

NOTEABLE QUOTABLE

"We joined the Chamber to meet other business professionals and see how they overcome challenges and offer our own ideas and opinions to others. Small business professionals are the only solution to this sluggish economy and we must learn from each other and help each other as much as possible". ~ Ted Bell, The Pet Zone

Chamber Presents Tourism Award



Ric and Laura Lucia of Fonda Speedway accept the Chamber's Tourism Award for 2009 from Tourism Director, Gina DaBiere-Gibbs and Barbara V. Spraker.

The Fifth Barbara V. Spraker Tourism Award and Tourism Volunteer Award were recently presented at the Tourism Awards Dinner at Valentino's Restaurant, Amsterdam.

The Chamber Newsletter

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

INDEX

Member News 2
 Congratulations Bob Brown
 Clearview Music Management
 Hill & Markes
 Noteworthy
 St. Mary's Hospital Auxiliary

Tourism Corner 3
 Tourism Award Presented
 City of Amsterdam Building & Zoning Enforcement
 Chamber Member Spotlite - CDPHP

Photo Gallery 4 & 5
 VIP Awards Dinner
 C.H. Burkdorf 100th Anniversary
 GFWC Century Club 75th Anniversary

New Members 6
 Altieri's Auto, Inc.
 AM&J Digital
 BTU Heating & Cooling, Inc.
 Montgomery County Farm Bureau
 Next Generation Vending & Food Service
 The Pet Zone
 The Rockton House
 UHY, LLP

Member Anniversaries
 Over 20 Years
 Noteworthy
 WEST & Company

USDA Rural Development 7
 Thank You!
 Chamber Poll

Upcoming Events 8
 Amsterdam Free Library Business After Hours
 Preparing your Business for Pandemic Flu
 Insurance Open Enrollment
 Healthcare Reform Informational Breakfast

The Barbara V. Spraker Tourism Award is given to recognize the efforts of individuals and organizations that promote tourism in the area. This award is given to an individual, event, business, or attraction that has done an outstanding job the past year in bringing tourists to Montgomery County. The award puts the spotlight on the tourism industry's hard work throughout the county.

The 2009 Barbara V. Spraker Award Recipient is the Fonda Speedway. The first auto race at the Fonda Fairgrounds was in 1927 paving the way for the Fonda Speedway. "Ric and Laura Lucia have operated the speedway for 13 years and have promoted tourism in the area for all 13 of those years. On an average weekend the Speedway attracts at least 2,000 people to Montgomery County from across New York State and Canada," states Chauncey McCormick. "On a special weekend event such as "McDonald's Weekend", this number can reach nearly 10,000. These figures result in an increase in hotel/motel room sales, shopping and dining at local establishments. The Lucia's also collaborate with other racetracks to draw people into our County. The use of local merchants for on-site needs, such as Quandt's Food Service, the Winner's Circle Restaurant, and Bartyzel's Beverage is also a priority," adds McCormick.

continued on pg 3

Do You Know A Business or Individual That Deserves Recognition?

The Chamber is now accepting applications for our annual Business Awards including the Thomas B. Constantino Entrepreneurial Award, Herbert T. Singer Community Service Award, Edward L. Wilkinson Industry of the Year Award, Agricultural Award, and Young Professional Award.

"Numerous businesses and individuals throughout Montgomery County continuously work toward the success of their business and growth of our county," states Chairman of the Chamber's Board of Directors, John Lesniewski. "Several exemplary business and community leaders have been recognized by the Chamber for their efforts. I encourage the community and our members to take a minute and nominate deserving businesses and individuals that they know. Recognition is an opportunity to demonstrate our thanks and bring positive attention to that person or business. Now more than ever the business community needs our thanks and recognition."

See the enclosed information forms or download them from the Chamber's website at www.montgomerycountyny.com under "forms and applications."

