

The Clean You Need!



Facility Maintenance · Commercial Janitorial  
Specialty Cleaning Services  
Floor Care Services · Expert Consultation

Ask us about our New Client  
**Sign-up Bonus!**

518.363.7887 • daigleclean.com

# GLENS FALLS TODAY BUSINESS REPORT

FREE NEWS FOR FREE PEOPLE

DAN WADE, ESQ.

YOUR HOMETOWN  
BUSINESS & REAL ESTATE  
ATTORNEY FOR LIFE



CONTACT US  
518.371.8888  
IALAWNY.COM



333 GLEN ST.  
SUITE 200  
GLENS FALLS, NY

September 2024 · Business Report

Visit Us Online: [GlensFallsBusinessReport.com](http://GlensFallsBusinessReport.com)



# Greenwood Hoff

— WEALTH MANAGEMENT —

A NEW BRAND, WITH THE SAME TRUSTED TEAM.

See pg. 12



## What's Inside:

Back to Business  
WITH THE  
**ARCC**

Pg. 6

Top Tax Strategies  
**FOR 2024**

Pg. 8

VETERAN SPOTLIGHT:  
**Bob Bullock**



Pg. 20

ALFIE'S RESCUE:  
*All is Not Lost*

Pg. 18

Hick Orchard's  
**FARM SURVIVAL  
GUIDE**

Pg. 16

...AND MORE!

## Pet Nutrition Experts at Your Service



**BENSON'S**  
Pet Center

Find Your Pet's Favorite Foods  
Scan to Visit Our Website!



With stores in Queensbury, Wilton, Saratoga, and 5 other convenient locations.

# SKY ZONE<sup>®</sup> QUEENSBURY



## WE DO BIRTHDAY PARTIES!

SKIP THE PLANNING & GO RIGHT TO THE FUN.



**BUY ONE 90 MINUTE JUMP,  
GET ONE FREE!**

Can't be combined with any other offer. Only one coupon per visit.

**BUY ONE 90 MINUTE JUMP,  
GET ONE FREE!**

Can't be combined with any other offer. Only one coupon per visit.

Contact us at the park for more details! (518) 836-5867 | queensbury@skyzone.com

*Free News  
for Free People*



PUBLISHED BY  
FIVE TOWERS MEDIA

info@fivetowers.us | FiveTowers.us

### PUBLISHER/EDITOR

Michael Nelson | 518-832-3097  
michael@fivetowers.us

Brad Colacino | 518-581-2480 x 208  
brad@fivetowers.us

### ADVERTISING

Michael Nelson | 518-832-3097  
michael@fivetowers.us

### DESIGN

Rosetta Annino | rosetta@fivetowers.us  
Publication, Ad & Web Design

Kelsey Sherman | kelsey@fivetowers.us  
Ad & Web Design

Katherine Kressner | katherine@fivetowers.us  
Ad Design

### CONTRIBUTING WRITERS

- Charles Amodio
- Amanda Blanton
- Amanda Graves
- Megin Potter
- Brian Stidd



### NEWSLETTER

Want to get weekly emails to stay up-to-date on what's happening in Glens Falls? **Email us or go to our website to subscribe to our newsletter!**

### WANT TO ADVERTISE OR CONTRIBUTE IN OUR NEXT ISSUE?

Send us an email at michael@fivetowers.us

LOCALLY OWNED  
& OPERATED

HOURS OF OPERATION  
8:30 a.m. – 5:00 p.m.  
Monday – Friday

CONTACT US  
info@fivetowers.us

# Simplify Time Tracking & Reporting



- ✓ Do you run your business on billable time or retainer based services?
- ✓ Are your clients looking for a clearer picture on how you spend your time and their money?

## SOFTWARE FEATURES

MyTimebank offers an affordable and intuitive platform to streamline your business operation, allowing you to focus on what truly matters – growing your business.

**Get Started Today**



### Unlimited Clients

Accommodate as many clients as you need.



### Unlimited Client Access

Clients have accounts for collaboration.



### Track Hours

Monitor & record work hours to the minute.



### Daily Backups

Ensure the safety & security of your data.



### Your Own Database

Have a dedicated database for privacy.



### Affordable Solution

Cost-effective time tracking.



### Easy to Use

User-friendly interface designed for efficiency.



### Dual Reporting

Roll up hours for either payroll or billing/invoicing.

Pricing starts at \$5 per user / per month.

Includes setup in 1 business day + initial data entry if desired.



**Business Mentor NY**

Powered by MicroMentor



**Pursuit**

**SCORE**

# Resource TOOL BOX

## ADIRONDACK REGIONAL CHAMBER OF COMMERCE

The Adirondack Regional Chamber of Commerce (ARCC) is a 100% membership funded organization with the mission of supporting our business community through advocacy, education, connection and collaboration. The ARCC offers numerous benefits intended to help businesses grow and thrive, including resources in the following areas: business and professional development, money savings, marketing and promotion, ribbon cuttings, and sponsorships.

