

December 2007

Forward to:



www.saratoga.org

Merry Christmas...Happy Hanukkah...Joyous
Kwanza...Happy Holidays...

No matter how you say it, this is the time of year to be thankful for what has been given to us and enjoy family and friends. Take a moment to say a prayer for or think a kind thought for our men and women in the military who are far from home protecting our rights to celebrate.

On behalf of your Chamber Board and Staff, thank you for your continued support, and may you and yours have nothing but health and joy now and through 2008.

90TH ANNUAL DINNER

Join us to celebrate our
90th Anniversary!

Thursday, January 24
SARATOGA SPRINGS CITY CENTER

Recognition Presentation to Honor
William C. Martin, 2007 Chair of the Board, and
Special Chamber Volunteers

Master of Ceremonies - Brien Hollowood

Networking Reception, Cash Bar &
Hors d'oeuvres - 6 to 7 p.m.

Dinner - 7 to 8 p.m.

Program - 8 to 8:30 p.m.

NEW, for additional networking.

Special Dessert Reception - 8:30 p.m.

See page 5 for more details.

Saratoga's Young Professionals Network

December 4
5 - 6:30 p.m.
The Bread Basket Bakery

Orientation

December 20
4 - 5 p.m.
The Saratoga Hotel & Conference Center

Mixer

December 20
5 - 6:30 p.m.
The Saratoga Hotel & Conference Center

**SEE PAGE 2
FOR CURRENT
EVENT DETAILS AND
GUIDELINES.**

Seminars

December 13 **Customer Service Seminar**
Year-long Seminar Series
Business Development Program
See page 2 for details

Other Upcoming Events

January 15 **Starting a Business**
January 17 **Thursday Breakfast**
January 24 **Annual Dinner**
February 5 **Saratoga's Young Professional Network**
February 15 **Networking Luncheon**

DECEMBER EVENTS

- 4 Saratoga's Young Professionals Network.** The Bread Basket Bakery, 65 Spring Street, Saratoga Springs
Special holiday event. Join us for a unique networking opportunity and decorate cookies for the holidays!
Time: 5 to 6:30 p.m.
Cost: \$10 per person, space is limited, reservations required. **Reservation Deadline:** November 30 at 5 p.m.
- 20 Holiday Mixer & Orientation.** The Saratoga Hotel & Conference Center, 232 Broadway, Saratoga Springs
The annual holiday mixer is always the most popular of the year. Don't miss this opportunity to mingle with your fellow members in a special festive environment.
Time: 4 to 5 p.m., Orientation; 5 to 6:30 p.m., Mixer
Cost: Reservations \$5; Without \$10 **Reservation Deadline:** December 18 at 5 p.m.

*To make a reservation, call 584-3255 or email info@saratoga.org.
All reservations emailed will be confirmed within 24 hours. Please call if you do not receive an email confirmation.
Reservations will be billed unless cancelled two business days prior to the event.*

SEMINARS

BUSINESS DEVELOPMENT PROGRAM

8 to 10 a.m.

Space is still available in the 2008 Business Development Program. The year-long seminar series is taught by industry experts and held in local hotels and conference spaces.

The cost is \$225 per person. Payment is due in advance to confirm your reservation.

- | | |
|---|--------------|
| 1. Dynamics of Leadership | January 22 |
| 2. Use of Technology in Small Businesses | February 26 |
| 3. Selling Yourself, Selling Your Product, Increasing the Bottom Line | March 25 |
| 4. Marketing 101 | April 22 |
| 5. Legal Issues in Small Business | May 20 |
| 6. Human Resources Hot Topics | June 24 |
| 7. Insurance for Businesses and Individuals | September 23 |
| 8. Time Management | October 7 |
| 9. Planning for Growth and Keeping Taxes Low | October 28 |
| 10. Communication Skills | November 25 |

*"Covers every aspect of business ownership as well as topics that will help you grow.
Also, a great networking opportunity."*

Dan Macdonald, The Affinity Group, LLC

For more information and to register, please contact Jennifer Joseph Perry at 584-3255 or email jperry@saratoga.org.

CUSTOMER SERVICE SEMINAR

Thursday, December 13 8 to 10 a.m.

Join us for a seminar that will teach you how to deliver superior service to your customers and how to train your staff in customer service success.

