

NOTEABLE QUOTABLE

"I joined the Chamber because I have been away for almost 20 years and feel it would be a great resource to get reacquainted with the area and the businesses, as so much has changed over that time. I was born and raised in Amsterdam, and I'm very grateful to be back to raise a family of my own."

Tom Greco, Repeat Business Systems

Montgomery County Chamber of Commerce

Your Partner In Business!

Chamber Installs New Board Members

Four new community and business leaders were recently installed to our Board of Directors at the Annual Meeting and Awards Dinner. "The board is a dynamic representation of our business community and I welcome these new leaders to the chamber team," states Charles Schwartz, Board Chairman. "We have some aggressive goals lined up for this year. The expertise of the board and chamber staff and the dedication and energy of the team will continue to push us forward to success and continuing our mission of supporting the business community." Joining the board are:



Judith Austin, Austin Financial. A resident of Montgomery County, Judy is a graduate of FMCC, a past board member of Mountain Valley Hospice and past Chairperson for their personnel committee. Her strong commitment to family and community has led Judy to a financial service career serving local businesses and individuals for over a decade. As a financial planner, Judy is able to work with clients throughout Montgomery County in identifying and removing the financial roadblocks that often occur along the way in these economically challenging times.

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Newsletter

The Montgomery County Chamber of Commerce Actively Supports The Business Community!

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Take 10 With Carol Constantino, President of Noteworthy



Noteworthy was founded in Amsterdam in 1954 when Thomas Constantino invented the litter bag. The company has been recognized as a Top 40 Supplier by the Advertising Specialty Institute for over 20 years. As a leader in this industry, Noteworthy's product line includes plastic bags, tote bags, presentation folders, coloring books, political signs, memo books, stickers and much more.

In between trade shows and conventions we were recently able to catch up with Carol to talk about one of the area's Noteworthy companies.

C~Your husband, Tom, was quite the visionary when he created Noteworthy and the litterbag and continued to diversify and grow the company. **How does his vision continue today?**

CC~As a manufacturer, we learn to recognize our strengths and build upon those strengths. That's what allowed us to expand our line to include folders, awards and stickers.

C~Noteworthy was recently honored as one of the Top 40 Suppliers, you were listed as a member of the Power 50 people in the industry, and Chad Majewski, your VP of Sales was named to the 2010 Counselor Hot List by the Advertising Specialty Institute.

Kudos! What do you attribute to this continued success?

CC~Attitude and hard work. Having a team with a positive, can-do attitude combined with a capable support staff allows us to be successful.

C~Love the criteria for employment on your website, you should apply to work at Noteworthy if; You like working for smaller, family-owned operations, you dislike bureaucracy. You dig technology, You prefer Macs to PCs, You think printing and manufacturing is cool, You like innovation and change, and You don't take yourself too seriously. Fun, to the point, and creative with a sense of humor. **Is that how you would describe the culture at Noteworthy?**

CC~It helps if you like chocolate and coffee, too.

C~How important is having a sense of humor in today's business environment?

CC~I learned a long time ago, you need a sense of humor to get through any adversity...that includes today's business environment.

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MEMBER News & Events



The Amsterdam Family YMCA is giving the community access to 2.5 miles of trails on their property at 58 North Pawling Street, Hagaman, for the enjoyment of snowshoeing and mountain biking. They are in the processing of marking the trail with trail signs and taking down the no trespassing signs. The public can begin using the trail immediately, at their own risk. Motorized vehicles are prohibited. For more information contact the YMCA at 842-2130.

Amsterdam Mohawks' former starting pitcher and first baseman, Braden Kapteyn, has been tabbed as the potential breakout performer among college baseball utility players by Perfect Game USA. He was a key member of the 2009 Amsterdam Mohawks Championship Series and was voted NYCBL Player of the Year and the league's top professional prospect. He is projected as a possible top five round selection in this upcoming June's Major League Draft.