518-798-1761 | [AdirondackChamber.org](http://AdirondackChamber.org)

## LAKE GEORGE REGIONAL CHAMBER OF COMMERCE & CVB

The mission of Lake George Regional Chamber of Commerce & CVB, Inc. is to drive tourism to the Lake George region year-round while fostering a vibrant business community. The Chamber seeks to promote growth and development of its member businesses by offering networking events, educational programs, ribbon cuttings and other opportunities.

518-668-5755 | [LakeGeorgeChamber.com](http://LakeGeorgeChamber.com)

## BUSINESS COUNCIL OF NEW YORK STATE

The leading business organization in New York State, representing the interests of large and small firms throughout the state.

111 Washington Avenue, Suite 400, Albany, NY 12210 | 518-465-7511 | [bcnys.org](http://bcnys.org)

## BUSINESS MENTOR NY

For entrepreneurs, turning a passion into a business is the ultimate dream. But that dream doesn't come easily. Fortunately, entrepreneurs don't have to go it alone. Business Mentor NY is a free, easy-to-use social network that allows entrepreneurs and volunteer business mentors to connect so they can solve problems and build businesses together.

[bmny.micromentor.org](http://bmny.micromentor.org) | [Support.businessmentor@esd.ny.gov](mailto:Support.businessmentor@esd.ny.gov)

## EMPIRE STATE DEVELOPMENT

New York's chief economic development agency. Through the use of loans, grants, tax credits and other forms of financial assistance, Empire State Development strives to enhance private business investment and growth to spur job creation and support prosperous communities across New York State.

625 Broadway, Albany, NY 12207 | 518-292-5100

## NEW YORK STATE CONTRACT REPORTER

The New York State Contract Reporter is an online publication of procurement opportunities with New York State agencies, authorities, public benefit corporations, and many municipalities. The Contract Reporter is an essential tool for selling your product/services to New York State government. | [nyscr.ny.gov](http://nyscr.ny.gov)

## NEW YORK STATE DEPARTMENT OF LABOR

518-457-9000 | [dol.ny.gov](http://dol.ny.gov)

## NEW YORK STATE DIRECTORY OF SMALL BUSINESS PROGRAMS

Helping NYS business build back. Find out more about Business Pandemic Recovery Initiative programs - including \$800 million in state funding for small businesses - and about rental assistance for tenants.

[esd.ny.gov/business-pandemic-recovery-initiative](http://esd.ny.gov/business-pandemic-recovery-initiative)

## NEW YORK STATE ENERGY RESEARCH & DEVELOPMENT AUTHORITY (NYSERDA)

NYSERDA offers objective information and analysis, innovative programs, technical expertise, and support to help New Yorkers increase energy efficiency, save money, use renewable energy, and reduce reliance on fossil fuels.

518-862-1090 | [nyscr.ny.gov](http://nyscr.ny.gov)

## NEW YORK STATE MINORITY & WOMEN OWNED BUSINESS ENTERPRISE

[esd.ny.gov/mwbe-new-certification](http://esd.ny.gov/mwbe-new-certification)

## PURSUIT

Access more than 15 small business loan programs custom-fit to your needs, including SBA 504, SBA 7(a), and SBA Microloans. You'll work one-on-one with a lender dedicated to understanding your business and your borrowing needs.

800-923-2504 | [PursuitLending.com](http://PursuitLending.com)

## SCORE

38 local SCORE volunteer mentors help small businesses and entrepreneurs start and grow their businesses. SCORE is a nonprofit and all services are free and confidential.

Contact: Richard Sellers | [richard.sellers@scorevolunteer.org](mailto:richard.sellers@scorevolunteer.org)

# CERRONE HAS THE DEALS!

— PROVIDING QUALITY PLUMBING & HVAC FOR OVER 30 YEARS —

# 5% OFF

ALL QUOTED PROJECTS WHEN PAID BY **CASH** — OR — **CHECK**



CALL NOW! 518.798.6560 OR SCAN TO VIEW OUR SERVICES



[Does not apply to service calls and cannot be combined with any previous offer or other incentives]

**CONTACT US DIRECTLY TO APPLY!**



## TOGETHER WE WILL BUILD A PATH TO MORE SALES BY:

- › Creating Your Sales Plan
- › Finding Your Best Customers
- › Growing Your Sales

**Contact Alan VanTassel to schedule a free assessment.**

I bring 30+ years of sales leadership expertise and an immense passion for helping small to mid-sized businesses grow profitable revenue. I've worked with hundreds of businesses across many industries and have a tremendous appreciation for the "real-world" life of a business owner. As an Outsourced VP of Sales, I provide hands-on sales leadership expertise on a part-time (fractional) interim basis to help your company achieve sustainable revenue growth.

