stronger viewership numbers among females than males.

"Racing is a truly thrilling sport that has provided me with a great deal of personal enjoyment. I strongly believe that increasing interest in the sport among women is crucial to the long-term vitality of the industry," said Rosenblum. "This new syndicate will provide women with the opportunity to gain exposure and experience in an often male-dominated game. I look forward to

welcoming other like-minded women to join me as we create this exciting racing opportunity."

"Racing needs more owners who are as determined and resilient as Sheila. We have developed an amazing partnership together that will serve as the foundation for the new syndicate," said Rice. "I anticipate the long-term success of this new endeavor and the horses that will race for these silks."

Rosenblum has experienced increasing success in the racing industry since becoming an owner in 2010. Her passion and interest in thoroughbreds prompted her entry to racing following a successful career as a model with well-known agencies Wilhelmina and Ford. Rosenblum is also an alumna of The Royal Ballet School in London and the School of American Ballet, the associate school of the New York City Ballet.

Rice brings over two decades of training experience to the ownership group. She was recently named New York-bred Trainer of the Year by the New York Thoroughbred Breeders Inc. for the third time.

Rice made her initial mark at Saratoga when she won back-to-back graded stakes in Saratoga's prestigious two-year-old filly series, winning the Adirondack and the Grade 1 Spinaway with Things Change. Rice built on her success at Saratoga in 2000 with City Zip, sweeping all of Saratoga's graded stakes for two-year-olds. Rice was later honored with the Fourstardave Award for Outstanding Achievement by the New York Turf Writers Association for this accomplishment.

Lady Sheila Stable has a record of 13-8-10 from 51 starts since its inception, with earnings totaling more than \$832,000. In 2014, due to the emergence of La Verdad, the stable has earned more than \$357,000, ranking in the top 100 of 16,000 owners nationwide. The stable has a 4-2-4 record in 11 starts in 2014.

The investment opportunity with Lady Sheila Stable Two, LLC is open to accredited investors only. The minimum investment to become a member of Lady Sheila Stable Two is \$100,000. □

IT Services Company StoredTech Moves Into A 10,000-SF Facility In Queensbury

Stored Technology Solutions Inc. (StoredTech), a provider of IT managed services, recently moved its corporate headquarters to a newly renovated facility at 543 Queensbury Ave., Glens Falls.

The new 10,000-square-foot facility will house its corporate offices and include StoredTech's equipment warehouse, staging and test lab environments.

This announcement comes after a year of growth for the company, which nearly doubled its staff since early 2013 and expanded its geographic reach and service offerings by opening offices in Malone, Saratoga Springs, Plattsburg and New Jersey, according to Mark Shaw, company founder and president.

He said the company while further enhancing its portfolio through the strategic acquisition of YourTechSource, a full-service computer repair and maintenance company.

The company reports that sales were up over 110 percent in 2013 over 2012 and that 2014 is on-track to be up over 250 percent by year's end.

Shaw said the new office space features an open, collaborative environment and wide-open workspace to further support the company's team-centric philosophy whereby everyone in the organization, regardless of their role or title, is focused on the same goals. This top-down focus allows StoredTech to service clients in the most effective ways possible.

The open environment is also meant to encourage and inspire staff to think creatively and act collaboratively.

"In order to remain successful in our business, we need to be constantly expanding our knowledge and learning to do business in different ways and with different, inventive ways of thinking," said Shaw. "Methodology can always be improved. My goal with our new space is to ensure that employ-



Mark Shaw and Kathy Donnelly of StoredTech in the new company offices.

Stock Studios Photography

ees are in an environment that allows them to gain knowledge and new thought-processes from those around them, thus making our team and talent even stronger and delivering the benefit of that expanded knowledge to those who we serve."

He said StotedTech's clients reap the benefits of this collaborative knowledge-share philosophy and the customer service methodology that goes along with it.

"StoredTech has a most unique and commendable approach to servicing their IT clients," said Matthew Fuller, attorney and partner at Meyer & Fuller, PLLC in Lake George, a StoredTech customer.

Stored Technology Solutions, Inc. (StoredTech) is an IT managed service provider and offers a portfolio of voice, data, and video services and equipment. □

SARATOGA BUSINESS JOURNAL

2002 Business Of The Year

The Chamber of Southern Saratoga County

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Firecracker 4 Road Race To Kick Off Busy Slate Of July 4th Festivities In Saratoga

The Firecracker 4 Road Race in Saratoga Springs, an annual event on the Fourth of July, will be held again this year in the city, with three charities designated as beneficiaries of the proceeds.

It kicks off Saratoga's All-American Celebration that day, which features a parade, various activities downtown and in Congress Park, and fireworks. Food, refreshments, live music and a vendor courtyard are part of the day.

The Firecracker 4 is a competitive, yet fun, race that includes a start on Broadway, runners going through historic city neighborhoods. It starts at 9 a.m.

Proceeds will benefit the Saratoga Springs High School track/field/cross country program, the Wilton YMCA expansion and the Saratoga Springs Greenbelt Trail Project, which seeks to link existing trails into a 10-mile path encompassing the city.

The 2014 Firecracker 4 includes a special recognition of military and public safety competitors, including team competitions; and a Run-Your-Colors team competition, where companies or organizations that bring the most registered runners compete for the bragging rights.

This year, the winning team Run-Your-Colors earns a \$1,000 donation to the nonprofit organization of their choice.

The race is also the USATF Adirondack 4 Mile grand prix event and third annual USATF team championship race. There will be \$5,000 in prizes, as well as 174 award categories and prizes, organizers said.

"The extraordinary success of this race is due to the incredible support of our volunteers, the city of Saratoga Springs and our public service team," said directors Peter Goutos and Bob Vanderminden.

They said last year over 10,000 people converged on the city making for Saratoga Spring's All-American Celebration. The all-day celebration will consist of a variety of activities downtown, particularly Congress



Runners go down Broadway at the start of the 2013 Firecracker 4 Road Race.

Courtesy Dave Harmon

Park, including an All-American barbecue and dessert tasting festival, live music, a classic car show, historic tours, and a reading of the Declaration of Independence. The fireworks display in Congress Park at dusk will be sponsored by Saratoga Casino and Raceway.

Runners can register for the Firecracker 4 online at a cost of \$26. The forms are found at the event website, www.firecracker4.com.

On the day of the race, registration will start at 7 a.m. at Saratoga City Center. The parade is anticipated to step off at about 11 a.m.

For more information call Peter on 316-4445 or pgoutos@casmithllc.com. Saratoga's All American Celebration website is www.saratogajuly4th.com. □

State Launches Online Platform To Help Entrepreneurs, Small Businesses, Grow

New York state has launched a new online platform for Business Mentor NY, a large-scale, hands-on mentoring program designed to help entrepreneurs and small businesses grow.

State officials said the platform – www.businessmentor.ny.gov – is designed to streamline the free mentoring process so that business owners throughout New York state may receive assistance from a variety of experienced professionals who represent a vast range of disciplines and are volunteering their time and expertise.

Through the website, participants may register online, review the profiles of potential mentors and communicate directly with them on an as-needed basis and at no charge.

"This free, new program will help small businesses looking to grow," said Gov. Andrew Cuomo. "Helping small business owners overcome obstacles and achieve greater success will in turn strengthen local economies and spur job creation."

In his State of the State address in January, Cuomo first announced the creation of Business Mentor NY, which builds upon the volunteer mentoring efforts that provided assistance to businesses affected by Superstorm Sandy, Hurricane Lee and Tropical Storm Lee.

"Great companies start with great ideas, and Business Mentor NY was created to help entrepreneurs

build a successful business model around their great ideas," said Kenneth Adams, president, CEO and commissioner of Empire State Development. "Whether it's overcoming hardships caused by a severe storm, reviewing insurance policies or managing finances, this innovative network was designed to help small businesses grow by learning from the experiences of their peers throughout the state."

Empire State Development, which administers the Business Mentor NY program, will conduct a series of events across the state to increase awareness about the program's benefits. The program partners with the NY Rising Small Business Recovery Program to assist businesses in communities affected by the aforementioned storms and is funded in part through the federal Community Development Block Grant - Disaster Recovery (CDBG-DR) program enacted in the wake of Superstorm Sandy.

Business Mentor NY connects volunteers working in the private sector to small businesses and minority and women owned businesses (MWBES) to help them both recover from the storm and become more resilient.

Officials said the one-on-one guidance and counsel will complement the state's current network of financial and technical assistance providers that help owners and communities realize their full economic potential. □

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Healthcare

Chamber, Insurance Group Foster Health Among Employees With Events In June

The month of June is National Employee Wellness Month and the Saratoga County Chamber of Commerce and BlueShield of Northeastern New York are co-hosting events designed to encourage Saratoga County's employers and employees to take action to improve their work place healthy wellness efforts.

The Saratoga County Chamber's Twin Bridges Council will host a lunchtime employee wellness walk, on Friday, June 13. Participants will walk along the sidewalk from the Clifton Park-Halfmoon Emergency Corps, in Clifton Park, to the Cracker Barrel, on Crossing Boulevard, in Halfmoon, and back.

The walk is about one mile and participants are encouraged to walk at a comfortable pace allowing for conversation and networking. It will be held rain or shine. Parking is available at the Clifton Park-Halfmoon Emergency Corps building, site of registration. Healthy drinks and snacks will be provided for all walkers.