- Presented by:** Susan Siegel, Senior Vice President of Marketing and Branch Operations, Sunmark Federal Credit Union
- Location:** Chamber Offices, 28 Clinton Street, Saratoga Springs
- Cost:** \$10 per person, members only
- RSVP:** Tuesday, December 11 at 584-3255 or e-mail info@saratoga.org

MEMBER NOTES

DID YOU KNOW that, according to a recent national study, consumers are 63% more likely to buy goods and services in the future from a company that is a member of the local chamber?

TOURISM The Chamber continues to see strong interest in leisure travel to Saratoga. Year-to-date inquiries via mail and phone are up 3% and visits to www.saratoga.org are up 12%. A fall advertising campaign was conducted in cooperation with the State of New York and winter advertising is ongoing in both New York and Connecticut.

WAGE AND BENEFIT SURVEY The Chamber's Human Resources Council recently completed the annual Wage and Benefit Survey. Member firms can obtain general information on the starting, average and maximum wage rates for up to three specific job titles and entry-level pay in the Saratoga area by contacting Greg Dixon at 584-3255 x234.

DISASTER PLANNING AND RECOVERY Is your business prepared if a disaster were to hit our area? The Chamber has pulled together various links and resources to help you in your preparation efforts. They are available on our web site at the following link: www.saratoga.org/chamber/disaster-recovery.asp

MEMBERSHIP Christine Cunningham of the **WILLIAMS INN** was the Top Producer of new members on the Chamber's Membership Committee for October.

DONATIONS to not-for-profits of office equipment and other items, are being sought. If you have something in good operating condition you would like to donate, call Joe Dalton at 584-3255 with a full description of the item(s).

REGIONAL INVOLVEMENT The Chamber continues to support and coordinate the Burnt Hills/Ballston Lake Business & Professional Association and the Malta Business & Professional Association. The Chamber is also a member of the Ballston Spa Business & Professional Association and was represented at recent meetings to develop a Greenfield business association.

SCORE Members can secure, at no charge, the assistance of successful CEO's, CFO's and other executives in addressing dozens of business challenges. Appointments are made at the Chamber offices at a time that is convenient for our members. If you have been in business for over a year, give Bill Edwards a call at 893-7364 to set up a meeting.

CEO BREAKFAST 2007 looks like it will be a good financial year for major employers in Saratoga County. The CEO's attending a recent breakfast meeting are not as optimistic about 2008 due to cost increases in energy, health insurance and taxes.

TOURISM VIDEO Take a look at the new professionally produced travel promotional video on the visitors section of your Chamber's website. Erik Hastings, a nationally recognized travel radio host, produced the four minute video this past summer with County Tourism Funding. Go to www.saratoga.org

LORE AND LEGEND Research and interviews are underway in preparation for a free publication that will be available by mid 2008. The publication will outline the fascinating times of the 30's, 40's, 50's and 60's in Saratoga Springs as well as how major projects, including SPAC and the Holiday Inn, were accomplished.

TIP LINE For the last five years, through a program by your Chamber, anonymous cash rewards have been given to individuals providing information on drug dealers anywhere in our county. District Attorney Jim Murphy credits the program with dozens of convictions that have led to state prison sentences.

THOROUGHbred RACING Over \$200 million and 2,800 full-time equivalent jobs are generated by the sport each year in our eight county area. By the time you receive this newsletter, hopefully an agreement will have been signed on the future of the industry/sport. The nine critical points of racing protection in Saratoga Springs have been communicated to state legislative and executive leaders.

ATTRACT VISITORS Tens of thousands of potential visitors can be reached when they are planning their trips to Saratoga. Your Chamber allows you to reach them through first class mailings and distribution centers as well as upon their arrival. The first method is through a 2" x 2" or 2" x 4" ad in the 2008-09 Visitors Map and Guide. The cost for the 2" x 2" ad is \$395 and the 2" x 4" ad is \$750. The second method is a 7 1/4" x 3" ad in the 2008-09 Accommodations Brochure at a cost of \$800. Call 584-3255 or email info@saratoga.org to reserve space or for more detailed information. Reservations are accepted on a first come-first served basis