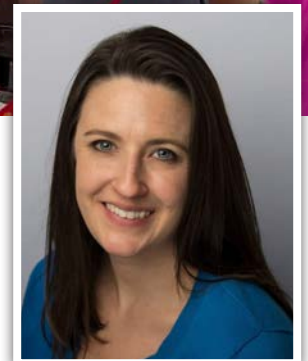
[avantassel@salesxceleration.com](mailto:avantassel@salesxceleration.com)

518-232-8000

# Back To Business WITH THE ARCC



*Pictured above: The ribbon cutting for Uncle Mario's Garage, hosted by the ARCC.*



by **Amanda Blanton**,  
ARCC Vice President,  
Marketing & Communications

*Photos courtesy of the ARCC.*

Summer is a wonderful season where kids enjoy a break from school, families take vacations, adventurers check things off their bucket-list, and some businesses enjoy their busiest time of the year.

It is certainly an exciting time, but as we close the chapter of Summer and welcome in the Fall, we're excited for the opportunities that the changing of seasons will bring.

Here at the ARCC we don't like to assume anything, but we do notice patterns, and the autumn months seem to invite their fair share of ribbon cuttings, fundraisers, workshops, and showcases. The Adirondack Regional Chamber of Commerce has been hard at work planning a wide array of events that will inspire, educate, and motivate attendees to finish out 2024 strong.

## Annual ARCC Business Awards

For over 30 years, the ARCC has been recognizing the incredible businesses that serve our region at our annual business awards celebration. The categories may have changed over the years, and businesses come and go, but one thing remains the same – this event brings the community together for a morning of celebration and gratitude.

This year, we are enthusiastically recognizing **44 nominees in 7 categories!** This is certainly a record number of nominees in recent memory. The categories cover large and small businesses & nonprofit organizations, professional businesses, rookie businesses, and a community champion business.

What makes this event extra special is during the event remarks attendees get the opportunity to learn a little bit about each nominee before the winners are announced. **Please join us for this celebratory event on October 3rd, from 7:30 – 10:00 a.m. at The Queensbury Hotel in downtown Glens Falls.**

## Get ready to learn at these workshops & panel discussions!

Learning is a lifelong process, and as the world changes around us we are always looking for opportunities to continue providing educational events for our business community. The ARCC is collaborating with members to provide some incredible workshops and panel discussions to satisfy any learner's appetite.

The Saratoga County Chamber of Commerce has partnered with the ARCC for a workshop exploring how a sense of belonging in companies and communities affects talent recruitment, workforce retention, and community investment. We feel this event is really for everyone and are looking forward to the ripple effect of its impact in our business community.

Attendees will learn practical insights and best practices from expert presenters and panelists at this half-day workshop about building belonging in your company and community. The workshop will also feature a Keynote Discussion on: “Reimagining Talent in Modern Workplaces” with Netta Jenkins, CEO of Aerodei, author, and leading authority on global inclusivity.

Committed panelists and presenters include representatives from: GlobalFoundries, Saratoga Hospital, Warren County EDC, SUNY Adirondack, Saratoga EDC, North Country Janitorial, Six Flags Great Escape, Arrow Financial, Elite 9 Talent Solutions, Adirondack Studios, and more to be announced.

**This dynamic event will be held on October 9th from 8:00 – 11:30 a.m. at the SUNY Adirondack Saratoga Campus in Saratoga Springs.** Pre-registration is required, and space is limited, so don't sleep on this one!



For our marketing professionals, and those looking to learn more, we have partnered with Trampoline Design, an award winning NYS WBE full-service marketing & design agency with 20+ years' experience, to offer a panel discussion on “Rebrand vs Refresh”.

How do you know when it is time to rebrand versus refresh a campaign? Perhaps this is a question on many people's minds, and the team at Trampoline is ready to answer this question and more.

Attendees will leave this session with a self-survey list gauging their brand, tactics for not becoming complacent, tips for finding the right partner, and how to prepare for a rebrand or a campaign overhaul.

Panelists include: Trampoline Design Partner/Creative Direction Derek Slayton, Partner/Business Management Paula Slayton, Business Development Amanda Magee, and Brand Strategy Sean Magee. We are excited about this one, and hope you are too!

**This workshop will be held on October 10th from 8:30 – 10:00 a.m. at the StoredTech Collaboration Center in Queensbury.**

Perhaps you are looking for more information on how to grow your business in 2025 and beyond. We may have the event for you. The ARCC has partnered with TD Bank to host a two-part panel discussion on access to capital strategies for growth. This discussion features financial leaders and strategists that will focus on resources available to help grow your business.

Panelists for the Access to Capital session include: Joseph Bailey, VP Small Business Relationship Manager with TD Bank, Nicole Deyo, Vice President of Pursuit, and Jamie Cecilia, Loan Officer with AEDC.