The Saratoga County Chamber will host a Health and Wellness Mixer, on Wednesday, June 25, from 5-7 p.m., in the Roosevelt Baths, with an optional walk on a three-quarter-mile course adjacent to the baths in the Saratoga Spa State Park.

Each participant will receive a free t-shirt, a "healthy" goodie bag filled with information, samples and discounts. Participants will also be able meet and network with exhibitors who specialize in health and wellness.

Cost is \$5 and capped at \$50 for those who want to bring 10 or more attendees.

Also, the Saratoga Young Professionals met for a night of networking at Caffe Lena on June 3. Attendees tasted water samples from the Charlie, Hathorn, Congress and Old Red natural springs and learned about the history of each and the healthy benefits of drinking water.

"This Chamber changes things and starting with a focus on celebrating employee wellness month we're pleased to be launching

our Healthy Saratoga initiative," said Susan Halstead, chairwoman of the Chamber's Health and Wellness Council and the owner of Family Vision Care Center.

"These events are designed to provide every employer in Saratoga County with a simple and affordable way to take part in employee wellness month and to encourage their employees to participate," she said.

"Our goal is to improve workplace health and wellness across Saratoga County with the ultimate mission of making Saratoga County one of the healthiest places in the U.S. to live and work."

Besides the three events, the Saratoga County Chamber's Health and Wellness Council developed a one-page guide to advise local employers and employees on six simple and affordable ways they can start an employee wellness effort. This guide offers tips for employers ranging from helping employees to set wellness goals, to incorporating wellness into the work day, to creating a fitness challenge, to focusing on nutrition, to educational efforts, and stress reduction.

"We believe healthy changes everything and that's why we are pleased to partner with the Saratoga County Chamber of Commerce as they launch Healthy Saratoga," said Dr. Kirk Panneton, regional executive and Medical Director, BlueShield of Northeastern New York. "This innovative initiative will benefit not only our BlueShield members, but the health of our community as a whole."

The Healthy Saratoga initiative was developed by the Saratoga County Chamber's Health and Wellness Council, formed in late-2013 by the Saratoga County Chamber's board of directors. It now includes participants from nearly 100 area organizations covering a wide range of industries. Local organizations interested in getting involved in these activities or joining the Health and Wellness Council can call 584-3255 or visit www.saratoga.org for more details. □

Wesley Community Outpatient Therapy Is Open To People From All Over, All Ages



Tara VanBuren, right, director of the outpatient therapy department at the Wesley Community, treats a patient. She has worked in the department for about 25 years.

BY R.J. DELUKE

The Wesley Community in the north end of Saratoga Springs is known for its facilities that serve the needs of the elderly.

On a 36-acre plot, Wesley provides independent and enriched living for seniors, subsidized independent senior housing, adult day services, short-term rehabilitation and long-term care.

One aspect that seems to cruise under the radar is its outpatient therapy department, which treats patients of all ages and with all manner of health concerns.

While the department is part of the Wesley Community, it treats patients from all over the region, including Glens Falls and Queensbury. And its patients are of all ages, from infants to senior citizens. Patients need not have any affiliation at all with Wesley.

"I'll get a patient from a few blocks away who will say, 'I never knew you were here,'" said Tara VanBuren, director of the department for about the last decade. She started working there as a therapist some 25 years ago. "We're a well kept secret."

The nonprofit group treats people with developmental disabilities, orthopedic problems, work-related injuries, stroke victims, multiple sclerosis, varieties of traumas and more.

For children, the pediatric program offers comprehensive occupational, physical and speech therapy evaluations and treatment for children from birth to adolescence, with developmental, neurological, and orthopedic needs.

"We all have many years of experience," she said of her staff, "and we do a lot of one-on-one work with patients. That's where we differ from a lot of other clinics."

The department has two occupational therapists, two speech therapists, four physical therapists and two per-diem therapists who are able to fill in when needed.

Programs are individualized for each patient, she said. The department also has

a therapy water pool, nine feet deep and kept at a temperature of 92 degrees, that is popular with patients. At times it is used for group therapy, with six or seven patients in the pool at once, along with a therapist. It is also used for aqua aerobics.

Through the aquatic programs, people take an active role in improving physical strength, joint mobility, balance, coordination and endurance.

There is a nursing home arm on the Wesley campus, but it has its own therapy department. Van Buren and staff do not treat the residents.

But also on the campus are the Embury Apartments, where the residents are living independently. When necessary, those residents go to the outpatient department for treatment, said VanBuren.

Her department works with Saratoga orthopedics and Albany orthopedics, among others, and gets referrals from doctors across the region.

"For the most part, the doctors know us," VanBuren said. The department also sends out brochures to physicians and health care agencies to make itself known. She said there are also many referrals from physical therapy clinics, because many of those don't offer occupational therapy.

The Wesley department is also known for its custom splints — a brace or support that is molded specifically to an individual body part. Doctors know that about Wesley and often send patients there to best serve a particular need.

Sometimes the elderly are better served at Wesley, said VanBuren, because elsewhere "they can sometimes be moved from machine to machine" for treatment that is less personal.

"We're more low key, very hands on. A slower pace works for some people," she said.

"I'm thrilled with what we provide. We provide very good quality care" and patient feedback is extremely positive. "We get them their best functional, painless outcome."

To access the services, people can contact the department at 691-1451. A billing clerk will get them registered, deal with insurance issues (they accept just about all insurances) and get them scheduled.

Said VanBuren, "I'm really proud of this department."

The Wesley Community website is www.thewesleycommunity.org. □

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Fitness Center Utilizes Suspension Straps As Basis For Strength, Conditioning Work



Steve Chindamo, foreground, owner of Suspension Training Center of Saratoga, demonstrates the use of suspension straps, which are the basis of the workout regimen there.

Stock Studios Photography

BY BARBARA BREWER LA MERE

Suspension Training Center of Saratoga, a new fitness center that uses suspension straps hung from the ceiling as the basis of its regimen, opened recently at 61 Caroline St. in Saratoga Springs, at the corner of Henry Street.

Owner/operator Steve Chindamo came to Saratoga from New York City, where he was a high school English teacher and coach. He said that when he went to check out the gym at the Saratoga YMCA, he found that there was equipment called suspension straps hung from the ceiling but they weren't being used much. He went online and researched how to use the straps, which leverage gravity and body weight to produce resistance.

He eventually became certified as a suspension trainer.

Chindamo said business is picking up gradually. Classes, offered at 6 a.m., 10 a.m., noon and 6:30 p.m., currently run with seven or eight people in a space set up to accommodate as many as 25.

His clients to cover a wide age range, from boys

from high school teams to middle-age moms, on up to one 85-year-old. The youngest client is 10.

Cathy McNutt and David Wolfe are the other two trainers at Saratoga Suspension Training.

Chindamo said he went into a training business because he likes to make people feel good about themselves. He feels that suspension training is a thing that anyone can do. Intensity of a workout can be increased or eased up by moving one's body forward or backward.

Suspension training is good for strengthening the midsection, Chindamo noted. Core muscles are being worked even when the emphasis is on other muscle groups.

The owner said he has received comments from clients saying that they can't believe how much they've toned up, lost weight, and increased muscle in a relatively short time.

Classes are \$10 for a single class or people can pay \$80 for unlimited classes in a month. The first class is free.

The website address is suspensiontrainingcenter.com. The phone number is 681-0544. □

Saratoga And Glens Falls Hospitals Will Explore Possible Areas Of Collaboration

Saratoga and Glens Falls hospitals have begun discussions to identify possible opportunities for alignment and collaboration that could benefit the patients and communities served by both organizations.

In separate recent meetings, the Saratoga Hospital Board of Trustees and Glens Falls Hospital Board of Governors agreed to begin a process to explore opportunities to collaborate. The hospitals already work together in select areas, including comprehensive cancer care and coverage for medical specialties.

"In today's healthcare environment, hospitals must continually find better, smarter approaches to serve our patients and our communities," said Angelo Calbone, Saratoga Hospital president and CEO. "Strategic partnerships could prove the most effective way to align our strengths and make sure our communities continue to benefit from the latest advances in care."

"This study will help us determine if there are mutual benefits that could strengthen each of our organizations and the communities we serve," said Dianne Shugrue, Glens Falls Hospital president and CEO. "After a difficult 2013, we have emerged with a strong, stable and profitable operating plan for 2014, and can now focus on identifying potential synergies that both of our organizations may be able to take advantage of."

The exploration process will continue through 2014 and will involve administrators, physicians and community stakeholders from both hospitals, officials said.

Saratoga Hospital has a medical staff of over 450 physicians and other credentialed providers, offering care in a broad range of medical specialties. Its facilities include Saratoga Hospital, Saratoga Hospital Nursing Home, Wilton Medical Arts, Saratoga Surgery Center, Saratoga Community Health Center and the Mollie Wilmot Radiation Oncology Center. The hospital's physician practice, Saratoga Regional Medical Group, includes primary care physicians and specialists in cardiology, endocrinology, hematology oncology, internal medicine, nephrology, occupational medicine, pain management, psychiatry, pulmonary medicine, surgery and urology.