The awards will be presented at The Chamber's Annual Meeting and Awards Dinner, Friday, January 29, at The Riverstone Manor.

The dinner is the major networking event of the year with typically over 300 people in attendance--don't miss it!

Thanks to event sponsor Fuccillo Auto Plaza, and award sponsors Quandt's Foodservice Distributors and Rose and Kiernan Insurance.

Officers

Chairman
John Lesniewski
NBT Bank

Past Chair
Larry Bascom
Quandt's Foodservice
Distributors, Inc.

Chairman Elect
Charles Schwartz Esq.
The Schwartz Law Firm

Assistant Treasurers
Andy Heck
Alpin Haus

Vice Chair
Brennen Parker
Rose & Kiernan, Inc.

Brennen Parker
Rose & Kiernan, Inc.

Directors

Dr. Michael Araya
The Hearing Doctor

Eben Miller
Miller Printing

Greg Abbattisti
LCS & Z

Judith Phetteplace
Judith Ann Realty

Patricia Beck
The Leader Herald

Julie Pierce
St. Mary's Hospital

Carol Constantino
The Noteworthy Company

Dick Rose
Canajoharie Central School

Judy Littrell
AG Ventures, LLC

Fran Sikorski
Sikorski's Service Station

Kevin McClary
The Recorder

Tom Wind
National Grid

Staff

Deborah Auspelmyer
President

Gina DaBiere-Gibbs
Tourism Director

Kathi Bassett
Membership Assistant

Connie Leonardi
Bookkeeper

Editor
Deborah Auspelmyer

Assistant Editor
Kathi Bassett

Printed by
Quality Express Printing

Underwritten by



Bouchey & Clarke Benefits, Inc.

MEMBER News & Events



Congratulations to Chamber member Robert Brown, Brown's Transportation, the 2009 recipient of Centro Civico's Business Corazon Award. Congratulations Bob!

Clearview Music Management is pleased to announce that The NorthEast CMA Board of Directors has selected Howard Bellinger, band leader of local favorites The County Line Rebels, as a recipient of their Pioneer Award this year. This award is given to a Professional member who has proven their dedication to the NorthEast Country Music Association and to promoting and preserving the legacy of country music in the northeast. Howard has been the band leader of The County Line Rebels since 1988 and also received the Songwriter of the Year Award in 2000. Others receiving awards along with Howard are George Schacher, Jimmy Hamblin and Jimmy Perkins. Congratulations!

Hill & Markes, Inc Announces Third Generation Family Member Joins Wholesale Distribution Business ~ Jason Packer hired as Business Development Specialist. The position was developed as a strategic move for Hill & Markes to expand the company's market presence. Jason is a third generation family member joining the company. Jason has worked in a variety of part-time roles with Hill & Markes during high school. He graduated from Niskayuna High School and received a BA in Policy Studies from Syracuse University. Jason earned his MBA from American University's Kogod School of Business. Upon graduation, Jason was a sales consultant at the Corporate Executive Board in Arlington, Virginia. Most recently, Jason managed operations, human resources, and marketing for a Potbelly Sandwich Works unit in Washington, DC. Jason and his wife Lisa Diamond Packer are excited to join the Capital District community.

The Noteworthy Company is pleased to announce the acquisition of K-R's memo book division. The purchase of technologically advanced equipment combined with hiring of select personnel will allow a portion of K-R's 100 year old product line to continue under new ownership. According to Chad Majewski, VP of Sales, "With a name like Noteworthy, providing a full line of products for note taking just makes sense. Our distributor friends have already contacted us hoping we would be able to create memo books. Now we can! These flip cover pads are an affordable give-a-ways for a variety of industries; real estate, retirement villages, home health care and banks are just a few. I am excited about the new opportunities."

"This is a bit bitter-sweet. It is unfortunate to see a long term fixture in our industry succumb to the bankruptcy, however, we recognized that the product line was a staple in our industry. These memo books are a natural extension to our paper products and enhance our notepad line," said Carol Constantino, president. "Memo books are pocket sized notebooks with full, four color process covers, they seem to close the gap between our presentation folders and our custom notepads."