2007 AMBASSADORS Thank you to the 2007 Ambassadors for their commitment and hard work. We would not be able to serve our members without them! They make thousands of calls, deliver hundreds of new member plaques and greet attendees at events. Rod Bacon, Saratoga Business Journal; Melinda Bucknam, CPA; Jeff Clark, Ameriprise Financial Services, Inc.; Susan Farnsworth, Media Consultant; Gary Ferguson, Saratoga National Bank & Trust Co.; Mary Beth Finnerty, Siena College; Jim Flanagan, UBS Financial Services; Rob Gilchrist, Adirondack Trust Insurance Agency; Gail Hessney, Northeastern Association of the Blind at Albany, Inc.; Judy LeCain, Saratoga Springs City Center; Eileen Long, Citizens Bank; Suzanne Mangini, Home Instead Senior Care; Nancy Messercola, Cascades Tissue Group of New York, Inc.; Lynn Pohl, Adirondack Trust Company; Jay Singh, Sunmark Federal Credit Union; Nan Sullivan, Sparkle, Glisten & Shine, Inc.; Dewey Walling, C. Gerard Marketing/You Name It; Judy Wentworth Welles, Gideon Putnam Resort & Spa.

WELCOME NEW MEMBERS

Your Chamber is pleased to welcome the following new members.
Please add their names to your Membership Directory and
consider calling on them when you need a product or service they provide.

A. Funciello & Son

Tom Funciello
116 Circular Street
Saratoga Springs, NY 12866
587-5904
General Contractors

ADT Clinical Research, Inc.

Adam Todd
8 Hillendale Drive
Ballston Lake, NY 12019
280-4609 Fax: 399-7676
Clinical Research Consulting

Aligned Solutions, LLC

Anthony Scibelli
511 Broadway
Saratoga Springs, NY 12866
885-9813
Health Care IT Consulting

Apple-A-Day Nursery School

Debbie Peck
155 Ballard Rd.
Wilton, NY 12831
798-0111
www.djpenvironmentandeducation.com
High Quality Nursery School Prog.

AT & T Mobility

Joshua Aubrey
74 Quaker Rd.
Queensbury, NY 12804
932-7888 Fax: 792-4720
www.att.com
joshua.aubrey@att.com
Leader in Business/Wireless Solutions

Autowerks

Shawn Dempsey
188 Ballard Rd.
Gansevoort, NY 12831
587-0414 Fax: 587-5814
Spec. in European Auto Sales/Service

Tab Beauregard

Home Funding Finders
63 Putnam St.
Saratoga Springs, NY 12866
682-3070 Fax: 682-3071
Full Service Mortgage Banker

The Big Apple Restaurant & Lounge

David Miranda / Guy Benacquot
3246 South Broadway
Saratoga Springs, NY 12866
580-0000
www.bigapplesaratoga.com
Family Oriented Restaurant

Blue Coast Financial Group

Janet Vitek / Lynn Atkinson
P.O. Box 526
Clifton Park, NY 12065
664-1607 Fax: 664-3195
www.bluecoastfinancial.com/NY
janetv@bluecoastfinancial.com
Expense Reduction/Recovery/Comm. Funding

Lee K. Bohlen

15 Greenlea Dr.
Clifton Park, NY 12065
371-4064
Life/Business Coach

City & Country Real Estate

Bill Enny
366 Aviation Rd.
Queensbury, NY 12804
798-0800 Fax: 798-0667
www.citycountryrealestate.com
ennyccre@nycap.rr.com
Full Service Real Estate

The Curtain Exchange

Catherine Remillard
358 Broadway
Saratoga Springs, NY 12866
587-4818 Fax: 587-4805
Custom Curtains/Blinds & Bedding

Dragon Tales Farm, Inc.

Kevin or Teresa Hart
32 Sweetman Rd.
Burnt Hills, NY 12027
399-3436
Standard Horse Breeding Farm

Eden Design

Domenica Lansing
P.O. Box 2306
Malta, NY 12020
664-0804 Fax: 664-0804
www.edendesignfirm.com
edendesign@nycap.rr.com
Landscape Des./Enhancement & Consultation

Fagan Associates, Inc.