Glens Falls Hospital is a comprehensive integrated system of primary care, specialty care and hospital services, serving a six-county region of the southern Adirondacks. It is comprised of 2,600 employees, 535 physicians and other credentialed providers, and 27 regional health service locations and includes specializations in primary care, cardiology, endocrinology, hematology/oncology, internal medicine, nephrology, occupational medicine, otolaryngology, psychiatry, emergency and inpatient medicine, thoracic surgery, and wound healing. □

Lyme Disease Continued

need to know what ticks look like and that ticks are everywhere—not just in the deep woods. We should use repellents when we can. And even when just doing somersaults or light saber fights in the backyard, kids need to remind their parents to do a tick-check every day when they come in."

On June 18, the market will host Lyme Action Network to offer a "kid friendly" tick talk with all posters being put on display. After that event, the posters will be displayed at the Saratoga Public Library and at the Children's Museum of Saratoga.

"Parents should reject old myths and misinformation. We as parents need to advocate for our children's health. Find doctors who are up-to-date

on the latest research findings and understand the various treatment options. Timely and sufficient treatment—not a one or two-pill dose—is the best way to avoid long-term illness," Fresh said.

The Lyme Action Network is a regional advocacy organization that endeavors to provide general information and resources to the public as well as to medical practitioners seeking more information about Lyme disease and other Tick Borne Diseases (TBDs). The Lyme Action Network's work covers a spectrum of initiatives, from public education campaigns and patient support programs to professional education endeavors and public and private advocacy.

Its website is www.lymeactionnetwork.org. □

Farmer's Market Teams With Lyme Disease Group To Educate Kids About The Illness

The Lyme Action Network is working with Saratoga Farmers' Market to encourage local youth to become better educated about tick-bite prevention and Lyme Disease through a poster project and education session at the market.

Students of any age are encouraged to prepare a poster—sized 8 ½ inches x 11 inches to 11 inches x 17 inches and using any materials—that shows at least one theme of Lyme disease awareness and/or prevention.

In preparing posters, lymeactionnetwork.org and lymedisease.org are suggested as accurate resources for information.

Posters may be submitted to the market's information table (green market shed) through Saturday, June 14, during market hours (Wednesdays 3-6 p.m. and Saturdays 9 a.m. to 1 p.m.) in High Rock Park.

The market will take a photo of each poster to put online. The Chocolate Spoon, a market vendor, is giving a free cookie to the first 20 entrants. All participants will be entered for a drawing of market items.

"It's more important than ever to educate our children about the dangers of tick bites," said Heather Fresh Lyme Action Network board member. "Kids

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SARATOGA BUSINESS JOURNAL

Financial Planning & Investments

Business Report

Changing Mutual Fund Portfolio

BY RYAN BOUCHEY, CFP, CPA

As an investor there are an endless number of investment options at your disposal whether it's through a broker, your advisor or if you are investing on your own.

Over the past 20 years, for many investors, their primary investment vehicle has been mutual funds and according to the Investment Company Institute, total assets invested in mutual funds at the end of 2012 was over \$13 trillion.

Exchange Traded Funds (ETFs) were developed in the early '90s to provide investors with an efficient and transparent way to access asset classes through the use of an index and not active management. Although still small relative to mutual funds, in recent years the growth in ETFs has been tremendous with total assets of \$1.3 Trillion in 2012. Here are five reasons to consider using an ETF over an actively managed mutual fund:

1) Performance – This is generally what gets evaluated first by any investor and what typically drives an investment decision. According to the S&P Indices Versus Active Funds U.S. Scorecard, in 2013, 56 percent of large cap mutual fund managers under performed their



Ryan Bouchey, CFP, CPA, vice president of Bouchey Financial Group Ltd.

Courtesy Bouchey Financial Group Ltd.

benchmark and 68 percent of small company managers failed to beat their benchmark.

If you look at three-year and five-year return intervals, these numbers increase even higher, with 65 percent to 85 percent of managers un-

Continued On Page 15

Business Report

Rolling Retirement Plan To An IRA

BY STEPHEN KYNE

Whenever someone leaves a job, whether voluntarily or not, one of the biggest questions they face is what to do with their 401k, 403b, or other company-sponsored retirement plan.

Some people are tempted to leave the account as-is, while others are tempted to move it over to the plan at their new employer. Both are often not the best choice.

As a participant in a company-sponsored retirement plan, you are just that – a participant. You are not the owner, which means that you are limited in the control you have over your hard-earned assets. Plan participants are subject to the rules of the plan, which can be very limiting. Investment choices, distribution options, cost structure, and trading limitations can all restrict the ability of your assets to meet your objectives.

Consider the investment choices in your plan. Many times you will find that they are all from the same company, or a handful of companies, and you may only have one or two investment choices for each market sector. This can cause serious problems. For example, if all of your bond choices are interest-rate sensitive, how can you properly diversify in a rising-interest-rate environment?

Compounding the problem of limited investment choice, your plan may also have restrictions on how you allocate your funds, and how frequently you can change your allocation. If the market changes tomorrow, and you've hit your trading limit, what's your plan for protecting your assets?

Until recently, your employer and plan administrator did not have to disclose the full extent of the fees you were paying in your retirement plan. A rule change in 2012 meant that, for the first time, employees could see exactly how expensive their retirement plans were.

Do you know how expensive your plan is, and



Stephen Kyne, partner, Sterling Manor Financial in Saratoga Springs.

Courtesy Sterling Manor Financial

what you're getting for those fees?

This isn't to say that your employer-sponsored plan isn't a good place to accumulate assets while you're working. In fact, it is often the most convenient place to save for retirement, especially if your employer is offering a match on your contributions.

It's also likely that your plan has provisions to allow for a loan, in the event you need to borrow against your account. However, as soon as you're eligible to roll assets out of the plan, you should seriously consider doing so.

When can you move assets out of the plan?

Typically when you separate from service (i.e. you retire, or are let go). Often if your plan provider changes, or if your company is acquired, you may have the option to roll your assets to the new plan, or to an IRA. You may also be eligible

Continued On Page 15

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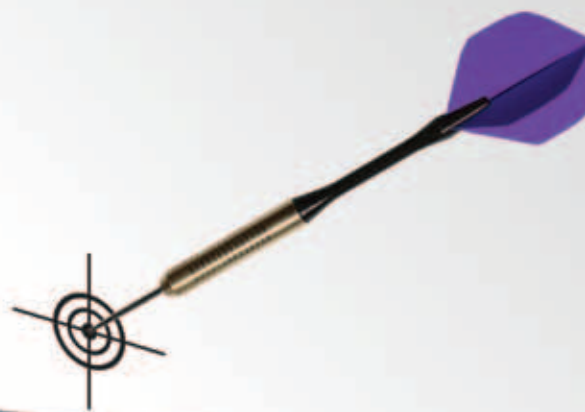
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Building Trades

Machine Tool Technology Program Gives Adults Skills To Enter The Local Workforce



The Adult Machine Tool Technology training program teaches people in Saratoga, Warren and Washington counties the skills necessary to enter into a career in machining.

BY LIZ WITBECK

Roger Harrington has worked in manufacturing for the past 14 years, but was interested in learning more about the field.

"I strived for a maintenance job" said Harrington. "I became aware through my employer that there was an apprentice program I could apply for. They wanted additional skills, like do you have higher level math, do you have vocational training."

Harrington, who works for General Electric, enrolled in the Adult Machine Tool Technology training program. It provides the skills necessary to enter into a career in machining, namely the trade of forming and shaping metal products.

The program started in November, a brainchild of Bill Resse and Lou Buck of the Saratoga-Warren-Washington Workforce Investment Board.

The federal Workforce Investment Act required that local areas appoint a business led board to provide policy guidance and oversight in conjunction with the local county chief elected officials. The Saratoga-Warren-Washington Counties Workforce Investment Board is one of those.

In addition to the training program, they offer a One-Stop Centers to provide a variety of services that will help you find a job.

"There's been a dwindling supply of

Courtesy Saratoga-Warren Washington Workforce Investment Board
machinists, not just in our state but across the country" said Resse. "We want to fulfill a need for that workforce."

Buck and Resse spent time meeting with area employers in order to understand the needs they had. Together, they collaborated with businesses to create the Adult Machine Tool Technology training program.

Fifteen students have matriculated into the program during this first year.

Classes are held at the Washington-Saratoga-Warren-Hamilton-Essex BOCES building in Hudson Falls. Students attend on weekdays from 4:30-8:30 p.m., as well as two Saturdays each month. The program involves hands-on training, in which participants spend time with local business owners learning skills involved in machining. Several employers directly help with the program, including Seeley Machine, M&S Precision Machine and Haanen Packard Machinery.

Participants fulfill 500 hours of training in order to qualify for graduation. The program begins in November and ends in May.

Funding for the program is fueled by grants. The Workforce Investment Board received a \$3 million federal grant from the Workforce Innovation Fund, as well as additional funding from the Workforce De-

Continued On Page 15

Beacon Sales Opens Branch In Saratoga, Now Has 249 Outlets In 39 States, Canada



Jim Perella, left, Beacon Sales national director of sales, and Jim Gilcreast, local branch manager, stand in the company's newest store at 195 Perry Road, near Northway Exit 15.

