



New Year's Business Tips

Tough economic times often remind us of some fundamental business practices that are overlooked when the economy is robust. The Chamber asked four of its members to offer tips for businesses and individuals as they proceed through the months ahead.

Ray O'Connor

President, CEO & Chairman of Saratoga National Bank & Trust Co. offered these suggestions:

- Watch your overhead. Re-examine your expenses and trim the fat.
- Your customers and clients may need you now more than ever. Call them, visit them and solidify your relationships.
- Be disciplined and adhere to the tried and true practices that lead to success.
- Most of all, be optimistic. Keep your fears to yourself, but share your courage with others. Situations that seem so bleak (just like situations that seem too good to be true) don't last forever.

Bill Canty,

CPA, CFP and Owner/Founder of Canty Financial Management, Inc. recommends:

- Keep your focus on maintaining, or increasing REVENUE in your business.
- Diversify your risk, so you aren't too vulnerable to any one sector or customer, in case they don't perform as expected.
- Maintain a positive attitude and look for opportunities to help people in your circle of influence.
- Create a realistic budget, and operate within those guidelines.

Kevin B. Tully,

CPA of Teal, Becker & Chiamonte CPAs PC suggests that individuals:

- Consider conversion of IRA accounts that have depressed stock holdings in early 2009 to a Roth IRA.
- Offset capital gains from installment gain collections by selling off stocks with losses and reinvesting the proceeds in a different security that is currently depressed.

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*2009 Annual
 Dinner
 January 29, 6 pm
 Saratoga Springs
 City Center*

*Join us for a networking
 reception, dinner and social
 dessert hour as we celebrate our
 2008 year and thank
 our Chairman and volunteers.*

*\$65 per person.
 Full tables are available.*

*Please call to make your
 reservation 584.3255
 by January 26th.*

COVER STORY continued

James Lee,

Lee Investment Management LLC

recommends that employers and employees:

- **Protect Your Cash.** We are fortunate in Saratoga County to have many well-managed banks. However, to be absolutely certain that your cash deposits are safe, limit the amount of cash you keep at one bank to the \$250,000 currently insured by the FDIC.
- **Create An Emergency Fund.** Even before contributing to your company-sponsored retirement plan or IRA, make sure you set aside enough money to pay for 3 to 6 months of living expenses.
- **Continue to Invest For The Long-Term.** Maintaining a well-diversified portfolio of cash, bonds and stocks remains the best way to achieve your financial goals.
- Follow **Warren Buffet's** advice -- be greedy when others are fearful and be fearful when others are greedy.
- **Tap Your 401(k) Only As a Last Resort.** If you must tap your 401k, consult with your financial advisor and/or accountant to determine the best way to do it.

MANAGING THROUGH TOUGH TIMES

(Adapted from "Managing In Tough Times: 7 Steps", by The Bridgespan Group)

Tough times force hard choices. And these are rapidly becoming the toughest times most of us have ever seen. The *Bridgespan Group*, a national organization that provides strategy consulting has developed several steps and questions that organizations should be asking themselves. Although they work primarily with non-profits, their insights and advice apply to for-profit businesses as well. Here are just a few of their suggestions:

Act quickly but not reflexively, and plan contingencies. In the current climate, this means taking immediate action: to manage costs aggressively; to do away with nice-to-haves (both because they are easily expendable and because of the signal it sends to the whole organization); and to delay undertaking new initiatives that might be costly. It also entails developing explicit contingency plans, even if your organization is not yet feeling any pain.

Protect the core. Now is the time to allocate your discretionary dollars and best staff to the activities that make the greatest difference in your ability to achieve and sustain results: the programs and services that have the greatest impact on those you serve; and the organizational infrastructure required to support them.

Shape up your organization. Running the kind of organizational marathon that a recession triggers requires planning, focus, commitment, and stamina. Like most feats of endurance, however, one can also engender health habits that will prove invaluable whatever the economic climate. The imperative of belt-tightening can facilitate hard-to-contemplate changes that could make your operations more efficient and your impact greater.

QUESTIONS TO BE ASKING IN TOUGH TIMES

Are we managing costs as aggressively as possible?

Do we know what, specifically, we would do if we had to cut our budget by 10%, by 20%, by 30%?

Have we identified the triggers that will set our contingency plans in motion?

Do we know which of our programs and activities are mission-critical and what each costs?