Dennis Fagan
767 Hoosick Rd.
Troy, NY 12180
279-1044 Fax: 279-1047
www.faganasset.com
dennis-faganasset@nycap.rr.com
Investment Advisory Services

Flowerchild Floral Design

Laurie Rickson
33 Church Street
Saratoga Springs, NY 12866
583-7773 Fax: 583-0850
Flowers/Gifts/Accessories

Hagaman Barber Shop

Jeffrey Schaperjahn
104 N. Pawling St.
Amsterdam, NY 12010
842-5791
Barbershop

Haute Mama Maternity

Sarah Otto
27 Church Street
Saratoga Springs, NY 12866
691-0395 Fax: 691-0387
www.saratogahautemama.com
info@saratogahautemama.com
Maternity/Nursing Clothing&Supplies/Gifts

Sandra Hawkins,

Speech-Language Pathologist
4 Michael Drive
Saratoga Springs, NY 12866
209-3440
Speech-Language Therapy

Heavenscent

Jordan Baker
155 Circular St.
Saratoga Springs, NY 12866
577-1108
www.heavenscentfloralart.com
heavenscentfloralart@mac.com
Eco-Friendly Custom Florist

High Pointe Wellness & Slender Wrap Spa

Craig Wehrenberg
1 Fairchild Square, Ste. 9
Ballston Lake, NY 12019
(888) 521-9499
www.wrapmeslenderny.com
dratlas1@yahoo.com
Massage/Sauna/Nutrition/Chiro

I Payment of New York, Inc.

Drew Aiello
1 Fairchild Square, Ste. 101
Clifton Park, NY 12065
(866) 729-6369 Fax: 458-2485
www.ipaymentny.com
drew@ipaymentny.com
CC Processing/ATM's/Check Acceptance

LouAnn Green

560 Maple Ave.
Saratoga Springs, NY 12866
522-2982
Adult Care Provider/In Home Service

NYtech Supply Company

Laura Kyarsgaard
Edie Rd.
Saratoga Springs, NY 12866
584-8147 Fax: 580-0401
Specializing in Restroom Supplies

On2 Technologies, Inc.

Linda Powers
21 Corporate Dr., Ste. 103
Clifton Park, NY 12065
348-0099 Fax: 348-0106
www.on2.com
lpowers@on2.com
Video Compression Technology

Our Towne

David Downen
206 Glen St., Ste. 20
Glens Falls, NY 12866
424-7660
Hometowne Community Resource

Performance Physical Therapy of Saratoga, PLLC

Wendy Macianello, DPT
165 High Rock Ave.
Saratoga Springs, NY 12866
832-1890 Fax: 964-6715
www.performanceofthesaratoga.com
P.T./Pilates/Personal Trng./Manual Ther.

Hillary Raimo

Realty USA
108 Orlando Ave.
Albany, NY 12203
376-2503 Fax: 453-0028
www.hillaryraimo.com
hillz16@yahoo.com
Luxury/Residential Properties

Raven Net Systems, LLC

Robert Vanderminde, Jr.
10 Whitney Place
Saratoga Springs, NY 12866
587-1571
www.ravennetsystems.com
bojbr@telescopecasual.com
Radio Commun. Networking Solutions

Red Roof Inn

Shaki Bhatti
931 Route 9
P.O. Box 4784
Queensbury, NY 12804
745-4000 Fax: 745-6900
www.redroof-queensbury.com
redroofinn-glensfallsny@hotmail.com
King, Queen Beds/Internet/Restaurant

Saratoga Schenectady Schoharie Association of Realtors

Catherine Dobies, Executive Director
2254 Rte. 50
Saratoga Springs, NY 12866
885-4748 Fax: 885-4439
www.sssar.com
sssar@verizon.net
Realtor Membership Association

Siena College

Mary Beth Finnerty
515 Loudon Rd.
Loudonville, NY 12211
783-2432
Liberal Arts College

Toni Stark DeSarbo

Pro Realty of New York, Inc.
125 High Rock Ave.
Saratoga Springs, NY 12866
281-3659

Storyville Cards & Gifts

Brian & Gabrielle Story
2100 Doubleday Ave., Box 10
Ballston Spa, NY 12020
522-1212 Fax: 306-5976
www.storyvillecards.com
askus@storyvillecards.com
Cards, Gifts, Toys, Recycled Paper Prod.

Tech Electric, Inc.

Jude Poland
570 Hudson River Road
Waterford, NY 12188
266-1300 Fax: 266-1331
Electrical Contractor

Tech Valley Technologies, Inc.