Mark your calendars for the St. Marys Hospital Auxiliary "Christmas In November Holiday Home Tours". This seasonal event starts on Friday, November 20 with the "Eve of Christmas in November" Party at the home of Bill and Lisa Lorman, who have graciously offered to host this inaugural invitation only event. Light refreshments and beverages will be on the menu amid the Christmas décor at this pre-tour fund-raiser which will be held from 7 pm - 9 pm at the Lorman's Northampton Road residence. The "Holiday Home Tours", featuring six stunningly decorated Amsterdam area homes, will follow on Saturday, November 21 from 10:00 a.m. to 4:00 p.m. Complementary desserts and beverages, as well as the chance to shop and take chances on various baskets, will be held at the Carondelet Pavilion Auditorium at 380 Guy Park Avenue in Amsterdam at the same time.

**St. Mary's
Hospital**

Amsterdam
Care You Can Trust

TRUST, INTEGRITY AND SERVICE

The Queney Financial Consulting Group
CrossRoads Business Park
110 Decker Drive, Johnstown, NY 12095
518-725-3400



Securities and Insurance Products

MEMBER OF FINRA, SIPC, AND THE SECURITIES INVESTOR PROTECTION BOARD. MEMBER OF THE FINRA DISPUTE RESOLUTION SERVICE. WACHOVIA SECURITIES, LLC, MEMBER SIPC, IS A REGISTERED BROKER-DEALER AND A SEPARATE MEMBER OF WACHOVIA CORPORATION.

Tourism Award Presented cont.

The Chamber presents an annual volunteer award to an individual or organization for their dedication, excellence and assistance regarding tourism in Montgomery County. Examples of past services are stuffing envelopes with travel guides for mailings, community support, and organizing and hosting an annual event coordinated solely by volunteers.



Tourism Volunteer of the Year, Jim Katovitch from Fort Plain.

The 2009 Volunteer Award Recipient is Jim Katovitch of the Fort Plain Community Activity Council and the Fort Plain Museum. "Jim has been the driving force for the past several years in making events in the Village of Fort Plain bigger and better each year," states Rich Brown, Fort Plain Museum Trustee. "Jim's tireless efforts have grown the 4th on the 3rd Independence Day celebration and other events year-after-year. He inspires others to action, and excites sponsors and volunteers alike," adds Brown.

The Chamber thanks CDPHP for sponsoring the award again this year.

City of Amsterdam Building & Zoning Enforcement

Inspect porches, decks and balconies for potential hazards. Porches, decks and balconies can be at risk of collapsing if they are not properly constructed or if they are old.

The City of Amsterdam has building codes in place that homeowners must follow when building or repairing porches. Our codes guide the construction of porches and balconies to keep the public safe. The Building & Zoning Division works hard every day to ensure that the buildings you live, work, play and learn in are safe. This extends to exterior structures like porches, as well.

A common safety hazard occurs when porches are nailed to buildings rather than being attached with the proper anchors or bolts. Nails are a poor method for attaching porches to buildings because the nails work their way loose over time. Other safety hazards to look for include split or rotting wood; wobbly handrails or guardrails; loose, missing or rusting anchors, nails and screws; poor end support of the porch deck; missing handrails; joists or girders; piers; missing posts; excessive movement of the porch when walked on, and swaying or unstable porches.

If you find any of those problems with your porch or balcony, you should have a professional inspection. When building or repairing a porch be sure to get a permit BEFORE work starts, from your Building Department at City Hall and place the placard in your front first floor window at eye height. We require all insurance from Contractors as per the requirements of Section 52 of the Compensation Law and conduct inspections so the structure meets building safety codes before it is used.