The Canajoharie Library & Arkell Museum is exhibiting the Canajoharie Central School Student Art Show now through March 28. The exhibit is located in their three regional artist's galleries. This wonderful show is a mixture of all grade levels and features paintings, prints, photographs, drawings, and sculpture.

The Montgomery County SPCA is now accepting appointments for the PAL (Prevent Another Litter) Program. PAL is the low cost cat spay/neuter program sponsored by the MCSPCA. The \$85 per cat fee includes spaying/neutering, veterinary exam, testing for feline AIDS/feline leukemia, 1 year rabies vaccination, nail trimming, ear mite treatment, 24 flea treatment and transportation of cats between the MCSPCA and the veterinarian. Kittens must weigh at least 3 pounds to be registered. Montgomery County residency is not required to register. In person registration and cash only payment are required in advance at the MCSPCA during regular hours, Wed - Fri, noon-4pm and Sat - Sun, 11am-3pm, located at Route 5s, Amsterdam. PAL gift certificates are also available for purchase. For more information visit www.mc-spc.org or call the shelter at 842-8050.

Nathan Littauer Hospital recently announced their Employee of the Quarter. This quarter two employees were recognized. Bob Michalski and Virginia Fahey, both of the payroll department, were announced the winners for their unyielding work ethic and received a plaque, preferred parking and a gift certificate.

The Recorder is kicking off 2011 with new ideas, new goals, and new leadership. Three longtime members of the company are assuming larger roles. Former director of news operations Geoff Dylong is now the associate publisher. Kevin Mattison, who has held several production and leadership positions, is now the executive editor and the once news editor, Charlie Kraebel is now editor of the daily paper. Recorder Publisher Kevin McClary said the change is a natural progression. He said he believes the new leadership team will benefit the paper's subscribers because Dylong, Mattison, and Kraebel bring different opinions and new ideas.

Terrapin Bottle & Can Return is accepting cans & bottles as donations for the following organizations: the Montgomery County Chamber of Commerce's Scholarship Fund, Club Scout Pack 101, Girl Scout Troop 2335, Boy Scout Troop 53, Kids to Sweden, and the Miss Mohawk Valley Scholarship Program. If you are interested in a fundraising opportunity for your organization contact Rodney Cooper proprietor of Terrapin Bottle & Can Return at 842-0300, or visit the redemption center located in the Owl's Nest Plaza, 4303 State Highway 30, Amsterdam.

Choice You Can Trust

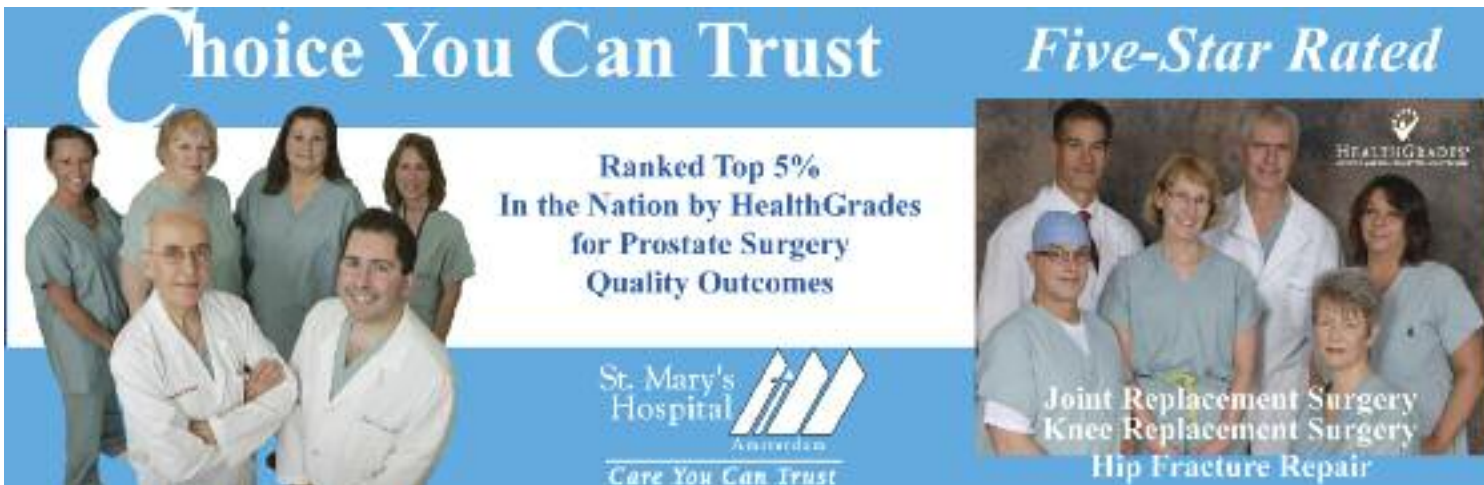
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for Prostate Surgery
Quality Outcomes