Bruce Hodge
P.O. Box 428
Greenfield Center, NY 12833
893-7285 Fax: 893-2591
www.techvalleytech.com
bhodge@techvalleytech.com
Tech. Sol. for Soldiers/Homeland Sec./Police

Titan Mechanical Contracting

Scott Hardy
97 Chelsea Drive
Saratoga Springs, NY 12866
584-2248 Fax: 584-2278
nsfreeslide@hotmail.com
Plumbing/HVAC/Electrical/Generators/Tile

Tru Arc Fabrication, Inc.

Chris Edgerly
1 Commerce Park Dr.
Wilton, NY 12831
691-0430 Fax: 691-0431
Custom Metal Fabrication

Vascular Surgery of Saratoga

Bryan Kramer
87 Railroad Place, Apt. 307
Saratoga Springs, NY 12866
306-5784
Vascular Surgeon

90TH ANNUAL CHAMBER DINNER

CELEBRATING 90 YEARS IN BUSINESS!!

Thursday, January 24, 2008
Saratoga Springs City Center
522 Broadway, Saratoga Springs

Recognition Presentation to Honor William Martin, 2007 Chair of the Board, and Special Chamber Volunteers

Master of Ceremonies – Brien Hollowood

Networking Reception, Cash Bar & Hors d'oeuvres – 6 to 7 p.m.

Dinner – 7 to 8 p.m.

Program – 8 to 8:30 p.m.

Special Dessert Reception - 8:30 p.m.

\$60 per person. \$600 table of ten.

Reservations and payment required in advance.

R.S.V.P by Friday, January 18.

Please call 584-3255 or email info@saratoga.org.

PROUD SPONSORS



A plan for life.

2008 Saratoga County Chamber Annual Dinner
Registration Form

Names: _____

Firm: _____

Phone: _____

Email of contact person: _____

____ Please reserve a table of 10 in my name Contact person: _____

Dinner entree will be a duet of Filet Mignon and Shrimp.

Payment (in the form of credit card or check) must accompany this form to confirm reservation.

Send reservation and payment by Friday, January 18 to:

Saratoga County Chamber of Commerce
28 Clinton Street
Saratoga Springs, NY 12866

Type of Card: MC VISA AMEX DISCOVER Amount to be charged: _____

Credit Card #: _____

Exp. Date: _____ 3 or 4 digit security code: _____

Name on Card: _____

Billing Address (with zip code): _____

Signature: _____

DECEMBER ANNIVERSARIES

Please support your fellow members, who believe in your Chamber's goals.

OVER FORTY YEARS

Mullen MayFlower Moving, Storage & Logistics Company, Inc.

OVER THIRTY-FIVE YEARS

M & J Construction Co.

OVER TWENTY-FIVE YEARS

Foundation For Baroque Music
Malta Supply, Inc.
Washington-Saratoga-Warren-Hamilton-Essex BOCES

OVER TWENTY YEARS

Adirondack Balloon Flights
Ballston Spa Central School District
Sharon Byrne, Inc.
Cadmus Interactive Systems, Inc.
John J. Cromie, Attorney
The Humor Project, Inc.
Roma Food Imp.
Saratoga Springs City Center

OVER FIFTEEN YEARS

Accent Commercial Furniture Inc.
Adirondack Advanced Chiropractic
AM&J, LLC
Bayou Cafe
Ben & Jerry's Of Saratoga
The Children's Museum At Saratoga
Command Security Corp.
Greater Grace Community Church
Marvin & Company, P.C.
Myrtle Street Obstetrics & Gynecology, PC
9 Maple Avenue
Olsen Associates
James P. Reynolds, DDS, PLLC

OVER TEN YEARS

Aztech Technologies, Inc.
Behan Planning Associates, LLC

Capital Construction
CB Richard Ellis - Albany, NY
Feigenbaum Cleaners, Inc.
John P. Franck, Cert. Public Acct.
Mitch Frasier Entertainment
Frost Architecture
Paul Garnsey & Son, Inc.
Girl Scouts of Northeastern NY
Hudson Valley Resources
Little India
Rossi Marketing Services, Inc.
The Saratoga Chapel
Saratoga Mobile Park
Sisson Heating & Cooling Co, Inc.
Sparkle, Glisten & Shine, Inc.
Thorn, Gershon, Tymann & Bonanni LLP

OVER FIVE YEARS

Adirondack Mortgage Service
H. Rick Albertson Dressage
Automated Cash Technologies
Ballston Area Community Center
Business Automation Services, Inc.
Cozy Cottages
Creating Genius, Inc.
ES11, LLC
Farm Family Insurance Company
HAPPY Software, Inc.
HSBC Mortgage Corporation (USA)
Imagine That Marketing & Communications
Merle Norman Cosmetics
Micronotics, LLC
Northway Funding, LLC
One Communications
Outer Zone
Paraco Gas
Nick Paravalos, Property Management
Rose & Kiernan, Inc.
Phyllis L. Ryan, Coldwell Banker Prime Properties
Saratoga Green, LLC
Saratoga P.L.A.N.