East Commerce Solutions, Inc.
...credit card processing made simple

Guaranteed Savings on Credit Card Processing
Lowest Rates Guaranteed
Personal, Local Service & Support

Terrace Mahoney
Regional Vice President

Exclusive Member to
Member Benefit Program

**Call today for a FREE
no obligation
cost savings
analysis.**

(800) 527-5395 ext. 300
www.EastCommerceSolutions.com

CHAMBER MEMBER SPOTLITE



CDPHP® Announces the Appointment of Two Senior Vice Presidents.

As the premier health plan in the Capital Region, CDPHP® is pleased to announce the following promotions to its senior leadership team.

Brian J. Morrissey has been named senior vice president, marketing, and chief marketing officer (CMO). In this position, he provides oversight for sales, product development, and marketing strategy. Morrissey brings more than 20 years of diverse experience in the health care industry to his new position. He has served as vice president of strategy and development for CDPHP since October 2006. Prior to that, he served as director of corporate administration and interim director of IT technical services. He joined CDPHP in December 1999 as director, Medicare. Before joining CDPHP, Morrissey was director of small business administration with Kaiser Permanente Northeast, and the marketing systems coordinator for Community Health Plan (CHP).

Morrissey earned a master of business administration degree from the State University at Albany and a bachelor of arts degree from Providence College, RI. "We are pleased to have Brian leading the sales and marketing division as we continue to position CDPHP as the health value leader in the communities that we serve," said John D. Bennett, MD, president and CEO, CDPHP. "His knowledge of, and insight into our company and industry will continue to add value as we evolve our products and services."

Scott Klenk has been named senior vice president, human capital management. In this position, he continues to establish and execute short- and long-range staffing, compensation, employee benefits, and corporate learning plans to support the organization's strategic direction.

Klenk brings more than 20 years of experience in human resources management to his new position. He joined CDPHP in February 2005 as vice president, human resources. Prior to joining CDPHP, Klenk served as vice president, human resources, at Community Medical Center Healthcare System in Pennsylvania, and vice president, human resources and operations, at ICS Learning Systems.

Klenk earned a master's degree in industrial relations from Marywood University, Scranton, Pa., and a bachelor's degree in sociology from East Stroudsburg State College, East Stroudsburg, Pa. He also holds senior professional human resources certification (SPHR) and is a member of the Society for Human Resource Management. "Scott's leadership was integral in our organization's recent recognition as one of the top 20 "Best Places to Work" in New York state by the New York State Society for Human Resources Management and the Best Companies Group," said Dr. Bennett. "We look forward to his continued leadership in this new role."

East Commerce Solutions, Inc.
...credit card processing made simple

Guaranteed Savings on Credit Card Processing
Lowest Rates Guaranteed
Personal, Local Service & Support

Terrace Mahoney
Regional Vice President

Exclusive Member to
Member Benefit Program

**Call today for a FREE
no obligation
cost savings
analysis.**

(800) 527-5395 ext. 300
www.EastCommerceSolutions.com

NBT BANK

Amsterdam, 106 Hannaford Plaza*, 842-2123
Canajoharie, 24 Church Street*, 673-3243
Fonda, 34 West Main Street*, 853-4621
Fort Plain, 41 Canal Street*, 993-2393
Palatine Bridge, 44 Dutchtown Plaza, 673-3201
St. Johnsville, 16 West Main Street, 568-7612

* ATM Location www.nbtbank.com Member FDIC

Chamber Recognizes Workforce and Community Volunteers at VIP Appreciation Celebration sponsored by Benchmark Printing!



2009 Award Recipients included, l to r: Elizabeth Keller, Liberty; Dolores Muselbeck, St. Mary's Hospital; MaryAnn Louison, Catholic Charities; and Marie Fryc, Seely Conover's Office Centre. Also shown are incoming Chamber Board Chair, Chuck Schwartz; Jeanne So, Sanford Home; Award Recipient Maurice Carron, Inman Senior Center; Chamber President, Deb Auspelmyer.