Panelists for the Strategies for Growth session include: Jeffrey Boyce, Upstate Branch Manager of the SBA, Greg Chanese, Certified Business Advisor with NY Small Business Development Center, and Brian Rollo, Owner of Brian Rollo Consulting Group.

*Sound interesting? Please join us on October 23rd from 8:00 – 10:30 a.m. at The Queensbury Hotel in Glens Falls.*

# 2024 BUSINESS EXPO



## Annual ARCC Business Expo

The ARCC Business Expo is an excellent way to learn about the businesses in our region, meet new people, and reconnect with old friends. We literally take over the first floor of The Queensbury Hotel with 85+ exhibitors that feature product demonstrations, food & beverage samples, resources and so much more. This is definitely an event you do not want to miss! Bring plenty of business cards and prepare to network the night away.

**This event is free to attend, with fees to exhibit, and will take place on November 6th from 4:00 – 7:00 p.m. at The Queensbury Hotel.**

## Mixers & Ribbon Cuttings

The networking opportunities continue as the ARCC hosts mixers and ribbon cutting celebrations throughout the end of the year.

Our mixers draw anywhere between 75-200 people and are hosted at different locations, allowing our members an opportunity to check out new venue spaces, sample delicious food & drink, and make those lasting connections that ensure our business community grows and thrives. Plus, they are kind of fun!

And if you've never been to an ARCC ribbon cutting, you are missing out. These celebrations end up turning into mini-mixers as we celebrate our members while mingling with new and old friends. You just never know who you are going to meet at an ARCC ribbon cutting.

If you take anything away from this piece, it will hopefully be that the ARCC is here to support your business with exciting offerings to propel you through the end of 2024 and beyond.

Get back to business with the Adirondack Regional Chamber of Commerce. All our upcoming events can be found at [www.adirondackchamber.org/events](http://www.adirondackchamber.org/events).

Scan here

for all upcoming events with the  
Adirondack Regional Chamber of  
Commerce!



# TOP TAX STRATEGIES TO USE Before 2024 Ends



by Brian Stidd, CPA, CVA,  
Owner of Stidd CPA

As 2025 approaches, tax planning is *more important than ever*.

With recent changes in tax laws, inflationary pressures, and evolving financial circumstances, being proactive about your taxes can save you significant money. Whether you're an individual taxpayer or a business owner, adopting smart strategies before year-end can make a big difference when tax season rolls around.

**Below are some key tax strategies for the balance of 2024 that will help you minimize your tax liability and make the most of the current tax landscape.**

## 1. Maximize Retirement Contributions

Contributing to retirement accounts is one of the most effective ways to reduce taxable income while securing your financial future. Here are the key contribution limits for 2024:

- **401(K) CONTRIBUTIONS:** The contribution limit for 401(k) plans is \$23,000 for 2024, with an additional catch-up contribution of \$7,500 for individuals aged 50 or older. Contributions to traditional 401(k) plans are made pre-tax, reducing your taxable income.

- **IRA CONTRIBUTIONS:** For 2024, the maximum contribution to an Individual Retirement Account (IRA) is \$7,000, with a \$1,000 catch-up contribution for those aged 50 and older. Contributions to a traditional IRA may be tax-deductible, depending on your income and whether you or your spouse is covered by an employer-sponsored retirement plan.

- **SEP AND SIMPLE IRAS:** For self-employed individuals and small business owners, contributing to a Simplified Employee Pension (SEP) IRA or a Savings Incentive Match Plan for Employees (SIMPLE) IRA can significantly reduce taxable income. SEP IRA contributions can be as high as 25% of your compensation, up to a maximum of \$69,000.

## 2. Leverage Health Savings Accounts (HSAs)

If you're enrolled in a high-deductible health plan (HDHP), contributing to a Health Savings Account (HSA) is a tax-efficient strategy. HSAs offer a triple tax benefit: contributions are tax-deductible, earnings grow tax-free, and withdrawals for qualified medical expenses are also tax-free.

For 2024, the HSA contribution limit is \$4,150 for individuals and \$8,300 for families, with an additional \$1,000 catch-up contribution for individuals aged 55 or older.

HSAs are an excellent way to save for future healthcare expenses while lowering your taxable income. Contributions can be made up until the tax-filing deadline (April 15, 2025) to count toward your 2024 taxes.

## 3. Take Advantage of Capital Gains & Loss Harvesting

Capital gains tax planning is crucial for investors with taxable investment accounts. If you've experienced significant gains in your portfolio, **consider these strategies:**



- **HARVEST CAPITAL GAINS:** If your income places you in the 0% capital gains tax bracket (for single filers with income up to \$44,625 or married filers with income up to \$89,250), consider selling investments with gains to avoid paying federal taxes on those gains.