Schuyler Pond
Spa City Spa
Michael Van Patten, CPA
We Build Pages
Vicki K. Wolfe, Video

OVER ONE YEAR

AAA Northway Storage, LLC
Articulate
The Ayco Company, L.P.
B Square Cleaning
Jack Celeste, IT
Eagle Recruiting Services, LLC
James Furey Real Estate Group
Diana Grec Esthetics
Intelligent Data Design, Inc.
JPR Recruiting & Consulting, Inc.
K-Y Writer
Malika International Gift Shop
Mary's Haircuts
MWHdesign
Octech Corporation
Pardon Design, Inc.
Vikki Perrino, Distributor Mia Bella's Candles
Pine Hill Farm
Presents of Mine Jewelry, LLC
QMS
Saratoga Ear & Sinus Surgery, P.C.
Saratoga Shakespeare Company, Inc
Lee H. Schechter, D.V.M.
Schmidt Management, L.L.C.
State Farm Insurance
T & E Associates, Inc.
The Talking Phone Book
Touch Therapies of Saratoga, LLC
UBS Financial Services
Karen Weltman, PhD
West Branch Inc.
Wild Birds Unlimited
Wings

SPOTLIGHTS

LAKE GEORGE OPERA AT SARATOGA, 480 Broadway, Suite 336, Saratoga Springs, 12866, www.lakegeorgeopera.org 584-6018
LGO is a year round professional opera company in Saratoga. The Opera is best known for its nationally recognized productions and its young artist apprentice program, the second oldest in the country. LGO reaches over 20,000 children and families annually through their renowned education program, bringing opera to elementary schools. 2008 Season begins June 3rd; Spa Little Theater in Saratoga.

WILLIAM J. BURKE & SONS/BUSSING & CUNNIFF FUNERAL HOMES, 628 North Broadway, Saratoga Springs, 12866
www.burkefuneralhome.com 584-5373

Burke/Bussing & Cuniff Funeral Homes have served Saratoga County since 1878. Service options include requests with respect to traditional, memorial, cremation and personalized tributes, meeting high expectations of all families. Preplanning/at-need arrangements are conducted with confidential dignity within the means of all. Owner/Funeral Directors are Mark Phillips and Tom Armer, along with Dan DeCelle and Tom Simone.

BREAD BASKET BAKERY 65 Spring Street, Saratoga Springs, 12866, www.saratogabreadbasket.com 587-4233

The Bread Basket Bakery offers a full lunch menu including homemade soups, sandwiches, and salads. For the holidays they will be offering cakes, cupcakes, danish, pies, and more than 40 kinds of Christmas cookies packaged in a variety of holiday platters and festive tins. Their new cake decorator is anxious to create the most unbelievable holiday cake you have ever seen!

For information on all Chamber members, go to www.saratoga.org, click on "Business Directory" and search by company name, category or key word. If you'd like your business spotlighted in the newsletter, please e-mail your 50-word profile to jshinaman@saratoga.org, fax to 587.0318 or send to:

Saratoga County Chamber of Commerce, 28 Clinton St., Saratoga Springs, NY 12866.

Featured members are selected at random from all received.

THANK YOU!

A very special thank you to Tony Panza and his staff at Panza's Restaurant for hosting the October mixer. He was able to accommodate a crowd of 150 in one day's notice and put on an elegant and fantastic event. Panza's has been a champion for business and the community at large by being a member of your Chamber for over 70 years. We are so grateful for their friendship and support! www.panzasrestaurant.com 584-6882

INSURANCE

STEPS TO CONTROL PREMIUM COSTS

With health insurance premiums increasing at up to double digit rates again this year, businesses from the corner store to Boeing are looking for ways to cut premium costs.

If history holds true, looking to government for a solution is the wrong solution. Most government programs have cost multiple times the original projections.