BY DAVE WINDSHEIMER

Area contractors, builders and remodelers won't have to trek down the Northway for exterior building materials and roofing supplies now that Beacon Sales has opened a showroom in Saratoga Springs.

Jim Perella, Beacon's national director of sales, said his company can provide virtually any exterior building product. "From the foundation to the roof, everything on the outside of the home, we can supply it," he said.

Beacon's North Country branch, housed in the former Ellsworth Ice Cream storage building at 195 Perry Road, off Exit 15 of the Northway, has some 35,000 square feet of storage space, where builders will find residential and commercial roofing supplies, fiber cement siding, windows, PVC trim, columns, exterior

doors, decking and railing.

The Saratoga Springs location has an interior showroom where builders can bring their customers to inspect Beacon's many offerings.

Beacon is "heavily inventoried" in both steep slope roofing shingles, for residential properties, and low slope supplies for flat roof buildings, said Perella.

"We have extensive product in roofing material and all the accessories that go along with it," he added.

Perella said Beacon offers fiber cement siding as a replacement for wood and vinyl siding for the exterior of homes. He described cement siding as a "very low-maintenance product that can come with pre-finish options with extended warranties on the paint

Continued On Page 15

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Bioenergy Project Partners In Saratoga Is Using State Model For 3 Energy Projects

The Capital Region Economic Development Council and the New York State Energy Research and Development Authority (NYSERDA) announced that Bioenergy Project Partners, an energy services company in Saratoga Springs, is initiating renewable energy projects at three sites that use a new business model meant to spur the use of advanced wood pellet heating system technology.

Renewable Heat NY will encourage the expansion of the market for advanced, high-efficiency, low-emissions wood heating technology by raising consumer awareness, supporting the development of advanced technology heating products, developing local sustainable heating markets and encouraging the use of this renewable fuel, state officials said.

The project is moving forward on the strength of \$1 million awarded by NYSEDA through the Capital Region Regional Economic Development Council.

"Bioenergy Project Partners' innovative business model will leverage private and public sector resources to accelerate the demand for high-efficiency and low-emission wood pellet heating systems," said John B. Rhodes, president and CEO of NYSEDA. "The state is creating market demand for this highly efficient technology which will stimulate job growth and economic activity in the clean energy sector."

"Initiatives that build and foster new businesses and drive private investment are critical to the future of our communities," said REDC Co-Chairmen Robert J. Jones, president, University at Albany, and James J. Barba, president and CEO, Albany Medical Center, in a news release. "Bioenergy Project Partners' business concept illustrates a pioneering approach to stimulate economic growth and emphasizes that innovation and collaboration are central to the creation of opportunities for the region."

Bioenergy Project Partners' energy performance model, also called a "heat sale," is the first of its kind for biomass heating in New York state, officials said. The approach will provide host sites

with a package of advanced pellet heating system boiler technology, maintenance services and pellet fuel. The sites will each purchase the heat from Bioenergy and their energy savings are guaranteed.

"BPP sees this project as an important step to accelerate the growth of the advanced high-efficiency bioenergy heating industry in New York," said David Dugate, president of Bioenergy Project Partners LLC. "Our vision is to make implementing a bioenergy heating system easy and worry-free for our customers by providing a full suite of support services that reduce energy costs, support local economic development, and help achieve renewable energy goals. We are very grateful for the NYSEDA funding that will allow these projects to showcase state-of-the-art, made in New York renewable heating technologies."

Fossil fuel heating will be replaced with pellet boilers built by Schenectady-based Advanced Climate Technologies (ACT) at each of the three host sites: Cairo-Durham School in Greene County, Hoosick Falls Central School in Rensselaer County and Frost Valley YMCA in Sullivan County.

Together, the three sites are projected to save more than \$150,000 in annual fuel costs by switching from fossil fuels to wood pellet heat, eliminating the need for 70,000 gallons of heating oil and 40,000 gallons of propane annually, according to officials.

The Bioenergy Project Partners' projects will support in-state jobs in forest harvesting, wood pellet production and delivery, as well as jobs in boiler manufacturing, installation and service.

The project, which is receiving Regional Greenhouse Gas Initiative funds from NYSEDA, is expected to create a critical cluster of commercial-scale, advanced, high-efficiency wood pellet boiler installations that will stimulate investment in the wood pellet delivery infrastructure and act as a catalyst to expand the market for high efficiency and low emissions biomass heating systems in the same way that Power Purchase Agreements (PPAs) have expanded the market for solar installations. PPAs are a financial arrangement in which a third-party developer owns, operates and

maintains the solar electric system at a customer site, and the customer purchases electricity at a set price for a specified period of time.

For Bioenergy Project Partners' business model, customers are purchasing heat, and Bioenergy will arrange financing, maintain and operate the equipment for the host sites.

"Our ACT Bioenergy high-efficiency wood pellet boiler technology will significantly reduce energy costs and greenhouse gas emissions at the project sites," said Larry Farrelly,

president of Schenectady-based ACT Bioenergy, LLC. "This project is a great made in NY renewable energy story of local manufacturing and a unique approach to new market acceptance that can serve as a model to be replicated throughout the state."

Wood pellets will be manufactured at the New England Wood Pellet Plants in Schuyler, N.Y., and Deposit, N.Y. They are a renewable fuel source and are less expensive than heating oil per unit of heat. □

NYS Has \$60M Available For Solar Energy Projects At Business And Industrial Sites

New York state has \$60 million available through a third round of the statewide NY-Sun Competitive PV initiative, as the state continues to expand its portfolio of clean, renewable solar energy.

"By supporting the growth of the solar industry in New York, our administration is taking a fundamental step in growing the State's clean energy economy," Gov. Andrew Cuomo said. "Over the past few years, the NY-Sun initiative has been vital to reducing harmful greenhouse gas emissions, lowering the strain on the power grid, and creating new opportunities for businesses to pursue solar installations across the state. With this round of funding we are continuing to build a cleaner and greener state, and I encourage all interested parties to apply today."

Administered by the New York State Energy Research and Development Authority (NYSEDA), the \$60 million funding opportunity is for solar projects to be located at business, industry and institutional sites that are large energy users.

It is the final solicitation under the current design of the NY-Sun Competitive PV Program and is for systems larger than 200 kilowatts. Proposals are due in July.

President and CEO of NYSEDA John B. Rhodes said the initiative "is a powerful, well-funded solar energy expansion plan that is beneficial to New Yorkers. The continued scale-

up of solar capacity attracts significant private investment, creates well-paying jobs, improves the reliability of the electric grid and promotes clean energy usage."

Cuomo launched the NY-Sun initiative in 2012 to significantly increase the amount of solar power installed annually at customer sites in New York state. A total of 316 megawatts (MW) of solar PV has been installed or is under contract—more than previously installed in New York throughout the entire prior decade. This will save approximately 116,000 tons of greenhouse gas emissions from being released, which is the equivalent of removing 23,000 cars from the road, officials said.

Under the NY-Sun Competitive PV Program, installers submit proposals for funding based on commitments from companies interested in having PV installed at their sites and the proposed incentive for each PV project.

In his 2014 State of the State address, Cuomo established Community Solar NY, a program to make solar energy available to all New Yorkers. It includes K-Solar, a program to provide incentives, financing and technical assistance to school administrators interested in reducing energy costs and creating healthier environments for students through on-site solar installations.

For more information on the NY-Sun Competitive PV Program solicitation, visit nyserda.ny.gov/PON2956. □

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Commercial, Industrial Clean And Paint Company Changes Name In Its 28th Year



Mark Miller founded Americlean in 1986, but changed the name to more accurately show the company as a provider of commercial and industrial cleaning and painting services.

Courtesy Behan Communications

Americlean, an industrial and commercial cleaning and painting contractor, has experienced steady growth in Tech Valley, across New York state and beyond for 27 years, company officials said, and has changed its name.

Now, "performance" does more than define the business, said company founder and President Mark Miller. It's part of its name.

As the business celebrates its 28th anniversary, it is now Performance Industrial, still headquartered on Harrison Avenue Extension in South Glens Falls.

All other aspects of the business remain the same, including ownership and management. The new name was chosen to more accurately convey the company's position as a leading provider of industrial and commercial cleaning and painting services, Miller said.

"We have achieved the success we have because of our performance," he said. "Performance Industrial perfectly sums up who we are. With our crews in the field and our support team in the office, we work seamlessly to deliver outstanding results. We're excited to have a new name that more accurately defines the business we conduct and those we serve."

Performance Industrial is not a janitorial business. Instead, it offers heavy-duty cleaning and painting for industrial and commercial facilities and equipment; HVAC duct cleaning and system maintenance; commercial kitchen hood and exhaust cleaning; and sandblasting for a variety of industrial maintenance purposes.

Miller said clients include some of the largest manufacturers, hospitals, colleges, casinos, grocery chains and banks in the region.

Miller started his business in 1986 after

tiring of a career driving tractor trailers cross-country. He invested in a single pressure washing unit and began cold-calling on homeowners and businesses near his home in the Glens Falls area. Today, Performance Industrial has 26 employees spread across five service divisions, a fleet of 12 vehicles, more than 30 pieces of equipment, and performs between 800 and 1,000 jobs per year. Miller said the company achieved record sales in 2013.

Performance Industrial also earned the federal Occupational Safety and Health Administration's SHARP certification for exemplary injury and illness prevention.