- **HARVEST CAPITAL LOSSES:** If you've experienced losses in your investments, selling those assets can help offset capital gains. This strategy, known as tax-loss harvesting, allows you to offset an unlimited amount of gains and deduct up to \$3,000 of excess losses against other income. Losses exceeding this amount can be carried forward to future tax years.

## 4. Charitable Contributions

Making charitable donations is not only a way to give back but also a powerful tax-saving tool. Under current law, you can deduct charitable donations if you itemize your deductions. However, there are ways to enhance the tax benefits of charitable giving:

- **BUNCHING DONATIONS:** If your itemized deductions do not exceed the standard deduction (\$14,600 for individuals and \$29,200 for married couples in 2024), consider bunching several years' worth of charitable donations into a single year. This can push your deductions above the standard deduction threshold, allowing you to benefit from itemizing.

- **DONOR-ADVISED FUNDS:** If you want to make a large charitable contribution now but spread the donations to specific charities over time, consider contributing to a donor-advised fund (DAF). You can take the tax deduction in the year you contribute to the DAF, even if the money is not distributed to charities until later.

## 5. Review Tax Credits and Deductions

Certain tax credits and deductions can significantly reduce your tax bill. Make sure you're taking full advantage of the following:

- **CHILD TAX CREDIT (CTC):** For 2024, the Child Tax Credit is \$2,000 per qualifying child under the age of 17. The credit begins to phase out for single filers with income over \$200,000 and joint filers with income over \$400,000.

- **EARNED INCOME TAX CREDIT (EITC):** The EITC is a refundable credit for low- and moderate-income earners. For 2024, the maximum EITC is \$7,830 for a family with three or more qualifying children.

- **ENERGY EFFICIENCY CREDITS:** If you plan to make energy-efficient improvements to your home, such as installing solar panels, energy-efficient windows, or insulation, you may be eligible for the Residential Clean Energy Credit. This credit allows you to claim up to 30% of the cost of qualifying home improvements through 2032.

- **EDUCATION CREDITS:** If you're paying for higher education expenses, the American Opportunity Tax Credit (AOTC) provides up to \$2,500 per student for qualified education expenses. The Lifetime Learning Credit offers up to \$2,000 per tax return for education expenses at eligible institutions.

## 6. Consider Estate and Gift Tax Planning

If you're concerned about estate taxes or want to pass on wealth to family members, 2024 offers opportunities to gift assets while reducing your taxable estate. The annual gift tax exclusion is \$18,000 per recipient. You can gift this amount to as many individuals as you like without triggering any gift tax or affecting your lifetime estate and gift tax exemption (set at \$13.61 million in 2024).



## 7. Use Tax-Deferred Investment Accounts

If you've maxed out your 401(k) and IRA contributions, consider tax-deferred investment vehicles, such as 529 Plans for education savings or tax-deferred annuities. These accounts allow your investments to grow without being taxed until funds are withdrawn, potentially lowering your overall tax burden.

## 8. Roth IRA Conversions

If you expect your income to be lower in 2024 or foresee higher taxes in the future, consider converting a portion of your traditional IRA to a Roth IRA. Although you'll pay taxes on the amount converted now, future withdrawals from the Roth IRA are tax-free, provided you meet certain conditions. This strategy is particularly useful if you expect to be in a higher tax bracket later or want to leave tax-free income to heirs.

## 9. Plan for Changes in Tax Laws

While many provisions from the Tax Cuts and Jobs Act (TCJA) are still in effect, some may expire or change in the coming years. It's essential to stay updated on potential legislative changes that could impact your tax planning. Working closely with a CPA can help you navigate these uncertainties and optimize your tax strategies for future years.

## Conclusion

The tax landscape in 2024 presents several opportunities for taxpayers to reduce their liabilities and maximize savings. By strategically contributing to retirement accounts, leveraging tax credits, utilizing charitable giving, and considering capital gains planning, you can minimize the taxes you owe and keep more of your hard-earned money.

Consulting with a CPA is the best way to ensure you're taking full advantage of these tax-saving opportunities and staying compliant with IRS regulations. If you have any questions or would like personalized advice, contact your CPA to discuss the best tax strategies for your specific situation. ■

*Brian Stidd has nearly 20 years of experience in both public accounting and the private sector. His experience in both public and private sectors gives him a unique ability to assist businesses. Brian specializes in business and individual tax planning, advisory and preparation as well as general business accounting and advisory.*

**To learn more or get in touch, visit [stiddcpa.com](http://stiddcpa.com)**



## CHALLENGES IN ASSESSING A Business Interruption Claim



by **Charles Amodio, CPA, CFE, MAFF, MBA**  
*Partner at FAZ Forensics*

Business interruption, is the temporary cessation of business operations on either a partial or complete basis, as the result of a specific and sometimes catastrophic event. In terms of insurance coverage, the loss event is the result of a covered peril, i.e., fire, hurricane, or tornado.