Over 120 people attended The Chamber's First Annual VIP Appreciation Celebration held at the Perthshire to celebrate the workforce and community volunteers of Montgomery County!



Dave Leue from Hannaford, the event award sponsor, assists Deborah Auspelmyer in presenting the certificates. Thanks to Benchmark Printing for being the premiere sponsor of this event and Hannaford for their award sponsorship!



Jeanne So, Administrator of the Sanford Home comments on the importance of serving the community. Jeanne was selected as The Chamber's Ambassador of the Year.



Nominees for the Employee and Community Volunteer of the year included Elizabeth Keller, Liberty; Valerie Osborn, Fidelis; Melynda Argersinger, RNC, St. Mary's Hospital; Virginia Haley, Joseph Perecich, Joseph Palmateer, and Liz Valentine, West End Wine & Liquor; Marie Fryc, Seely Conover's Office Centre; Kathy Bonfey, Cranesville Properties; MaryAnn Louison, Catholic Charities; Principal Giovanni Virgilio, St. Mary's Institute; ; and Ann Peconie, Walter Ellwood Museum, Maurice Carron, Inman Senior Center; Glenda Looman, St. Johnsville; Dolores Muselbeck, St. Mary's Hospital; Chris Andrzejczyk, Amen Soup Kitchen; Jean Amy Swenson, Montgomery County Literacy Program; Mary Ann Metz, GFWC Century Club; Olga Podmajersky, Fortroyal Foundation; Marlene Ehmer, GFWC Century Club; Helen Buanno, FMCC Alumni Advisory Committee; and Lori Rulison, Montgomery County Historical Society. Missing from photo are: Tammy Mickan, United Way and Jim Katovitch, Ft. Plain Community Activity Council.

MCT
FEDERAL CREDIT UNION
39 Market Street, Amsterdam
842-1840, www.mct-fcu.org

Snacks / Soda / Food / Coffee Vending Service
Pepsi Gatorade Lays Oreo Wise
Lipton Snickers Donuts Hershey Cake
Folgers Sandwiches Maxwell House
PARTYKA
STAR ★ **VENDING**
Inquiries / Service (518) 842-0833

The Chamber Celebrates With Our Members, Promoting Their Successes!



Front row: Carol Constantino, Noteworthy; Julie Pierce, St. Mary's Hospital; Diane Burkdorf-Littrell, C.H. Burkdorf & Son, Inc.; Paul Burkdorf, C.H. Burkdorf & Son, Inc.; St. Johnsville Mayor, Jim Kierzinski; Chamber President Deb Auspelmyer; Kevin McClary, the Recorder; John Lesniewski, NBT Bank.
Back Row: Carolyn Williams, NBT Bank; Dawn Lamphere, Margaret Reaney Library; Marion Fodor; Randy Burkdorf, C.H. Burkdorf & Son, Inc.; Matt Ossenfort, Assemblyman George Amedore, Chief of Staff.



GFWC Century Club Members and Chamber members, Ambassadors, and Board Members cut the ribbon.
Front Row l to r: Jeanne So, Sanford Home; Maureen Luci, SEFCU & Century Club; Chamber President Deb Auspelmyer; Marlene Ehmer, Century Club; MaryAnn Metz, Century Club; Julie Pierce, St. Mary's Hospital; Dr. Michael Araya, The Hearing Doctor.
Back Row l to r: Kim Rogers, Mary Pantor, Joyce Fallows, Ramona Gralewski, Norma Soodsma, Ann DiCaterino and Gina DaBiere-Gibbs, Tourism Director.



From Amsterdam...Chamber Board Member, Julie Pierce of St. Mary's Hospital and Liz Tesiero of Noteworthy.



Ribbon cutting attendees mingle and network in the newly renovated GFWC Century Club hall.