"Our goal is to make our clients' jobs easier," said Miller. "We work tirelessly to maintain our certifications in fire prevention, air quality maintenance and safety procedures for one reason only — we care. That's what sets us apart."

Miller said the word "performance" has reflects not only the quality and safety of the service provided, but also the parallels he sees between the business and a successful theatrical production. Miller compares the extensive preparatory work that takes place before each cleaning and painting job — like assembling the right tools and ensuring the crew is properly trained — to the backstage activities of a show. Once on the job, he encourages his crews to view their work like that of a Broadway cast.

"When we're at a customer's location, we're performing for that customer," he said. "From the professionalism of our people to the quality of the cleaning and painting, we are totally prepared and dedicated to making sure the customer enjoys the performance and invites us back."

For more information, call 793-9274 or visit performanceindustrial.com. □

Business Report

Costly Dryer Vent Fires Are Preventable

BY JAMIE WALLACE

Is your dryer running more slowly than when it was brand new? Are your clothes damp after running the dryer on high heat? Is there a musty smell in your home when you run your dryer? People who say yes to any of those questions should probably have a clogged or improperly installed dryer vent.

In older homes it was standard to have the dryer on an exterior wall with the vent going straight outside. This was a great setup that caused little trouble. With newer construction and more convenient laundry areas, dryer vents can be found to be 15 to 40 feet or more in length. This vent can be riddled with elbows and bends that drastically slow the output of air and create clogging spots.

If you have ever ignited lint you would realize it is extremely flammable. Lint comes from your clothes and gets combined with human hair, pet hair, and other fibers. While your dryer dries your clothes, it also dries the lint which becomes plastered to your dryer vent walls.

As the vent becomes more blocked, it causes your dryer to overheat which increases the temperature in the vent where it may ignite flammable lint.

Your dryer is also one of the top energy users in your home. The drying time of clothes can be tripled when the dryer vent is dirty. This is an excessive waste of money, energy, and time.

According to the U.S. Fire Administration National Fire Data Center, clothes dryers annually account for about 15,600 structure fires, 15 deaths and 300 injuries. The number one reason in over 70 percent of all cases are due to failure to clean the vent.

A quick review shows that having a dryer vent cleaning will help:

- Reduce dryer fires.
- Lower your carbon monoxide levels for gas dryers.



Jamie Wallace, owner, Saratoga Chimney Sweep in Wilton.

Courtesy Saratoga Chimney Sweep

- Reduce moisture issues in your home.
- Save you money on your energy bill.
- Save you time.

In addition to having your vent regularly inspected, some helpful tips are: Never leave your home when your dryer is on. Always protect the terminal of your dryer vent from animals. Always clean your lint screen after every use. Replace any vinyl connectors with aluminum flex connectors.

Make sure your vent, which passes through walls, is rigid metal, not flex connector or PVC. Check to see if your dryer isn't too close to the wall and crushing your vent.

Remember, preventative maintenance is key, if you're already experiencing problems then you are gambling with your safety every time you operate your dryer.

Wallace owns Saratoga Chimney Sweep, run out of Wilton and serving Saratoga, Washington and Warren counties. □

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Hannaford Supermarket In Milton Is Set For 8,000-Square-Foot Expansion In 2015

BY BARBARA BREWER LA MERE

Plans are under development for the expansion of the Hannaford Supermarket located on Treible Road, off Rowland Street, in Milton.

Eric Blom, Hannaford spokesman, said an 8,000-square-foot expansion is planned of the current 36,400-square-foot store.

Plans are for the expanded Hannaford to offer more than 8,000 new items across fresh, frozen, and packaged foods, with many more natural and organic items available. A drive-thru pharmacy is planned, along with the addition of a private consultation room in which pharmacy customers may discuss health issues with a pharmacist or receive flu shots in a more private setting, said Blom.

Plans are to apply a fresh, new look to the entire store, opened in 2000, he said. More parking spaces will be added as well.

Pending municipal approvals, Blom said Hannaford plans to begin new construction in the first half of 2015.

Blom said Hannaford is always looking to make improvements in its stores. When the economic conditions in the local community flourish, he said Hannaford is "thrilled" because that means that

Hannaford will flourish as well.

Hannaford Supermarkets also unveiled in early May a series of renovations and improvements to its Saratoga Springs store located at 95 Weibel Ave.

The store renovations are geared toward creating a better overall shopping experience for Hannaford customers by updating store décor and expanding product variety in the store's organic/natural offerings, company officials said. The updated store features wider aisles and will expand its traditional olive bar to a Mediterranean-style bar.

"Hannaford Supermarkets is known for our signature combination of everyday low prices, quality foods and outstanding service," said Saratoga Springs store manager Steve Robyck. "This project makes that experience even better by introducing some great, new products and providing a fresh look to the whole store. We look forward to showing the Saratoga Springs community the results of what we have been working on."

On Saturday, May 17, Hannaford will host a Close to Home Day from 11 a.m. to 3 p.m. Shoppers will have the opportunity to meet and sample products from local vendors that are part of the program. □

Mixed-Use Project 'Park Place At Wilton' Will Include Offices, 114 Residential Units



Park Place, being developed by The Gordon Cos., will include 114 luxury residential units, consisting of both two-story townhomes and one-story flats with one to four bedrooms.

Courtesy The Gordon Cos.

BY BARBARA PINCKNEY

The first phase of Park Place at Wilton, a mixed-use project at Route 9 and North Pines Road, will be open by the end of the year, according to the developer.

Park Place, which is being developed by The Gordon Cos., an Albany firm that is also acting as general contractor, will include 114 luxury residential units and about 16,000 square feet of commercial space.

Jared George, principal of Tri Capital Realty LLC, the leasing agent for Gordon Cos. and part of the development team, said that about half of the residential units will be available by December.

Construction will be ongoing, but given the difficulties of building in the winter, George could not say when the final stage would be complete.

George described Park Place at Wilton as a "very unique project." It will be a total of 200,000 square feet, about 183,700 of which is residential. The 114 units include both two-story townhomes and one-story flats, and range from one to four bedrooms.

The exact use of the 16,350 square feet of commercial space, which will face Route 9, is still to be determined, he said.

"We've had a lot of interest so far early on, which is great," George said. "It ranges from retail to medical to office."

He declined to name the potential tenants.

The residential units have also received a lot of interest.

"We're in the early stages, but the amount of calls we've gotten has been great," George said. He said the inquiries have come from people associated with GlobalFoundries and Saratoga

Hospital, as well as empty nesters and others looking to downsize.

The units form one large building, with a center courtyard that includes a swimming pool, pool house, exercise facility and community room/business center.

He said many units have private entrances, although the top floor is accessible from an elevator and interior corridor. Residents also have a choice of an attached or detached garage.

Amenities include 10-foot ceilings, bamboo flooring, granite surfaces, stainless steel appliances, full-size washers and dryers, gas fireplaces with built-in mantles and custom wall colorings.

George declined to estimate how much rent would be on the units, but apartments in Gordon Co.'s Park Place at Saratoga, in Saratoga Springs, start at \$1,600 a month.

That project, located at Seward and Morgan streets behind Saratoga Hospital, will be completed by September, he said. The 57 luxury units are 100 percent leased, George said.

Gordon Cos. also has a 23-unit residential project underway in Bethlehem, and renovated an historic bank building in downtown Albany to create 14 luxury apartments and a venue for special events. George said projects representing "a few hundred more units" are in the approval process and should get underway by early next year.

The second-generation company, which is owned by brothers Jeffrey and David Gordon, also owns hotels in New York and Vermont, operate self-storage facilities, and manages about a million square feet of retail space in the Northeast. □

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Changing Mutual Fund Portfolio

Continued From Page 10

derperforming their benchmark. By investing in an ETF you are investing in an index that mirrors these benchmarks which overtime frequently outperform actively managed mutual funds.

2) Fees – The average ETF annual fee is currently 0.58 percent versus 1.24 percent for the average open-end mutual fund per data compiled by Morningstar. One of Bouchey Financial Groups core holdings, Schwab US Large Cap ETF (SCHX), has an annual fee of 0.04 percent.

This investment tracks the S&P 500 index which most active managers were unable to outperform in 2013 while you pay them in some cases more than 1 percent more in annual fees. Over time these excessive fees can begin to negatively impact the performance of a portfolio.

3) Full Transparency – Acting as a fiduciary for our clients, we are constantly stressing the importance of “full transparency” in investments and it is a big reason we like ETFs. Because many ETFs track an index, you can always tell which investments will be included in an ETF. You may be investing in an ETF that tracks the S&P 500 (Large Cap US Equities) or the Russell 2000 Index (Small Cap US Equities).

You know that the investments will be made up of either US large cap companies or US small cap companies, respectively. When investing in a mutual fund, at the time it may have a strategy in place to be a US large cap mutual fund. Over time however, the investment manager may begin buying more mid-cap stocks which would stray from the original strategy. In this case, you really would not be receiving what you signed up for when you made the initial investment.

4) Lack of Share Classes – When investing in an ETF, there is no need to determine which share class is best for your strategy. ETFs come in only one type of share, and fees for an ETF

will include your annual expense ratio as well as a potential transaction charge. These fees are straightforward and you will have full clarity as you make your investment decision. When it comes to mutual funds, in addition to the annual expense ratio you have the choice of Class A, B and C shares and perhaps an Institutional Share class.