Are our discretionary dollars allocated to these programs and activities?

Should we be cutting programs?

Who are the people most critical to our success, now and in the future?

What are our most important relationships and are we attending to them?

Are we actively in touch with our key funders - or customers?

How much of our revenue is "in the bank"? How much is at risk?

Are there steps we can take to simplify our operations?

Should we be thinking about a merger?

Do we have low-or-no-cost ways to strengthen our organizations?

For more information go to www.bridgespan.org

Your Chamber is here to help you succeed by providing services for entrepreneurs, small businesses and community minded companies and organizations in the Capital Region. If you are interested in more specifics, please give us a call at 584.3255. Thank you for being a member!

2009

Additional Membership Services

This year will certainly be one of many changes and adjustments that we will need to make to enhance our businesses. Your Chamber is making improvements as well. We plan to enhance the ways that we meet your needs to bring in more revenue and help you determine ways to save expenses. This revised newsletter format is one example.

New activities for the year will include a Summer Fun Stay & Play Showcase on

April 18, a Chamber day at the Thoroughbred track on August 6, and a new format for our spring and fall Golf Days. We will examine the need of a sole proprietor council and experiment with Wednesday Networking Luncheons. Seminars will update you on new services on the Internet, and "Buy Local" will be promoted. It may be a year of changes, but our main goal will continue to be service to you our members. We hope you like the

new newsletter design and the new information we will be including each month. We are here for you, and encourage you to contact us with suggestions for the newsletter, Chamber services or requests for assistance. Contact President Joe Dalton at 584-3255 or jdalton@saratoga.org.

Summer Fun, Stay and Play Showcase

**Saturday, April 18
10am-4pm
Saratoga Springs City Center**

Do you have something you'd like to promote this summer?

- Sports • Museums & History • Amusements • Events •
- Entertainment • Eateries • Attractions •
- Accomodations • Theater • Fundraising •
- Family Fun & Learning •

**or any Consumer or Business-to-Business service.
This show is for you.**

10' x 8' booths are \$150.

Space is limited.

For an application, go to www.saratoga.org
or e-mail jshinaman@saratoga.org

REVENUE PRODUCING TIPS

HOW TO PROMOTE YOURSELF FOR FREE THROUGH THE CHAMBER'S WEB SITE

The Chamber has a number of ways to promote your business, event or announcement online. The Members Only section, which over 700 members check out each

month, has a tool that allows you to submit short press releases, announcements, new hires or whatever you'd like to get the word out to the membership. To register, go to www.saratoga.org and select Members Only.

If you have expertise in an area, you can gain exposure for your business by doing a

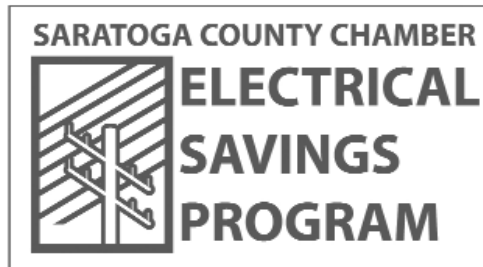
podcast. Simply contact Annamaria Dalton at adalton@saratoga.org with your suggested topic and a bio for consideration. You can also submit information on your business to Jeff Shinaman jshinaman@saratoga.org to be considered for our new Members Spotlights section on the web.

W W W . S A R A T O G A . O R G

EXPENSE SAVING TIPS

NYSERDA OFFERS ENERGY SAVING INCENTIVES

The *New York State Energy Research and Development Authority* provides incentives and energy audit assessments for residential and commercial structures and equipment. NYSERDA's Commercial/Industrial programs provide energy efficiency services for existing buildings, new construction, industrial facilities, and vehicle fleets. Their **New York Energy \$martSM** Loan Fund program provides an interest rate reduction off a participating lender's normal loan interest rate for a term up to 10 years on loans for certain energy-efficiency improvements and/or renewable technologies. For a free consultation to match you with the NYSERDA services that best fit your situation visit www.nyserda.org or call Ed Smyth at 266-9360.



SAVE MONEY ON ENERGY

Did you know the Chamber has an Electrical Savings Program? Many of our members in the program save up to 3-5% on their bills. There is no fee for the service and it applies to all businesses with a commercial meter. Go to www.saratoga.org and select Programs-Services-Saving for more information.