St. Mary's Hospital
Amsterdam
Care You Can Trust

Five-Star Rated

HEALTHGRADES

Joint Replacement Surgery
Knee Replacement Surgery
Hip Fracture Repair



Take 10 Continued

C~What has been the biggest challenge you've faced professionally and how did you overcome it?

CC~Our biggest challenge was in the 90's when we needed to decide whether to purchase a million dollar machine for the photo industry. We did our research, decided we would get a good return on our investment and eventually bought 3 machines.

C~Noteworthy has always been conscientious of the environment, long before "Go Green" was the common buzzword it is today. **Let's talk about that and the plastic bag debate. What are your thoughts on this?**

CC~Most folks dislike plastic bags because they see the lightweight bags flying into tress like kites, however, plastic can be made to degrade by adding a component that will turn it into a sand-like consistency in about 5 years (even in a landfill). These bags are called oxo-biodegradable. We make 'oxo' available and surprisingly, very few people want it. The best part about plastic is that it can be recycled, recycled, recycled without losing any strength. As for the suggestion that the new tote bags are an alternative to paper or plastic, it's just marketing....tote bags are plastic.

C~How has your industry changed and survived over the last few challenging economic years?

CC~Generally when the economy is down, our industry is untouched because it is an inexpensive way to advertise. That has not been the case this time. Improvements in technology...both software and internet ...are partially responsible for survival.

C~ Let's talk about Carol. You are a mom, very involved in the community, one heck of a cook, have a great sense of humor and seem to get involved in things you are passionate about and believe in. **What is the one thing you'd like people to know about Carol Constantino?**

CC~The person I am today is because I never forget my roots or how difficult my childhood was.

C~ **What is one piece of advice you would give a businesswoman just starting out?**

CC~Surround yourself with honest people who are smarter than you.

C~**How do you get through the bad days?**

CC~Sometimes I vent, sometimes I work harder, sometimes I pray, but generally I write poems when I get home.

C~ **Whom do you admire and why?**

CC~I admire my husband who not only had a vision but the know-how and spirit to develop a business. He used to say, "Anyone can come up with an idea, but make it work!"

C~**Where do you see Noteworthy 10 years from now?**

CC~The next generation is very much involved and are the reason that we are the only company in the world who can print digitally on a variety of plastic bags. I can't begin to imagine how they will challenge themselves as time goes on.

C~**What is the one change you'd like to see occur in Montgomery County?**

CC~Approach opportunities like a business. Promote our strengths, consolidate, embrace technology and be able to substantiate returns on investments.

For more information on Noteworthy, visit their website at www.noteworthy.com Thanks Carol!