Falling under business interruption coverage often are separate components, such as the insured's business income loss as well as coverage for extra expenses incurred to mitigate the loss.

The business income loss, which at times is used interchangeably with business interruption, is the portion of the coverage that indemnifies the insured for the loss business income which the insured would have earned but for the loss. The term "but for the loss" is an important concept to consider for a moment, as it is often misunderstood and becomes a point of contention.

The insurance contract between the insured and the insurer is designed to make the insured whole, and to not unduly enrich the insured through an insurance recovery.

Often, an insured operates under a faulty assumption that the insurer will pay them for the lost profits during the period of interruption, less any actual profit or loss, the difference being the recoverable loss.

This is incorrect as the coverage is for actual loss sustained; accordingly, deductions must be taken for certain expenses that were not incurred during the loss period. The concept of discontinued expenses is sometimes an area that is difficult for some to understand.

The forensic accountant should examine the insured's profit and loss (P&L) statement for a period of time ending prior to the date of loss. The closer the period end date of the P&L statement is to the date of the loss, the more timely the information will be and a better metric to help in the determination of the loss.

The fixed or variable expenses are analyzed, and the variable expenses (those that vary directly with sales), are segregated from fixed expenses to determine the discontinued expenses. These expenses are typically expressed as a percentage of sales, although in some instances, averages are also used.

The variable expenses attributed to the lost sales during the loss period become the basis for the discontinued expenses that are deducted to calculate the business income loss, cost of sales being one of the best examples of such an expense. In some situations, the line between a fixed or variable expense is not straightforward, as these expenses have both fixed and variable components.

These semi-variable expenses, depending on their materiality to the insured's operations as well as the claim, often require additional analysis. An insured's payroll is an example of one such item that requires further scrutiny, specifically to determine the divide between hourly and salaried employees.

Another point of contention can be the issue of indemnity period versus loss period. Specifically, if there is a difference between the length of time taken or should have been taken to repair the damaged property to pre-loss condition, or the condition of the property, but for the loss.

Careful consideration should be taken in regard to any potential improvements and betterments to the damaged location during the restoration period.

In this instance, if the length of time to complete the repairs exceeds the period of time it should have taken, either because of the improvements or because the insured has not taken measures to mitigate the loss, the indemnity period would be shorter than the actual loss period, and the insured's recovery would be based on the shorter period.

In regard to the measurement of the insured's actual loss sustained, the forensic accountant should be cognizant of the insured's ability to mitigate their loss either during the loss period or shortly thereafter. Specifically, the insured may be able to mitigate the lost sales either through a resumption of partial operations at the damaged location or temporary location.

The insured may also shift production to an undamaged portion of a manufacturing facility, add additional shifts, or temporarily outsource production to a competitor. The insured may be able to make up a portion its lost sales for the rescheduling of appointments, in the case of a professional service provider.

Often, an insured has additional coverage for the reimbursement of certain expenses that are incurred as a direct result of the loss. Common examples of such an expense are the additional rent incurred to shift production or sales to a temporary location and the rental of equipment, such as portable generators, to continue partial operations at the insured's affected location.

The extra-expense coverage reimburses the insured for the expenses incurred during the loss period which exceed normal operating costs. Consideration should be given to the extent and type of expenses for which the insured is reimbursed.

A determination must be made to ensure that the expenses are actually "extra" and are not ordinary to everyday operations of the business. An example of this would be the differential between employee overtime that exceeds normal pre-loss overtime, or the payroll of salaried employees incorrectly included in extra expenses.

As a forensic accountant, communication is essential to the amicable settlement of the loss. Although claims adjusters and forensic accountants have handled numerous business interruption claims, this is typically the first experience for many insureds. Therefore, the forensic accountant needs to take the time to make sure the insured fully understands the process. This level of communication on the front end will foster a smoother settlement process.

At FAZ Forensics, we handle property and casualty claims resulting from fires, auto accidents, water damage, mechanical breakdown, power outages, fraud, terrorist attacks, employee theft, natural disaster and more.

Our insurance experience has allowed us to help successfully settle claims involving coverage issues and circumstances such as business interruption, inventory losses, loss of rents, subrogation, coinsurance and employee theft claims.

The insurance community relies on our team of experts on insurance cases for our extensive knowledge of commercial and no-fault insurance concepts and contracts and our familiarity with both first-party and third-party liability insurance claims. In addition, we have worked with adjusters, claims representatives, insureds, claimants, attorneys and public adjusters to successfully resolve thousands of complex insurance claims.

For claims not settled amicably, we have a thorough understanding of, and participation in, the appraisal process as both appraisers and umpires, and have testified as experts at arbitration and mediation.