The solutions have to be developed by you and others in the private sector. Here are some ideas control health insurance costs:

These are general selections. They should all be checked before implementation with your carrier.

- ◆ If you are a sole proprietor paying an insurance carrier directly, you are probably paying up to 40% more for the exact same plan that is available through your Chamber
- ◆ Have employees pay part or all of any premium increase.
- ◆ Of twenty of the top employers in the county, the average employee contribution to family health insurance is 30%.
- ◆ Increase the amount of co-pays for office visits, specialists, prescriptions, emergency room visits, etc.
- ◆ Examine plans which have high deductibles, lower premiums and have health savings accounts for present and future health related costs.
- ◆ Offer a basic amount of coverage and, if employees desire better coverage, let the employees pay the difference.
- ◆ Establish longer waiting periods for employee coverage and create different coverage amounts for executive, management and hourly employees.
- ◆ Check whether spouses of employees have duplicate coverage, and encourage the elimination of duplication.
- ◆ Offer a flexible spending plan whereby employees pay their portion of premiums and all their medical, dental, prescription, eye care, and daycare/ camp/preschool costs with pre-tax dollars.

With health insurance premiums increasing at almost four times the cost of living, it may be time to make some changes (review your policy).

BENEFIT OF THE MONTH

CONTINUING EDUCATION PROGRAMS

Chamber seminars and workshops are offered for introductory and advanced learning and to hone skills. Some topics in 2007 have included Starting a New Business, e-marketing, Business Development, Quickbooks, Commercial Real Estate, Exceptional Board Governance, and Sales Training. Be sure to check your monthly newsletter for more great educational opportunities for you and your employees in 2008.

PROBLEM GAMBLING

Problem Gambling: Employers should be on the lookout for certain behaviors that could indicate an employee's gambling problem. Be aware of the warning signs, which can include:

- ❖ Disregard for work schedule including extended lunches, late mornings, abuse of vacation or sick days
- ❖ Decrease in previously enjoyable activities and primary interest and increased time spent engaged in gambling related activities
- ❖ Increased anxiety and depression
- ❖ Problems at home and/ or with friends, significant other
- ❖ Financial difficulties despite regular income
- ❖ Selling possessions to finance gambling, borrowing money repeatedly
- ❖ Sudden drop in job performance
- ❖ Change of personality or behavior
- ❖ Exaggerated display of money or other material possessions
- ❖ Bragging about winning at gambling
- ❖ Intense interest in gambling conversations
- ❖ Unaccountable explanation for new items of value in possession
- ❖ Withdrawing from family and friends
- ❖ Uncharacteristically forgetting appointments or dates
- ❖ Exaggerated use of word "bet" in vocabulary and/or use of gambling language in conversations (e.g. bookie, point spread, underdog, favorite)
- ❖ Lying to conceal extent of involvement with gambling
- ❖ Illegal acts - stealing, forgery, fraud or embezzlement to finance gambling

Information provided by, and more information available from, these Chamber members:

Family & Children's Service of the Capital Region, Inc., Center for Problem Gambling, 462-6531, www.fcscapitalregion.org

The Prevention Council, 581-1230, www.preventioncouncil.org

Saratoga Gaming & Raceway, "If you or someone you know has a gambling problem, please call for 24-hour assistance at 1-800-437-1611 or 1-800-522-4700 or visit www.nyproblemgambling.org."

MEET YOUR DIRECTORS

Every month, your Chamber will highlight a few of your Board of Directors in the newsletter. Your Board works hard to fulfill the Chamber's mission by initiating new strategies to make Saratoga County a better place to work, live and play.

GORDON BOYD

Gordon joined the board in 2002. He is president of EnergyNext, Inc., an energy consulting firm. Gordon is currently a member of the Saratoga Springs City Center Authority, the NYS Solid Waste Management Board, and the Mt. McGregor Organ Fund.

TOM KILINSKI

Tom joined the board in 2007. He is owner of Saratoga Art and consumer relations/design representative for National Grid. Tom is currently involved with the Saratoga County Arts Council and previously served as a volunteer for the Saratoga Special Olympics, the Saratoga Springs Rotary Club, and the United Way. He served as a Chamber Ambassador for twelve years.

MARK SPERRY

Mark joined the board in 2007. He is the vice president of marketing and strategy for Plug Power. Mark holds a position on the Executive Committee of the American Marketing Association.