Paul Burkdorf, Diane Burkdorf-Littrell, Marion Fodor, and Randy Burkdorf from C.H. Burkdorf & Son, Inc. Burkdorf's recently celebrated their 100th Anniversary! Congratulations on this monumental celebration!



Business people and chamber members throughout Montgomery County stopped in to congratulate the Burkdorf family.



Attendees look through photo albums of the Century Club.

A LITTAUER Primary Care Physician Can See You Now.





STOP WAITING!
Make an appointment with the area's best physicians. Primary care in our area continues to expand to meet your needs! Call a LITTAUER center today.

www.nlh.org

Nathan Littaur Hospital & Nursing Home
99 East State St., Gouvernille, NY 12095
518-725-8621

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

Anthony Filiberto Real Estate	2008
Assemblyman George Amedore	2008
Bosco's Family Restaurant Inc.	2006
Canajoharie Central School	2005
Chief's Repair Lodge, LLC	2006
Clearview Music	2007
Coldwell Banker Prime Properties	2007
Engines of Creation Web Design & Development	2007
Ernesto Morales Jewelry	2006
Fariellos Confectionery/Tree's Desserts	2007
Loopie's Pub	2007
Prime Signs	2007
PuroClean Services	2008
Robert G. Relph Agency, Inc.	2006
Schell's Pharmacy	2007
Sears Outlet Center	2008
Well Hung Walls Paperhanging	2006

5 to 9 Years

Benchmark	2000
C H. Burkdorf & Son, Inc.	2004
Classic Image	2003
Drenzek Design	2002
Hardies Electric	2000
Joan R. Pipito	2004
Mike's Italian Restaurant	2002
River Stone Manor	2004
Subway	2000

10 to 20 Years

Amsterdam Printing Company	1996
Blue Moon Motel	1995
Canajoharie-Palatine Chamber of Commerce	1993
Century 21, Purtell Realty	1992
Community Health Center	1990
Montgomery County Office for the Aging	1999
Orion Management Company	1999
Perthshire	1997
RicMar	1994
Ship & Copy	1993
State Farm, Scott Beatty	1999
State Farm, Nancy Persse	1992

Over 20 Years

Noteworthy Industries	1976
WEST & Company, Inc.	1989

Congratulations!

Our Members have Longevity!

Investing in The Chamber is investing in Montgomery County!

We invite you to get involved!! Ask us how!!



"Ron The Boat Man"

Let me show you how to Discover Boating

Representing
RINKER SYLVAN VECTRA PALM BEACH
KnapiksMarine.com Call Me
KNAPIK'S MARINE 842-8140

Welcome New Chamber Members

Visit www.montgomerycountyny.com for information on these and other business members!

Add www.montgomerycountyny.com to your favorites.

Altieri's Auto, Inc.
(518) 843-4874 Fax (518) 843-3079

AM&J Digital
(518) 434-2579 Fax (518) 434-6714

BTU Heating & Cooling, Inc.
(518) 669-8880 Fax (518) 883-4386

Montgomery County Farm Bureau
(518) 935-8569

Next Generation Vending & Food Services
(518) 785-3311 Fax (518) 785-5939

The Pet Zone
(518) 842-5908 Fax (518) 842-5909

The Rockton House
(518) 843-8669

UHY, LLP
(518) 694-5946 Cell (518) 339-5243

See enclosed insert on complete information on new members! Call and welcome them to The Chamber!

Buy Local and Use Local Services.

Want to get away? Discover Tuscany with The Chamber!



The Montgomery County Chamber of Commerce has partnered with Fulton County Chamber and AAA Northway to offer a 10 day trip to Italy!

Discover Tuscany will give you the opportunity to explore Rome, Assisi, Basilica of St. Francis, Montecatini Terme, Siena, San Gimignano, a winery tour, Florence, a Tuscan Feast and the Pitti Palace.