*Charles Amodio, CPA, CFF, MAFF, MBA is a Certified Public Accountant, a Master Analyst in Financial Forensics and is Certified in Financial Forensics.*

*Charles focuses on economic damage analysis, specializing in evaluating lost earnings for individuals as a result of personal injury, wrongful death, and employment disputes. In addition, Charles analyzes lost profits for companies who have suffered a business interruption or a loss of profits due to the actions of another party. To learn more, visit fazforensics.com*

# Kaitlin Russitano

Elite Sales Manager

"A More Human Resource"

- Payroll
- HR
- Retirement
- Workers Comp
- Health & Benefits
- Time & Attendance



Faster, easier, more reliable solutions designed to help business owners focus on what matters most.

**Superior payroll and HR technology with service and support.**



518.441.2472 | [Kaitlin.Russitano@ADP.com](mailto:Kaitlin.Russitano@ADP.com)



# Greenwood Hoff

— WEALTH MANAGEMENT —



Photo by Michael Nelson.

## · A NEW BRAND, WITH THE SAME TRUSTED TEAM ·

by Amanda Graves

After several years of creating the perfect trio, the Greenwood Hoff team is thrilled to launch their own brand. Stemming off of their parent company, Cetera Investors, Matthew Greenwood, Lorissa Hoff, and Dana Cafaro are eager to share their combined 45 years of experience with their clients and help them navigate the world of financial planning. Between their passion for their field and dedication to being an active member within the community, they can't wait to see where this journey takes them.

Matthew began his career after graduating from Siena College in 1995 and earning a bachelor's degree in finance. Originally, he worked for First Investors that later was changed to Foresters Financial. Throughout his career, he has consistently tried to improve the lives of those around him by setting them up for success.

"The idea of always wanting to help families and people plan for their future is where I started my career and still am today," he shared.

In 2008, he decided to shift from working independently to creating a team. Dana joined Matthew as the registered practice operation coordinator. She has a bachelor's degree in economics and business from the University at Albany, holds Series 6, 63, 66, and 7 licenses, and a life insurance license.

Additionally, Dana is a Notary Public in New York State.

Her expertise and experience helped grow the company, which expanded to include educational seminars, client appreciation nights, and charitable events. In 2018, the team grew again and became complete with the addition of Lorissa. During her time as a student at SUNY Oneonta she completed an internship with Foresters Financial where she met Matthew.

After earning her bachelor's degree in economics and finance, Lorissa accepted a full-time position with the firm. In 2019, Foresters Financial was acquired by Cetera Investors, and their team was completed.

Each person brings a unique skillset to the group, which has allowed the Greenwood Hoff team to provide the best services to their clients. All three value the people they help and want to see them succeed with their financial goals.

Matthew shared that, "It's not how many can we get this week, it's how can we help the most this week."

Dana assists Matthew and Lorissa by overseeing daily business operations, and managing both event planning and marketing efforts. Her role is crucial in providing every client with exceptional service and maintaining strong communication between the team. Planning for the future, Lorissa is focused on building relationships with every client, reassuring them that they are set for years to come.

“It’s not just a pass off — if and when Matt retires, they already have that relationship,” said Lorissa.

This commitment to forming a close relationship with their clients is what differentiates Greenwood Hoff from the Cetera brand. All three members of the team wanted their firm to be an active part of the community, and they saw an opportunity when Lorissa got married and changed her name.

“It just gave us the opportunity more than just changing her last name on paperwork, to really rebrand and really emphasize who we are within the Cetera structure, and that is Greenwood Hoff Wealth Management.”

“It allowed us to be more personalized, create our own brand, just a refresh,” explained Matthew.

Dana continued to explain how they wanted to emphasize, “Our more personalized approach, versus the generic Cetera brand. That’s not us.”

Since their start, the Greenwood Hoff team has been working endlessly to not only help their clients, but the community in which they live. They actively participate in countless charities including: Toys for Tots, the Regional Food Bank of Northeastern New York, and the Ronald McDonald House.

“Community giveback is an important part of who we are and speaks to what we like to do,” explained Matthew.

Dana, Matthew, and Lorissa have built a hard-working team that is focused on doing right by their clients, and helping their community thrive.

For more information about the Greenwood Hoff Wealth Management firm, visit their website at [greenwoodhoff.com](http://greenwoodhoff.com)



Dana, Matt, and Lorissa of Greenwood Hoff hosted clients, family & friends at the launch party for their new brand at Common Roots Brewery in Glens Falls. Photo by Ella Hoag.

**FIVETOWERS MEDIA**

**WEB DESIGN SERVICE**

IS YOUR WEBSITE GIVING VISITORS THE BOUNCE?  
**OUR WEBSITE DESIGN KEEPS THEM HOOKED.**

Scan For More Info

# A Golden Ticket



Sunflowers bring out the smiles during Dancing Grain Farm & Brewery's autumn glory.

by Megin Potter.

Photos courtesy of Dancing Grain.