CHAMBER MEMBER SPOTLITE



Repeat Business Systems, Inc. is a locally owned and operated business leader with a national reputation for service excellence. Founded in 1987, Repeat Business Systems offers a full line of copiers, printers, faxes, and scanners; both black and white and color, and multifunctional products. Our products meet the daily demands of anyone in any department. From stand alone to network, black and white to color, Repeat Business Systems offers printers, scanners, and copiers that add productivity, convenience, streamlined workflow and reliable state-of-the-art performance at a competitive price to complete jobs with speed and impeccable quality.

Repeat Business Systems' service is provided by the most experienced, friendly, and efficient technical force for the past 23 years. Our service technicians have over 200 years combined experience and we have more technicians per machine placement than any other office technology company in the Capital District and Tech Valley. All parts and supplies are stored in our warehouse in Albany, NY to insure we have what is needed for our customers. We pride ourselves on our clear, organized, customer-driven approach to training on our products insuring the most efficient use. In addition, our approach is to become a business partner with our customers, learning and understanding their business in order to provide the most responsive and innovative service and products available. We are experts in the newest technology including software, printing and computer applications assisting our customers in choosing the product that will best support their company.

Repeat Business Systems' renowned IT, Network and Professional Services division is comprised of the most talented systems engineers in the Capital District and Tech Valley. Their experience and expertise results in the most stable and sound networks our customers have ever experienced. We manage our customers' network 24 hours a day using a preventative approach that ensures the highest level of operation and prevents network downtime. Our customers agree that outsourcing their network to Repeat Business Systems, Inc. has saved them time and money and provided a higher level management than they could have had using an internally hired staff person.

Repeat Business Systems was honored with the SBA Small Business of the Year award in 2005. We are a New York Certified Women Owned Business Enterprise. Dawn Abbuhl, the Company's President, was awarded the "Women of Excellence" given by the Albany Chamber of Commerce.

	Amsterdam, 106 Hannaford Plaza*, 842-2121
	Catskill/Chester, 24 Church Street*, 673-3243
	Fonda, 34 West Main Street*, 853-4621
	Fort Plain, 41 Canal Street*, 933-2393
	Pakane Bridge, 44 Dutchtown Plaza, 873-3201
	St. Johnsville, 16 West Main Street, 568-7612
* ATM Location	www.nbtbank.com
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Chamber Promotes Business, Offers Opportunities for Development

Terrapin Bottle & Can Return Ribbon Cutting & Grand Opening!

The Chamber recently held a ribbon cutting for the Grand Opening of Terrapin Bottle & Can Return, a redemption center owned and operated by Rodney Cooper. The facility is located in the Owl's Nest Plaza, 4303 State Highway 30 in Amsterdam. They accept all cans, glass, and plastic bottles with a NYS deposit. Employees of Terrapin sort and count the returns by hand, saving you the trouble of doing it yourself. They offer car side service for the elderly and disabled (please call ahead). Terrapin also offers opportunities for fundraising where customers can donate their returns toward any of the organizations holding a bottle drive through the facility. For more information about the facility or to sign up your organization for a fundraising opportunity, stop in or call Terrapin at 842-0300. Hours of operation are Monday-Thursday, 9am-6pm, Friday-Saturday, 9am-4pm, and closed on Sundays.



Owner Rodney Cooper explains the return and sort process to attendees.




Chamber Board Members, Ambassadors and staff celebrate the grand opening with a ribbon cutting with owner, Rodney Cooper. L to r: Board Member, Lesley Lanzi, FMCC; Board Member Jeanne So, Sanford Home for Women; Chamber Membership Assistant Andrea Brooks; Owner, Rodney Cooper; Chamber President, Deb Auspelmyer; Chamber Ambassador Maureen Luci of SEFCU. Back row, Board Member Alex Kuchis of Teal, Becker, and Chiaramonte, and Gary Cooper, brother of Rodney.

Chambers Partner to Offer Sales Seminar



Business members from across the Capital Region participated in an energetic program with Patrick McGaughey "Reduce Rejection Fears and Close More Sales!". Mr. McGaughey presented at the Crowne Plaza in Albany to members from sponsoring chambers from Adirondack, Albany-Colonie, Columbia, Fulton, Montgomery, Rensselaer, Saratoga, and Schenectady Counties. This was a timely event as more businesses are looking for sales information and opportunities to connect with colleagues.