This fabulous trip will take place October 5 - 14, 2010 and includes 10 days, 13 meals and air from New York City. The price is only \$2899 per person based on double occupancy rate.

Don't Miss This Exciting Opportunity!

Please call AAA at 684-0064 or The Chamber at 853-1800.

USDA RURAL DEVELOPMENT PROVIDING \$18 MILLION IN GRANTS FOR VALUE-ADDED AGRICULTURAL PROJECTS

Grant application deadline is November 30

The U.S. Department of Agriculture has announced that \$18 million in grants have been made available to help independent agricultural producers enter into value-added activities. Applications for the Value-Added Producer Grants program will be accepted until November 30. Under the program, planning grants up to \$100,000 and working capital grants up to \$300,000 are available. The Notice of Solicitation of Applications (NOSA) provides more detailed information on the program and can be accessed at Rural Development's business and cooperative web site at <http://www.rurdev.usda.gov/rbs/coops/vadg.htm>.

Paper and electronic applications for both unreserved and reserved funds must be submitted to the Rural Development's New York state office at 441 South Salina Street, Suite 357, Syracuse, N.Y. 13202. Electronic applications must be submitted through www.Grants.gov.

Interested parties are encouraged to contact Thomas Hauryski at (607) 776-7398, extension 4, e-mail thomas.hauryski@ny.usda.gov; Gary Pereira at (315) 736-3316, extension 4, e-mail gary.pereira@ny.usda.gov; or Karen McDonnell at (315) 552-8054, e-mail karen.mcdonnel@ny.usda.gov to find out more about the application process.

USDA Rural Development's mission is to increase economic opportunity and improve the quality of life for rural residents. Further information on rural programs is available by calling the state office at (315) 477-6400 or by visiting USDA Rural Development's web site at <http://www.rurdev.usda.gov/ny>.

Member Insurance Benefit It's Open Enrollment Time Again!

Rate and benefit outlines for 2010 are not yet finalized. But as your Chamber continues to work with health insurance carriers to provide cost effective benefits, this information will be published in time for the November open enrollment period for January 1st coverage.

As a participant of the health insurance program of The Chamber, certain underwriting requirements must be met as The Chamber is responsible for gathering annual verification of eligibility.

Members must provide proof that 1) they are operating a legitimate business within the insurance carrier's service area and 2) that a valid employer-employee relationship exists. Failure to comply with the appropriate guidelines will result in cancellation of coverage.

State legislation allows for two classes/groups of coverage – employers with 2 paid employees and sole proprietors (without paid employees). Benefits are the same for each group but the premium may vary. The insurance carriers reserve the right to reposition members from one class/group to another so accurate and timely documentation is vital.

- Employers with 2+ employees should submit their signed 3rd quarter 2004 NYS-45- ATT. W4 forms are needed for new employees.
- Both members of a Partnership are required to submit their signed schedule K-1's.
- Sole proprietors are required to submit a signed copy of their 2003 tax return, (schedule C, schedule K, 1099).

— *All tax documentation must be signed!*

Representatives of Bouchey & Clarke Benefits, Inc. The Chamber's Insurance Administrator, are available to assist you. If you have any questions, please call 853-4909.

Thank You Notes...

Dear Deborah, Members of the Montgomery County Chamber of Commerce and the Board Members,

I would like to thank you for the honor of receiving the Chamber's prestigious Community Volunteer of the Year Award. It was a very enjoyable evening. One that, I will remember for a lifetime. I enjoy volunteering; sometimes I wonder how I had time to work. Again, I thank all of you.

*Sincerely,
Dolores (Dee) Muselbeck*



Have You Polled?!

The Chamber had a new polling device developed with our new website. Be sure to check out the question of the month at www.montgomerycountyny.com

on the homepage of the website. Make your voice heard! October's question...