Each class comes with a different set of fees on top of the expense ratio. You may have a front-loaded fee in your Class A share, a Class B share will be back-loaded with a deferred sales charge which may change based on how long you hold onto the investment, and a Class C share will have a more level-load throughout the investment.

With mutual funds there are also the trading fees of the manager and 12b-1 fees which can impact the long-term performance of the fund. For the average investor, these fees are difficult to navigate and can change depending on your time horizon for holding the investment.

5) Macro Approach – Since an ETF tracks an index, many times we invest in an ETF because we like a specific asset class. For example, right now our firm holds the Powershares QQQ which tracks an index of 100 NASDAQ listed stocks giving us exposure to technology stocks in a diversified manner.

To illustrate the benefit of this approach versus buying individuals stocks, assume you had to choose between investing in Microsoft or Apple in the early 2000's. Both companies are great companies with growing profits and revenue but Microsoft would have been a poor investment while Apple would have grown substantially. By using an ETF we mitigate the risk of choosing the wrong stock while over time giving us a higher risk-adjusted rate of return.

Bouchey is vice president and CFO of Bouchey Financial Group Ltd. □

Machine Tool Technology Program

Continued From Page 11

velopment Institute, Resse said. Participant expenses are minimal, with students only having to pay some supply fees.

“Machining is a very important aspect of everybody's daily life, even if we don't realize it” said Resse. “It's used in government, it's used in the military. Anything you can touch has had machining involved. So the opportunities in this field are quite good.”

The graduation ceremony for the first class of the Adult Machine Tool Technology training program was held on June 3 at the WSWHE BOCES. Ten of the participants in the program graduated and received a certificate of completion.

Several students have already been hired by local employers because of their involvement with the training program, said Resse. For Harrington, the future is less certain.

General Electric is closing down its Fort Edward location and moving operations to Clearwater, Fla.

“I have been looking at some other electrical machining apprenticeship programs in the area” said Harrington. “They are not closing for another year so I still have some time.”

Buck and Resse hope to bring more students into the program and offer more features. They are currently talking with local colleges about the possibility of offering college credits to those who enroll in their training program.

Planning has begun for the second round of training to begin next fall.

Students who are interested in the program can contact Resse at 824-8883 or Buck at 824-8880. □

Beacon Sales Opens

Continued From Page 11

and finish.”

Cement siding, he said, will last two to three times as long as its vinyl counterpart.

Beacon's fleet of trucks can provide rooftop or ground drop delivery of their products and also offers expedited and convenient pick up of materials at its Saratoga Springs location, said Perella.

A number of factors brought Beacon to Saratoga Springs, Perella explained.

“We certainly feel like all of the economic indicators are present, such as population growth, businesses coming here and new housing starts. Also, there are a large number of existing homes that need the replacement products that we offer. Products that go on homes have a life cycle,” he said. “In addition, we felt that this market was underserved by

specialty wholesalers like Beacon. Right now, our current competitors are clustered in the Albany area. We want to be right in the middle of where the business is.”

Beacon Sales now has 249 branches in 39 states and six Canadian provinces. Perella said plans are to open locations in every major metropolitan area across the U.S. The company was founded in Somerville, Mass. in 1928.

According to Perella, Beacon is “committed to providing localized, exceptional service, developing long-lasting relationships with contractors and being a good neighbor in the greater Saratoga community.”

Beacon's Saratoga Springs location. Beacon is open Monday through Friday from 7 a.m. to 5 p.m. Its phone number is 306-4237. □

Rolling Retirement Plan To An IRA

Continued From Page 10

to distribute assets while you're still working, if your plan allows for an in-service distribution. Eligibility for in-service distributions will be outlined in your Summary Plan Document (ask HR for your SPD).

Once you've rolled your assets to an IRA, you'll enjoy the benefits of being an owner, rather than just a participant. You'll have a virtually limitless choice of investments, with far fewer restrictions, and much greater control over the cost of your investments.

So, why doesn't everyone roll their plan assets to an IRA? Most people either don't know they can, or don't understand how. If you're in either of these camps, you should consult your financial advisor.

The process is far simpler than you probably think, however because you may only have to go through it a few times in your life, it can seem challenging. Your financial advisor should understand the process, and likely helps clients manage rollovers on a daily basis.

Please keep in mind that rolling over assets

to an IRA is just one of multiple options for your retirement plan. Each of the following options has advantages and disadvantages, which should be understood and carefully considered:

- Understanding your options.
- Leave assets in a previous employer's plan, if it is allowed.
- Roll over the assets into a traditional IRA or a Roth IRA.
- Move the assets into a new employer's plan, if it is allowed.
- Cash out, or withdraw the funds.

When considering rolling over assets from an employer plan to an IRA, factors that should be considered and compared between the employer plan and the IRA include fees and expenses, services offered, investment options, when penalty fee withdrawals are available, treatment of employer stock, when required minimum distribution may be required and protection of assets from creditors and legal judgments.

Kyne is a partner at Sterling Manor Financial in Saratoga Springs. □

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REGIONAL STOCKWATCH

| Stock Name | Closing Price 4/25/14 | Closing Price 5/2/14 | Closing Price 5/9/14 | Closing Price 5/16/14 |
|-------------------------------|--------------------------|-------------------------|-------------------------|--------------------------|
| Albany Int'l | 35.33 | 36.04 | 35.56 | 36.24 |
| Arrow | 25.27 | 25.06 | 25.54 | 25.27 |
| AT & T | 34.49 | 35.63 | 36.44 | 36.74 |
| Ball | 55.95 | 55.68 | 58.64 | 59.84 |
| Ballston Spa National Bank | 34.25 | 34.50 | 32.75 | 33.01 |
| Bank of America | 15.95 | 15.25 | 14.74 | 14.51 |
| Barnes & Noble | 16.49 | 16.68 | 16.60 | 16.55 |
| Best Buy | 24.38 | 26.15 | 25.92 | 25.49 |
| Citizens Bank | 10.17 | 11.21 | 10.95 | 10.84 |
| Espey | 26.80 | 27.00 | 26.95 | 26.84 |
| First Niagara Financial | 9.04 | 8.86 | 8.59 | 8.44 |
| General Electric | 26.60 | 26.68 | 26.42 | 26.67 |
| Hilton | 21.33 | 22.05 | 23.07 | 21.87 |
| Home Depot | 79.38 | 79.40 | 77.71 | 77.36 |
| Int'l Paper | 45.63 | 45.89 | 46.74 | 46.57 |
| Key Corp | 13.54 | 13.67 | 13.60 | 13.11 |
| Lowe's | 46.38 | 46.98 | 45.71 | 45.36 |
| Martin Marietta | 123.64 | 126.25 | 118.91 | 119.33 |
| M&T Bank | 122.24 | 121.80 | 121.37 | 118.56 |
| McDonald's | 100.73 | 101.43 | 102.93 | 103.14 |
| National Grid | 69.57 | 70.72 | 71.92 | 73.57 |
| NBT Bancorp Inc. | 22.84 | 22.76 | 22.67 | 22.27 |
| Panera Bread | 168.16 | 159.175 | 157.75 | 152.89 |
| Plug Power | 5.37 | 4.50 | 3.72 | 4.29 |
| Quad Graphics | 21.61 | 21.15 | 20.53 | 19.68 |
| Staples | 12.29 | 12.62 | 13.05 | 13.23 |
| Starbucks | 71.45 | 70.60 | 70.29 | 70.94 |
| Sysco | 36.04 | 36.21 | 36.82 | 36.56 |
| Target | 61.26 | 62.01 | 59.13 | 58.64 |
| Time Warner | 65.20 | 66.20 | 68.37 | 68.89 |
| Trans World | 3.39 | 3.21 | 3.31 | 3.54 |
| Trustco Bank | 6.65 | 6.64 | 6.71 | 6.48 |
| Verizon | 45.94 | 47.12 | 48.48 | 49.07 |
| Walmart | 78.62 | 79.12 | 79.20 | 77.01 |



This list of quotations is provided through the courtesy of Robert M. Schermerhorn, CFP®, Saratoga Financial Services. Securities offered through LPL Financial /Member FINRA & SIPC, located in Saratoga Springs, NY.

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Business Briefs

The annual **Ballston Spa Village Wide garage sale weekend** takes place Saturday and Sunday, June 14-15.

Residents and community groups hold sales throughout the village and the surrounding area. Hours vary by location. The Ballston Spa Business & Professional Association will provide a listing of locations on its website, www.ballston.org, and promote it on Facebook page.

* * *

ACO Property Advisors Inc. recently represented Atrium Partners LLC in the acquisition of a 20-unit apartment complex located at 496 Rowland St. in Milton. ACO's services include a turnkey approach to the analysis, acquisition and management of the investment property.

* * *

The Clifton Park office of **Saratoga National Bank and Trust Co.** raised awareness for two local organizations during its Community Appreciation Day on May 10.

CAPTAIN Youth and Family Services participated in the event, along with the American Red Cross. CAPTAIN provided information about its programs and services, which address youth homelessness, poverty, bullying, hunger, academic failure and family dysfunction. In addition, a Red Cross blood drive collected 20 units of blood.