BUSINESS COUNSELING

The Chamber offers individualized business counseling through SCORE, America's Advisors To Small Business. Experienced private sector executives advise businesses on various levels which include: start-up businesses, businesses that are in the early stages of growth; operating issues, expansions and acquisitions. The counseling is free and meetings are held at the Saratoga County Chamber Offices. If you are in need of SCORE's expertise and would like to make an appointment please call 584-3255.

MEMBERS ONLY PODCASTS

Listen to area business experts on topics such as human resources, legal issues, non-profit management, professional improvement, sales and marketing, and technology as well as podcasts about the Chamber. Visit the Members Only Section on www.saratoga.org to listen. If you're not currently registered, login to the Chamber's website, click on Chamber and Members Only - signing up is easy.



RECEIVE YOUR NEWSLETTER ONLINE

In an effort to reduce printing costs and save paper you can now receive your newsletter via email each month. Please email adalton@saratoga.org to sign up for your monthly newsletter electronically. You can also read past newsletters anytime by going to www.saratoga.org and clicking on newsletters under the Chamber section.



Managing the Generational Mix In Your Office

In today's workplace it is common to have individuals from different generations working side by side. This can create challenges; it is not simply a difference in age. The way people process information, their working style, their expectations and motivations are all influenced by what the cultural environment looked like as they were growing up.

On November 12, the Women's Business Group met with Sue Malinowski, Director of Education at Saratoga Hospital, to further discuss this topic.

Malinowski noted that by ten to twelve years of age, most people are locked into their basic level of values based on numerous factors including key socio-historic events that influence their behavior later in life. Although the generational divisions are stereotypes and do not fit everyone who fall into these age groups, the generalizations are important to be aware of and take into account when communicating with the different groups.

Veterans are those born 1922 - 1945.

They lived through the Great Depression, rationing, WWII, the Korean War and the Cold War. They saw the Polio epidemic and the atomic bomb. Labor Unions were formed. They were also witness to inventions such as zippers, television, the helicopter and garbage disposals. People from this generation tend to be very loyal to an employer. They are cost conscious, rule followers, conformist and courteous. They are

not comfortable with conflict and tend to be risk averse.

Baby Boomers were born 1946 - 1964.

As children they witnessed space exploration, women's rights, civil rights, social protests, the draft and prosperity. They also saw inventions such as birth control pills, TV dinners, calculators, color television and diet sodas. These individuals tend to be team players and relationship builders in the workplace. They are loyal and committed to a mission. They tend to seek personal gratification, are idealistic and are comfortable questioning authority.

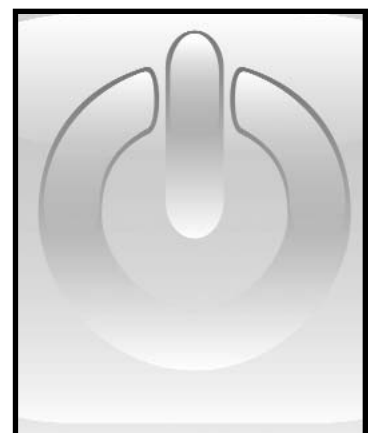
The group referred to as the ***Gen Xers were born between 1965 - 1980.*** As children, they were Latchkey kids. Their parents were both working and they were frequently home alone after school. They saw divorce more commonly than previous generations. Laptops, cordless phones and ATM's came into existence while they were growing up. This group is technologically savvy. They tend to be independent, impatient and thrive on change. They are also adaptive, individualistic and informal. They will not select one company and work with them throughout their career, rather, they seize opportunities for individual growth and advancement and move from company to company as best fits their needs.

The children born 1981 - 1993 that are in the workforce are the Nexters. This group grew up with the technology boom. They saw the Gulf War, Desert Storm, Columbine, the

Oklahoma City Bombing and September 11th as children. They also grew up with play dates, multiculturalism and reality tv. This group is technologically plugged in. They are multi taskers who embrace change and look for personal growth versus loyalty to a company. They thrive in informal environments but also need structure.

What does this look like in your company? What are the practical applications of this information? Perhaps the most important deduction is that these generations can not be treated the same. It is paramount that employers respect each group's values. While Gen X and Nexters see flexibility in dress code as a benefit of a company, Veterans may find that level of informality as an insult. A monetary bonus may be just what a Boomer is looking for while a Nexter may prefer an additional day off instead of money. A Veteran may require a quiet workspace in order to be most productive, while a Nexter may perform more productively while listening to music.