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Chamber Recognizes Business and Community Leaders

Over 300 business and community leaders joined the Chamber to celebrate their Annual Meeting and Awards Dinner to install the new board of directors and recognize the outstanding award recipients. Special guests Congressman Paul Tonko and Assemblyman George Amedore gave comments during the program and the Workforce Development Board presented their Business Partner of the Year Award to River Ridge Living Center. This event is one of the biggest networking opportunities of the year!



Award recipients take a minute to pose for a group photo at the Chamber's Annual Meeting and Awards Dinner. Left to Right: Dr. Benjamin Button, recipient of the Herbert T. Singer Community Service Award; Julie Pierce, recipient of the Young Professional Award; Karen and Steven Terleckey of Karen's Produce, recipient of the Agricultural Award; Susanne Guttenberg, of River Ridge Living Center, recipient of the HFM Workforce Development Board Business Partner of the Year; Charlene Brown of the Garden Bug, recipient of the Thomas B. Constantino Entrepreneurial Award; Linda Selbert and Sue Gray from Light Up The Sky With The Marching Rams, recipient of the Barbara V. Spraker Tourism Award; and Donald Butte, CEO of Richardson Brands, recipient of the Edward L. Wilkinson Industry of the Year Award. Congratulations to all recipients! Thank you to Mark Perfetti and the Recorder for the wonderful photo!



Assemblyman Amedore addresses the crowd and talks about the opportunities in Montgomery County.



Karen and Steven Terleckey of Karen's Produce, recipients of the Chamber's Agricultural Award, with Assemblyman George Amedore and Deb Auspelmyer.



The recipient of the Barbara V. Spraker Tourism Award was Light Up the Sky With The Marching Rams. Chairman of the Montgomery County Board of Supervisors, Tom Quackenbush; Chairman of the Chamber's Board of Directors, Chuck Schwartz; Barbara V. Spraker; are shown with representatives of the group recipients Linda Selbert and Sue Gray.



Congressman Paul Tonko, Chamber Chairman of the Board Charles Schwartz; Young Professional of the Year Julie Pierce of St. Mary's 'a and Assemblyman George Amedore. Also shown is Julie's daughter, Emma.



Charlene Brown of the Garden Bug accepts the Thomas B. Constantino Entrepreneurial Award from Deb Auspelmyer and Board Chairman, Chuck Schwartz.

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Member Anniversaries

The following businesses realize the value of their Chamber investment and have renewed their membership. Please note these members and the year they joined.

Thanks to all of our renewing members!

Less Than 5 years

Bethany Schumann-McGhee Esq.	2010
Hummel's Office Plus	2008
Pleasant Dry Cleaners & Laundromat	2010
Senior Whole Health	2010
T & T Self Storage	2009
WCSS	2008

5 to 9 Years

Adirondack Mechanical Corp.	2006
Family Ear, Nose, & Throat	2002
Homestead Funding	2005
Joe D Outdoor	2003
Nathan Littauer Hospital	2003
The Peeler Group	2006
Stanalog	2004
Sunmark Federal Credit Union	2006
Women's Health of Amsterdam	2004

10 to 20 Years

Bob's Paving & Excavating	1991
Buhrmaster Energy Group	2000
Cornell Cooperative Extension of Fulton & Montgomery Counties	1997
Cranesville Block Company	1993
Fulmont Community Action Agency	1996
Hardscrabble Farm	2000
HFM Boces	1993
Kerbelis & Sons	1995
MVP Health Plan	1995
National Grid	1996
NBT Bank of Amsterdam	1998
Rural/Metro Medical Services	2000
St. Johnsville Chamber of Commerce	1998

Over 20 Years

Amsterdam Housing Authority <i>Congratulations!</i>	1988
Key Bank	1966

Our Members have Longevity!