The event also included wellness checks courtesy of Ferguson Family Chiropractic, a goat petting zoo, a display of works by local artist CJ Karam, a Clifton Park Fire Department fire truck, and a cookout.

* * *

DeCrescente Distributing Co. was named one of the best companies to work for in New York state for 2014 at the New York State Society for Human Resource Management's annual event in May at the Marriott Hotel in Albany.

It has been named one of the top 25 companies in New York for the four consecutive years.

Sixty companies were honored. Winners were determined through a statewide survey that was designed to identify, recognize and honor the best places of employment in New York, whose practices benefit the state's businesses, economy and work force. This year, DeCrescente Distributing Company was ranked number eight in the large company category, the highest ranked company in the Capital District.

Companies from across the state entered the two-part survey to determine the Best Companies to Work for in New York.

DeCrescente Distributing services a distribution territory that includes 11 counties spanning 7,500 square miles in eastern New York. Employing more than 375 employees, it warehouses, sells, delivers and merchandises over 10 million cases of beverage products annually, including beer, wine, spirits and soft drinks, to over 3,000 customers.

* * *

Robert Manasier of **In Focus Brands**

(IFB) purchased local direct marketing firm, **Direct Response Marketing Institute** (DRMI) of Saratoga Springs in May.

The purchase adds to In Focus Brands' growing presence in the Upstate New York startup, incubator and accelerator movements. IFB officials said it also strengthens growing local resources for their future, in-progress Saratoga Springs accelerator.

The transaction will give both companies the power of an international branding agency with in-the-trenches, small business direct response marketing that can have a positive impact on Capital Region businesses, said Cheryl Paulsen, principal at DRMI.

* * *

Free movies in Wiswall Park are back for the eighth summer in a row, presented by the **Ballston Spa Business and Professional Association**.

The series begins on June 6 (rain date June 7) with the hit movie "Frozen." Additional movies will be shown on July 11 and in early August. All films will be family-friendly and free of charge.

The movies are projected onto a large screen on the wall of the adjacent Front Street Deli building on Front Street and begin at dusk. Attendees are encouraged to bring lawn chairs or blankets to sit on. Movie snacks will be available courtesy of North Star Church and Kona Ice's mobile flavored ice truck will be on hand.

* * *

Malta Farmers' Market will opened for the season in the Allerdice ACE Hardware parking lot at 2570 Route 9, just north of the roundabout at Route 67.

The market will be open every Tuesday through the end of October.

This season's market will feature area farms and vendors bringing vegetables, berries, plants and flowers, eggs, baked goods, prepared foods, crafts, and a knife and garden tool sharpening service. New products at the market include gluten-free baked goods, Paleo diet meals (grain and dairy-free), and take-out Mediterranean-style entrees.

Officials said also popular is the knife and tool sharpening service, which includes mower blades and chainsaws.

The Malta Farmers' Market is managed by the Saratoga Farmers' Market Association, which runs local "producer-only" markets. This standard requires all vendors to grow or produce their goods in Saratoga, Schenectady, Rensselaer, or Washington counties and ensures that products are fresh and unique, not purchased for re-sale.

Other summer-season Saratoga County markets operated by the association include Saratoga Farmers' Market at High Rock Park (Wednesdays from 3-6 p.m. and Saturdays from 9 a.m. to 1 p.m., through October); and a market in Clifton Park at St. George's Episcopal Church at 912 Route 146 (Thursdays from 2-5 p.m., July 3 through end of October).

More information is available at www.maltafarmersmarket.org. □



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Personnel Briefs

Continued From Page 2

nounced that **Bethany Lillie** has joined the accounting and auditing team as an associate.

She previously worked for a New York City firm and recently relocated to Cobleskill. She has a master's degree in accounting from Syracuse University, and a bachelor's degree from SUNY Hartwick.



* * *

The Saratoga Foundation for Innovative Learning (SFIL) awarded a grant to **Albert Pickens**, a music teacher at the Geyser Road Elementary School, to fund materials and supplies for a Geyser Road Apple Orchard. The amount of grant was awarded was \$1890.

The Geyser Road Apple Orchard project is expected to begin during the 2014-2015 school year. It will teach elementary students the science behind how to grow and even clone apple trees. Students will design, plant and maintain a small apple orchard to benefit the entire school as well as those in need.

SFIL is a non-profit organization, comprised of

community members that share a common goal of fostering forward-thinking and creative opportunities in the Saratoga Springs City School District.

* * *

Maria Billis, a natural lifestyle educator with Young Living Essential Oils, achieved a prestigious Platinum Award, for sales in the top 10 percent in her company.

Young Living is deals in essential oils and natural wellness products, renowned for its essential oils and oil blends, oil-infused nutritional supplements, bath and body products, skin-care solutions, and natural preparations for the home.

* * *

Big Brothers Big Sisters of the Southern Adirondacks hired **Audrey Shaw** as its new fundraising development coordinator.

Shaw most recently served as the director of fundraising and outreach for House of Grace of the Adirondacks, and before that was involved in both fundraising and the patient and family services programs for the American Cancer Society's Queensbury office. □

Rugby Tournament

Continued From Page 1

and everyone at Saratoga Rugby Club to bring another new and exciting event to Saratoga," said Todd Garofano, president of the tourism bureau. "Rugby is a sport that is growing in popularity worldwide so to bring elite teams in from around the country and around the world is a great testament to Saratoga as a world-class sports destination."

The 2014 Saratoga Rugby Sevens Invitational will take place at the Saratoga Rugby Grounds, 5 Clement Ave., and at adjacent Skidmore College.

Officials said the tournament will have a festive atmosphere, with live music, a DJ, local food vendors, kid's activities and rugby merchandise for sale.

The event can be found on Facebook. □

Chamber Blitz

Continued From Page 1

more important than new member recruitment is member retention. To that end, the Chamber offers a suite of business-to-business and targeted consumer opportunities for its members.

"While this membership event has helped the Chamber grow, we aim to make sure the relationship we have with our members is a mutually beneficial one," Marcantonio said. "Chamber members have access to a variety of products and services that can positively impact their business, and we're constantly looking for ways to enhance our offerings."

For more information on the Saratoga County Chamber of Commerce visit www.saratoga.org or call 584-3255. □

Racing Season Benefits Businesses

Continued From Page 1

Tourism Bureau. His organization deals with groups who are looking to stay within the city.

Although there are only 40 days of racing, that short season is a significant part of the local economy, both in Saratoga Springs and beyond. In the 2011 study of the Saratoga Race Course, analysts found it brings more than \$200 million into the local economy. Employment in racing-related industries has grown by 30 percent. Population in Saratoga County has grown by 13 percent, more than any county in New York State. There are almost 300 businesses devoted to tourism in Saratoga County.

"Even though it's a short season, it generates a large economic impact" said Annamaria Bellantoni, vice president for tourism promotion at the Saratoga Chamber of Commerce.

For both students and adults, track season provides an opportunity to take on seasonal employment. "Our staff doubles in the summer" said Baker. "We max out at 80 employees."

Lewis Siragusa, a sophomore at SUNY Geneseo, returns every summer to his hometown to work at Saratoga Coffee Traders, a café located on Broadway.

"We have a lot of staff members, like me, who are coming back from school to work" said Siragusa. "Our staff doubles during the summer."

A busy summer racing season means more customers at the café. "During this time of year it doesn't start getting busy until 10 o'clock or later" said Siragusa. "But during the summer we open the store at 7 a.m. and by that time there is already a line out the door ... During the summer there is also a night rush, with people getting out of the track around 5 or 6 o'clock."

Bruce Farley has worked as the store manager for the New York State Military Museum since 2012. He enjoys the variety of customers that visit his gift shop during the summer.

"People visit from countries all around the world, which is always interesting" said Farley. "I had a gentleman come in last summer who said that he dropped his wife off at the track, and he didn't like watching the races, so he came here instead."

Last year marked the 150th anniversary of the Saratoga Race Course. Marketing of the track season was at its height, with events such as the Floral Fete Parade and SaratogaArtsFest. Thousands of people joined in the festivities. But attendance at the race course decreased by 3.9 percent for the 2013 racing season. Handle declined last year as well.

Other areas of Saratoga tourism, especially the hospitality industry, were on the rise.

"Hotel occupancy was up last year" said Garofano. "We're definitely seeing advanced bookings on the rise in the past couple years. It's a testament to the marketing that was done for the Saratoga 150 events."

While attendance may be down at the race course, that is not stopping visitors from coming to Saratoga Springs. There are many other attractions which keep bringing people to the city, such as the Saratoga Performing Arts Center, the several museums in the city including the National Museum of Racing and Saratoga Automobile Museum, shopping and dining and other attractions. Saratoga Springs has grown into a city that people now visit all year long, instead of just the summer.

"I think there will be a residual effect from the Saratoga150 for many years to come" said Bellantoni. "Many hotels are already maxed out for the summer. It's already looking really positive."

"The last month or so has been very positive. It's really picked up," said Baker. "We had a harsh winter so I think that is some of the reason behind it. "We might even have a possible Triple Crown winner this year. I'm very optimistic for the summer meet." □

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Dining Guide

Tucked away in the village of Round Lake, **Lake Ridge** is less than 15 minutes from both Albany and Saratoga Springs, just a half mile from the Northway and even less from route 9. Lake Ridge is a fine dining restaurant with excellent food, great service and an inviting ambiance, featuring three dining rooms and a mahogany bar.