It is crucial to ask questions of the different groups; find out what motivates them, what makes them comfortable and think about how they can function best in your organization. Rewards should be targeted to individuals, their needs and interests. Ken Blanchard offers great thought on this subject, "Everyone has peak performance potential. You just need to know where they are coming from and meet them there."



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Share a pint with a grateful stranger

Give Blood.

BLOOD DRIVE

Staffed and coordinated by the Chamber's
Young Professionals Network

Wesley Community
131 Lawrence Street
Saratoga Springs

Wednesday, January 28
12 - 6 p.m.

Please contact the Chamber to schedule
an appointment, 584.3255

All donors will receive a coupon for a free pound
of Dunkin Donuts coffee.

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584.3255

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JANUARY CHAMBER EVENTS

Tuesday
January 6
Young Professionals Network

5 - 6:30 p.m.
Limoncello Restaurant
1 Ballston Avenue
Saratoga Springs
\$10 with reservations

Dealing with Data

Tim Cook,
Dale Carnegie Training

Technology allows us to be connected, but sometimes it feels more like bombardment than being plugged in. 74 emails, flashing voice mail light, mail overflowing in your office box...find the answers on how to handle it all.

Tuesday
January 13
Women's Business Group

9 - 10 a.m.
Chamber Offices
28 Clinton Street
Saratoga Springs

Communications

Valerie Oropallo,
Javao Consulting

First quarter of this year opens with a focus on communications. We communicate everyday - is it coming across correctly? It may seem simple, but what you say, how you say it and how it is perceived can vary drastically. Are you doing it right?

Thursday
January 15
Third Thursday Breakfast

7:30 - 9 a.m.
Inn at Saratoga
231 Broadway
Saratoga Springs
\$10 with reservations
\$15 without

Social Networking

Kariann Morris,
Fingerpaint Marketing

What the heck is social networking? How does this stuff work? Why should I and my business care? What is in it for me?

Morris will cover the basics in terms you can understand. Look for our hands on seminar in March.

Thursday
January 29
ANNUAL DINNER

Reception at 6 p.m.
Dinner at 7 p.m.
Saratoga City Center
522 Broadway
Saratoga Springs
\$65 per person
Tables are available.

Come and celebrate our volunteers, our 2008 achievements and the excitement as we look forward to 2009.

A networking cocktail reception begins at 6 pm. Dinner and a brief program starting at 7 pm are followed by a dessert station and social hour.

Sponsorship opportunities are available.

FEBRUARY HEADS UP

February 3 Tuesday
Young Professionals Network
5 - 6:30 pm

February 10 Tuesday
Women's Business Group
9 - 10 am

February 10 Tuesday
Non Profit Seminar - Technology
3 - 5 pm

February 11 Wednesday
Seminar - So, you want to be able to retire?
8 - 10 am

February 11 Wednesday
Networking Lunch
11:30 - 1pm

February 18 Wednesday
Seminar - Starting a Business
5:00 - 7:15 pm

February 19 Thursday
Third Thursday Breakfast
7:30 - 9am

February 26 Thursday
Orientation and Mixer
4 - 5 p.m. - Orientation
5 - 6:30 p.m. - Mixer

NON PROFIT SEMINARS

Grant Writing

Tuesday, January 6, 8-10 a.m.

Asking for money is never easy. Writing to ask for grants can seem even more daunting. In the business of the non profits, it is essential. Are you doing it right?

The seminar will cover understanding what is most important to grantmakers, researching grants and approaching grantmakers prior to applying and preparing information commonly asked for in applications.

Presented by:

Paul Mastrodonato, President, Nonprofit Works

Chamber Offices, 28 Clinton Street, Saratoga Springs

Cost: \$10 - Chamber members only, limited to 30

RSVP: Friday, January 2 to 584-3255 or www.saratoga.org

Technology

Tuesday, February 10, 3 - 5 p.m.

How can technology enhance a non-profit's mission and bottom line? Join us with Elliott Masie, an internationally recognized futurist, analyst, researcher and humorist on the critical topics of technology, business, learning and workplace productivity. The seminar is sponsored by the Chamber's Leadership Saratoga Alumni Association.

Presented by:

Elliott Masie, The Masie Center, Inc.