Federal Reserve Chairman Ben Bernanke recently stated the worst recession since the 1930s is probably over. To date, has your business:

	Results
* Decreased	43.0%
* Remained Flat	38.0%
* Increased	19.0%

**AMSTERDAM
OVERHEAD DOOR CO. INC.**
403 West Main Street, PO Box 366, Amsterdam, NY 12010

Lou Mosher
Owner

Phone: 518-842-7370 – Toll Free: 1-800-842-7370
Fax: 518-842-1625 – E-mail: lmosher@choiceonemail.com

The Chamber

Montgomery County Chamber of Commerce

P.O. Box 836 • 12 S. Bridge St.
Fonda, New York 12068

(518) 853-1800 • Fax: (518) 853-1813

E-mail: chamber@montgomerycountyny.com

Website: www.montgomerycountyny.com

Member

American Chamber of Commerce Executives Association
Business Council of New York State
Center for Economic Growth
Chamber Alliance of New York State
Farmer's Direct Marketing Association
Montgomery County Farm Bureau
New York Business Development Corporation
Tech Valley Chamber Coalition
United States Chamber of Commerce

PRSRST STD
US POSTAGE

PAID

AMSTERDAM, NY

PERMIT #21

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 853-1800 to RSVP

~ 11/19 ~ **Amsterdam Free Library Business After Hours, 5:00-7:00 pm, 28 Church Street, Amsterdam.** Join the Chamber and our host, Amsterdam Free Library for an evening of networking and socializing with other business professionals while enjoying hors d'oeuvres and beverages catered by Crystal Ristorante. Don't miss the unveiling of 10 new computers donated to the library by The Gates Foundation and the much awaited announcement of the 2010 Amsterdam READS Committee winning selection.

~ 11/20 ~ **"Preparing Small Business Workplace for Pandemic Flu" presented by the American Red Cross, 8:30 am, Alpin Haus, Rt. 5S, Amsterdam.** The purpose of the morning is to raise awareness about pandemic flu, provide information on what to expect during a pandemic, and provide small business employers and employees pandemic flu information to aid in business sustainability. The Red Cross will discuss what to expect during a flu pandemic, identify the differences between seasonal flu, describe what steps can be taken to reduce the spread of flu in the workplace, determine what questions to ask about workplace policies, practices, and protocols related to the potential of a flu pandemic occurring, and developing a Preparedness Plan for Yourself and Your Family. COFFEE will be served. Reservations are \$5.

~ **November 20 ~ Insurance Open Enrollment at The Chamber, 12 South Bridge Street, Fonda.** Representatives from Bouchey and Clarke Benefits, Inc. along with insurance representatives will be on hand from 10 am - 12pm.


~ 11/23 ~ **SAVE THE DATE for an informational Breakfast regarding Health Care Reform, St. Mary's Hospital, Carondelet Pavilion, Amsterdam, Sponsored by St. Mary's Hospital.** Registration 7:30 Breakfast and program begins at 8:00. Congressman Paul Tonko will explain the program and be on hand to answer questions. Seating is limited so call early to reserve for this don't miss event!

Chamber Announces

The Chamber Business Buzz Eblast!

The Chamber recently reformed our weekly Eblast. The mini newsletter, *The Chamber Business Buzz*, is a new and improved way to receive information on upcoming Chamber events and pertinent community information and links! The easy to read format will allow our members to view events by category. Ribbon cuttings and grand openings will be in one area, Business breakfasts and mixers will be in another.

*Let us know what you think of our new format!
Member input is greatly appreciated!
Please remember to forward to your staff as well.*

Now is the time to travel! 

PLAN YOUR WINTER VACATION NOW

Breathtaking beaches, palm trees, blue water, steel drums... the Caribbean awaits!

Let the travel experts at AAA Northway Travel help you plan the perfect Caribbean getaway.



Wherever you want to go... AAA Northway will take you there! Full service travel agency open to members and nonmembers.


AAA.com

118 Sanford Farms, Rt. 30
Amsterdam
684-0064