Groups can have lunch in the bright and sunny Saratoga room. Or for a business luncheon choose the more private green room. Chef Scott Ringwood's lunch menu offers a wide variety of entrees, salads, sandwiches and burgers.

Lake Ridge is perfect for dinner, whether it is enjoying an entrée favorite or something on the expanded small plate menu. The new American cuisine consists of the freshest seafood, great steaks including prime, veal, pastas and a great selection of daily specials.

At Lake Ridge there is an extensive wine menu to accompany any meal along with a large beer selection and a full bar. Martinis and specialty drinks are plentiful. The Lake Ridge bar is stocked with an abundant supply of over 30 scotches and 20 bourbons.

Lunch is served Tuesday through Saturday 11:30 a.m. to 2:30 p.m. Dinner is served Tuesday through Sunday starting at 4:30 p.m. The bar is open daily from 11:30am until close.

For those who are looking for an evening of exquisite food and elegance, may we recommend **Nové Italian Restaurant** on Route 9 in Wilton. This popular eatery offers casual, traditional Italian cuisine in an elegant atmosphere. The main dining room seats approximately 180 guests, so there's room for everyone. A spacious

stone patio overlooks a forest waterfall in the rear of the property – a quiet setting for dessert or cocktails.

The extensive wine and cocktail list features an international selection of luscious reds and whites, including favorites Tignanello and Caymus. The menu, prepared daily from scratch, ranges from classic Italian-American favorites such as chicken parm, and lasagna to featured dishes with a more exotic flair. From hearty Italian bolognese sauce, a family recipe, to a prime cut strip steak, the options are endless.

Tempting desserts, including Stephanie's award-winning cheese cake – a creamy delightful family recipe – should not be overlooked. Nové is open 11:30 am til 10 pm daily. Catering and take-out are also available. Call 583-8877 or visit www.novesaratoga.com.
Buonappetito !!

Maestro's at the Van Dam is a gathering place for exceptional food and drink, located in the historic former Rip Van Dam Hotel, the largest surviving hotel from before the civil war in Saratoga Springs, New York. Join them for lunch, dinner or libations in this unique 1840s setting.

Whether dining in their 90-seat dining room or enjoying the summer breeze outside on the columned stone terrace, you'll marvel at the exceptional menu designed daily to tantalize your taste buds. Their unique and ever-changing cuisine will appease a wide range of appetites, whether yearning for a burger and an ice cold brew, planning a special event, or gathering friends for dinner. Maestro's \$30 Prix Fixe offers you a wonderful three course dinner at a most reasonable price. Better yet, let the region's most popular chef John LaPosta



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www.maestrosatthevandam.com.

One needn't have a passport to enter **Boca Bistro** at 384 Broadway in the heart of Saratoga Springs, despite the authenticity of its Spanish décor.

From the tapas to the churros, Boca Bistro provides guests with an unforgettable dining experience that is rich in Mediterranean flavor. A hand-carved wooden door, 200-year-old red brick walls and copper ceiling panels are all part of a mosaic that blends earthen and distressed textures with stylistic accents.

Boca Bistro's main menu, created by Executive Chef Rosalyn Zecchini, is divided into three sections: Tapas,

Dinners and Desserts. Foods prepared in small bite form at prices ranging from \$5 to \$12 consist of three main categories: Costas De Picar (eaten with hands, such as olives), Pinchos (requiring the use of a utensil, such as rice) and Cazuelas (served in a sauce, such as meatballs).

The dinner menu draws attention to the "ancestry, tradition and humble origins" of Old World Spanish dishes that were typically the result of ingredients put together by peasants, farmers or shepherd families, with products from their own fields and orchards. Dinner items range from \$6 to \$22.

Traditional sweet Spanish desserts – some influenced by the Moors, others from recipes that can be traced back to centuries-old nunneries – are priced at \$6 to \$7.

Boca Bistro opens for dinner at 5 p.m. daily. A Happy Hour that includes a specially selected tapas menu takes place daily from 3 to 6 p.m. Tel. 682-2800; www.bocabistro.com.

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Earline Johnson of Roohan Realty is the listing agent for this stately Craftsman-style home in Greenfield overlooking Vermont Mountains. Architect-designed to take advantage of south and east sun, this wonderful custom home features a bright and sunny open floor plan. There are 4 bedrooms (the upstairs 4th bedroom has an opening to the attic for storage), 3 full baths and a large kitchen with stainless steel appliances, a walk-in pantry and cherry cabinets. It also features wood floors, 9' ceilings and a 3-season porch for enjoyment of summer nights after a day at the track. The finished lower level has a game room and family room with walkout to a sunken garden. An unfinished bonus room above the oversized 2-car garage completes this lovely home. Please call Earline at 518.587.4500 for a private showing of this beautiful home.



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Former IBM Official Named Senior VP, GM At GlobalFoundries Operations In Malta

GlobalFoundries, the provider of advanced semiconductor manufacturing technology, in May appointed Dr. Thomas Caulfield as senior vice president and general manager of the company's 300mm semiconductor wafer manufacturing facility (Fab 8) in Malta.

Caulfield, with more than 20 years of technical and global executive experience, will lead the operations, expansion and ramp-up of semiconductor manufacturing production at Fab 8, where GlobalFoundries supports customers on advanced semiconductor manufacturing technology platforms, including 28 nanometer (nm), 20nm, and the recently announced 14nm FinFET platform.

"Tom is a proven and respected industry leader with more than two decades of semiconductor technology and manufacturing experience and we are excited to have him join our team to drive the next phase of growth at Fab 8," said GlobalFoundries CEO Sanjay Jha.

"We are expanding our Fab 8 manufactur-



Dr. Thomas Caulfield will lead the operations and expansion at Fab 8 in Malta.

Courtesy GlobalFoundries

ing campus, strengthening strategic partnerships, and deepening customer relationships so we can offer our customers leading-edge technology and a more flexible and cost-

effective way of doing business," Jha said.

Caulfield's career spans engineering, management, operational leadership and global executive experience with leading technology companies.

Most recently, Caulfield served as president and chief operations officer at Soraa, a leading developer of GaN on GaN (gallium nitride on gallium nitride) solid-state lighting technology. Prior to Soraa, Caulfield served as president and COO of Ausra, a provider of large-scale concentrated solar power solutions for concentrated solar power solutions for electricity generation and industrial steam production.

Before leading global operations at Ausra, Caulfield served as executive vice president of sales, marketing and customer service at Novellus Systems, Inc. where he oversaw world-wide field operations for over 1,200 employees.

Prior to joining Novellus Systems, Caulfield spent 17 years at IBM in a variety of senior leadership roles, ultimately serving

as vice president of 300mm semiconductor operations for IBM's Microelectronics Division, leading its state-of-the-art wafer fabrication operations in East Fishkill, N.Y.

Construction on the Fab 8 project began in July 2009 and the facility is currently supporting multiple customers on multiple technology platforms, as well as completing construction on additional manufacturing facilities to support increased customer demand, company officials said.

Since 2009 the project has created approximately 2,200 new direct jobs and expects to create an additional 600 jobs through the end of the year, supporting more than approximately 10,000 indirect jobs in the economy based on research by the Semiconductor Industry Association, according to the company. In addition, the project has required more than 6 million man hours to complete and created more than 10,000 new construction jobs and thousands of additional construction-related jobs since 2009. □

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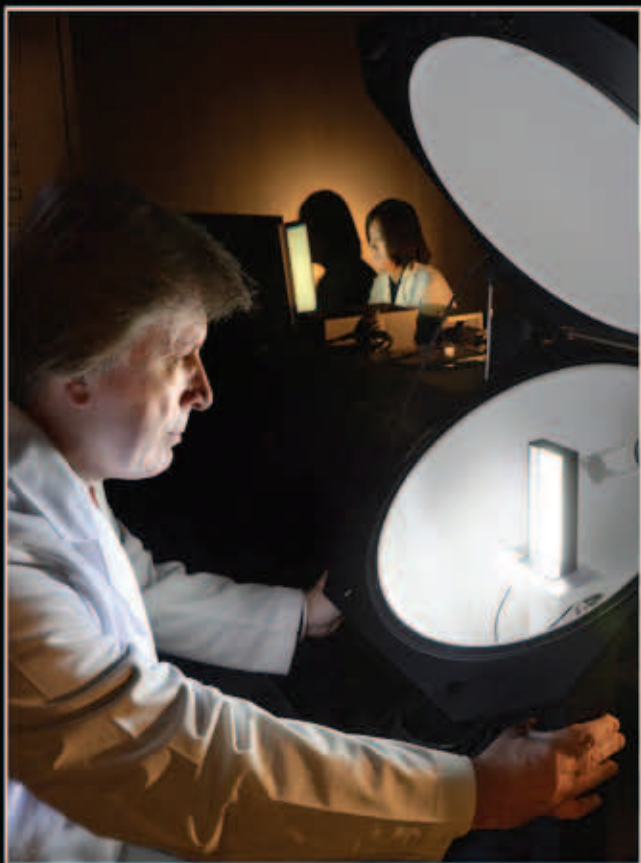
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