*Investing in The Chamber is investing in Montgomery County!
We invite you to get involved!! Ask us how!!*



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*Call and welcome them to The Chamber!
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Chamber Installs New Board Continued



Alexander S. Kuchis, CPA, CVA ~ Teal, Becker and Chiamonte. Alex is a Certified Public Accountant licensed to practice in the State of New York. Alex has been employed with Teal Becker and Chiamonte, CPAs, PC since 1986 and is currently a Senior Analyst in the Business Advisory Services division. Alex holds a BA in Accounting from Siena College and is a certified Valuation Analyst and Certified Public Accountant.



Lesley A. Lanzi, Chief Advancement Office/Executive Director Foundation of Fulton-Montgomery Community College ~ Lesley has been professionally involved within Montgomery County for over 30 years through the Foundations of Amsterdam Memorial and St. Mary's Hospitals, United Way of Montgomery County, and as Alderwoman for Amsterdam's First Ward. Lesley holds a Bachelor of Science Degree from Russell Sage College with a major in Management and Economics.



Jeanne R. So, Administrator of Sarah Jane Sanford Adult Home ~ Jeanne is a lifelong resident of Montgomery County, graduate of Amsterdam High School, and the FMCC Nursing Program. Jeanne is a Registered Nurse and Geriatric Administrator, a mother of 4 grown children and Grandmother of 6, and has an extensive list of volunteerism and involvement in Montgomery County.

The new directors join the executive committee: Chairman, Charles Schwartz Esq., The Schwartz Law Firm; Chairman Elect, Brennen Parker, Rose & Kiernan, Inc.; Vice Chair, Andy Heck, Alpin Haus; Past Chair, John Lesniewski, NBT Bank; Treasurer, Andy Heck, Alpin Haus; Assistant Treasurer, Brennen Parker, Rose & Kiernan, Inc. and Board: Greg Abbattisti, LSC & Z; Patricia Beck, The Leader Herald; Peter Capobianco, Committed to the Community, Carol Constantino, Noteworthy; Mike Decker, Liberty; Vic Giulianelli, St. Mary's Hospital; Kevin McClary, The Recorder; Judy Phetteplace, Judith Ann Realty; Dick Rose, Canjoharie Central School District; Pete Rose, Betz, Rossi, Bellingier & Stewart Family Funeral Homes, Inc.

Watch for a spotlight on each of the new board members in upcoming chamber newsletters.

Citizens Bank Offers Consumer Advice on Handling Post-holiday Debt

Consolidate debts and reduce credit card balances when possible

Citizens Bank is offering financial advice for consumers now that the holiday shopping season is over. Experts suggest consumers take a close look at their credit card statements and holiday shopping bills and consider ways to consolidate or eliminate their debt.

“People make New Year’s resolutions all the time to improve their health and spend more time with family but it is also very important to remember to give your finances an annual checkup as well,” said James P. Gaspo, president, Citizens Bank, New York. “The New Year is a chance for consumers to review their finances and spending habits for the past year and to make sure they are looking for opportunities and planning for their financial future.”

Citizens Bank suggests the following methods for reducing or eliminating debt:

· **Pay off any balances:** Pay off credit card balances in full whenever possible. Carrying a balance will accumulate interest charges, making the original purchase more costly.

· **Pay down as much debt as you can:** If you must carry a balance, pay more than the minimum, putting aside any extra money toward your debt. The more you pay toward balances, the faster you’ll pay them off. That also means less money paid in interest.

· **Consolidate your balances:** Consider consolidating your debt into a single monthly payment. The end result could be lower interest rates, smaller monthly payments and only a single monthly bill – all things that makes it easier to budget. Shop around, do your homework and read the fine print. Find the credit card with the lowest interest rate, and then determine whether consolidating balances is possible. Be aware that some cards assess a fee for transferred balances, which can negate some of the advantages of consolidation.