The Masie Center, 95 Washington Street, Saratoga Springs

Cost: \$20 - Leadership Saratoga graduates, \$25 - all others.

RSVP: Tuesday, February 3 to 584-3255 or www.saratoga.org

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Over Fifty Years

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Walbridge Building Inc.
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Over Twenty-Five Years

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Olde Bryan Inn
Racemark International
River Road Campgrounds
Saratoga Taxi
Unlimited Potential, Inc.
Wachovia Securities
Wilton Travel Plaza / Scotty's Restaurant

Over Forty Years

Holiday Inn - Saratoga Springs
Saratoga Performing Arts Center

Over Thirty-Five Years

Alpine Lake RV Resort
Cottrell Paper Co., Inc.
Empire State College
Image Photo
McDonald's
MLB Construction Services, LLC
Pallette Stone Co., Inc.
Price Chopper
Times Union

Over Thirty Years

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Byrne Orthodontics
Carpetland
Chez Sophie
Compton's Restaurant
Thomas J. Farone & Son, Inc.

Over Fifteen Years

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Cornell Excavating & Paving
Fashion Floors of Saratoga
Hudson Mohawk Pediatrics
J.R. Used Cars
LaMarco Physical Therapy, P.C.
McMurry, Inc.
Mountain Pond Eyewear
B & B Plumbing, Inc.
Birch Hill Woodworking
The Birches Motel
Champlain Canal Tour Boats, LLC
Focus Environmental Services, Inc.
Glens Falls National Bank & Trust Co.
R. Jamie Green, D.D.S.
Mrs. London's
Saratoga Business Journal
Saratoga Landscape Co.
Wal-Mart #01-2056
Wiring Concepts, LLC

Over Five Years

Adirondack Showcase
Albany Broadcasting
Allstate Insurance, The Hill Agency
Lynn Benevento Gallery
BFS
Brooklyn Attitude Hair & Body
C.H.G. Industries, Inc.
Cerasun Video Production
CLA SITE Landscape Architecture, Engineering & Planning, PC
Consulting in Behavioral Healthcare
Delaware & Hudson Railway
Ferrara & Nigro, PLLC
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Fox n Hound Bed and Breakfast
Gabryshak Construction, Inc.
MAI Computing Service
McCombie Construction
New York State Military Heritage Institute
Next Step North America, Inc.
NFB Properties, LLC
Noah's Ark Pet Sitting
Northeastern Association of the Blind At Albany, Inc.
Peckham Materials Corp.
Scoville Jewelers
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Over One Year

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Bass Manor Bed & Breakfast and Art Museum
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Berkshire Bank
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Capital Advocates, LLC

Champion Buick Pontiac, GMC
Club K-9 and Feline Pet Sitting Service
Community Partners Realty
Core BTS, Inc.
CP Energies, LLC
Craig Investigations, Inc.
The Creative Calendar
Creative Cleaning Solutions, LLC
Daisy Dry Goods
Elegant Landscapes
Empire Tech Solutions, Inc.
Fahey Marketing Communications FCW
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The Gooley Club, Inc.
Herkenham & DeAngelus, PC
The Hungry Eye
Lafayette Associates
L'esperance Tile Works, Inc.
Laker Development Group, L.L.C.
Local Pub & Teahouse
Location Sound Recording
Peggy Madson
Maple Tree Funding
Maple Shade Bed & Breakfast
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McComb & Company
McGinn Smith & Co.
Mike's Mercedes Service, Inc.
Movin Ads & Signs
Muggsy's Antiques & Collectibles
James Murray, MD
New Dawn Equestrian Center
NY Tech Co.
Overland Leasing Group, LLC
Petraccione Plumbing & Heating
Philippe Bevan International Salon
Pizzeria Uno Chicago Bar & Grill
Prestige Motor Car Co.
Re/Max Premier
Rockabella
Sharon Russell
Saratoga Fireplace & Stove, Inc.
Saratoga Railroad Engineering, P.C.
Saratoga Today
Select Staffing
The Siding Edge, Inc.
Signature Homes Realty
Sportsplex of Halfmoon
The Strand Hair Design
Dr. Patrick J. Szurek, PLLC
To Life!
The Traveling Vineyard
Tropical Beat Steel Band
Tuxego of Clifton Park
Violet's of Saratoga LLC
Vista Home Funding, Inc.
WellWed - New York's Wedding Magazine
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