· **Check credit and reduce credit cards:** Once a year, consumers should get a copy of their credit report, which is available free of charge, from each of the three main credit agencies. Also consider reducing the number of credit cards in your wallet, which can help you avoid reaccumulating the debt. Do note that cancelling credit cards may impact your credit score; consider cutting up a card without cancelling it or just leave it unused.

· **Home equity loans and home equity lines of credit:** Ask your financial institution about home equity borrowing. A

home equity term loan may be an appropriate choice for paying off credit card debt because payments are fixed and usually carry lower interest rates. A home equity line of credit is another option, which provides access and the convenience of credit when needed. Home equity loans and lines of credit may offer tax benefits; consult a tax adviser for specifics.

· **Keep your debt down:** Limit future credit card purchases to necessities. Continually charging purchases can often lengthen the time it takes to pay off your debt. Use cash or a debit card where possible. Most consumers are more conscious of spending when they use cash or the money is immediately deducted from their checking account.

· **Consider MoneyHelpSM:** MoneyHelp is Citizens Bank’s easy-to-use online resource offering smart solutions, interactive tools and resources designed to help you gain control of your finances and give you future peace of mind. Use MoneyHelp to plan a budget, understand credit, plan for life’s most important events and more. MoneyHelp is available at www.citizensbank.com/moneyhelp.

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- Farmer's Direct Marketing Association
- Montgomery County Farm Bureau
- New York Business Development Corporation
- Tech Valley Chamber Coalition
- United States Chamber of Commerce

Link to www.montgomerycountyny.com today!!!

UPcoming EVENTS!

**✓MARK YOUR CALENDAR FOR THESE "DON'T MISS" EVENTS!! (Tell your staff too!)
 Call The Chamber at 842-8200 to RSVP**

3/10 ~ **Rockton House Ribbon Cutting Celebration**, 34 Lyon Street, Amsterdam, 5-6pm. Join the Chamber and new business owner, Jim Stevens, for the ribbon cutting celebration of The Rockton House. Enjoy food and drink specials, samples, and entertainment, while celebrating the opening of this new business.

3/16 ~ **Cataract Care Center Business Mixer**, 425 Guy Park Ave, Amsterdam, Suite 201, 5-7pm. Join the Chamber and host Cataract Care Center for an evening of networking and socializing with other business professionals while enjoying hors d'oeuvres and refreshments. Representatives from their C3 medical spa will be on hand to answer questions about laser hair removal, tattoo removal, and skin care products. This is a great opportunity to mingle with colleagues and prospective customers while touring Dr. Kearney's amazingly decorated facility.

3/18 ~ **Montgomery County Leadership Business Breakfast**, Crystal Ristorante, 72 Lyon Street, Amsterdam, 7:30am registration and breakfast, 8am presentation. Welcome Assemblyman George Amedore, Congressman Paul Tonko, Mayor Ann M. Thane and Chairman of the Board of Supervisors Tom Quakenbush for a discussion on opportunities and concerns for business owners in Montgomery County. There will be an opportunity for Q & A. \$25 per person, \$17 per Chamber member, reservations required. Breakfast includes: scrambled eggs, bacon, sausage, french toast, bagels, danish, fresh baked muffins, fresh fruit, homefries, coffee and assorted juices. See insert for more details!

2011 Chamber Events

Mark Your Calendars Early for

These Great Networking Opportunities – Get Connected

- 4/22 ~ Liberty ARC Business Mixer
- 5/19 ~ Natural Bridge Farms Business Mixer
- 7/14 ~ 11-Chamber Cruise on the Hudson River
- 9/15 ~ Horace J. Inman Senior Center Business Mixer
- 10/20 ~ Alpin Haus Business Mixer
- 11/17 ~ Beech-Nut Nutrition Corporation Business Mixer

To book your event call Andrea at 842-8200 ext 10.



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