Sunflowers are happy flowers that have been cultivated for thousands of years, and during this September's Sunflower Festival, Dancing Grain Farm and Brewery is again inviting the public to their 10 acres of sunflower fields in Moreau to delight in the one million bright blooms planted there.

"This is not your average fall farm attraction. It's about the land, the crops, and the products we're making. I encourage everyone to come down and experience it for themselves," said farm owner Rachel McDermott.

## Captivating the Senses

Sunflowers symbolize warmth and friendship while stimulating the imagination. Their cheery yellow heads pop out from the landscape in a satisfying show of color. Adding to their beauty, sunflower seeds are a tasty and nutritious snack for you and the birds.

Sunflowers are also a short-season rotational crop that second-generation farmer Rachel McDermott planted in 2022 (the first season they opened Dancing Grain Farm and Brewery to the public).

Building on the sustainability and production potential of the bountiful fields where malting barley is harvested for their diverse selection of beers, trial plots of buckwheat and sunflowers were planted to help protect the soil from wind and rain erosion, help to build organic matter, and improve overall health in the soil that becomes depleted by monocropping methods (that sustainable farming practices strive to remedy).

Both crops did well despite a drought that brought only ½ inch of rain between July 10th and September 1st, stunting the sunflowers' height. During the first week of September, nearly two inches of rain fell, bringing the fields to life - and the public to the farm in droves, said Rachel.

"That's when I said, 'We have to do sunflowers forevermore.'"

## Settling In

With plenty of room to spread out, Dancing Grain Farm and Brewery grew to serve the large numbers of people flocking there, adding a second parking lot, signage, and other safety measures.

This year, they've expanded their outdoor seating options to accommodate more than 265 people outdoors at solid wood picnic tables and on comfortable Adirondack-style chairs overlooking the harmony of color in the fields below.



Rachel McDermott, owner of Dancing Grain, and family. Photo provided.

Planted in the first week of July, the oilseed sunflowers in Dancing Grain's fields bloom 50 to 60 days after planting and reach maturity approximately a month later. Their single, large heads stand out next to the surrounding fields of grass, winter-hardy triticale (a super-grain that resembles wheat), and wildflowers including zinnias, dahlias, and branching sunflowers.

During the Sunflower Festival, musicians including the Rich Clements Band fire-up the crowd from the "Wanda's Wagon" stage, while they enjoy food from Tres Mijas of Glens Falls, Ted's Fish Fry, Darling Donuts, and others.

Families are encouraged to fly kites, explore the field trails at their leisure, pick sunflowers to bring home, and take pictures at the six photo prop stations. To avoid others profiting off the scenery without permission, no photo equipment (other than cell phones) is allowed in the fields without the purchase of a three-hour photographer's pass.

## Drinking it Up

And, of course, there's the beer. Crafted mainly from ingredients harvested on-site, these field-to-glass brews are a unique taste of the North Country.

'Let Love Grow Wild' with seasonal varieties including the complex rustic charm and wild spirit of "Farmer's Daughter"; the rich, malty "Oktoberfest" with its sweet, smooth, chocolatey flavor; and the tartness of "Kiss My Peach", made with 600 lbs of peaches hand-picked and hand-processed from Bowman Orchards in Clifton Park.

"It's a labor-intensive process, but you can definitely taste the difference," said Rachel. For her, working a 12-hour day is considered a short shift. Dancing Grain's staff is putting in extra hours this season, too, she said, all to ensure everyone who visits the farm has a wonderful time making lasting memories.

### *Nourishing the Body and Soul*

Every Sunday, the Sunflower Festival hosts yoga in the fields with Kristen Zorda, owner of Saratoga's Yoga Mandali, and feature a rotating line of vendors at their Saturday Maker's Markets, including on September 14th, Schuylerville's Kickstart Café, roasters of a special Guatemalan blend coffee that gives Dancing Grains' "Blonde Stout" its distinct character.

"People hug me and say, 'Thank you so much for being here and creating a space like this so close to our homes,'" said Rachel. "This is a place where people feel comfortable bringing family, friends, their children, and dogs. They want to be on the land that creates great beer."

"We're doing more than growing a commodity, we're taking care of the land, nourishing the body and the soul."

### *Taking the Chill Off*

This fall, Dancing Grain Farm and Brewery will be adding a trebuchet for pumpkin chucking, food from Carnivore BBQ, Cousin's Maine Lobster, and more. Open year-round, as the weather cools, Dancing Grain, a Buffalo Bills Backers Bar, heats up with tailgating and watch parties. The newly launched Founder's Club gives the public a front-row seat to all the action. Founders Club members are included in the next phase of the farm (finishing the barn to create a larger covered space that helps insulate Dancing Grain from seasonal weather shifts).



"What I do out here requires a lot of faith and is based mostly on luck - when preparation meets opportunity. It's hard to do what we do as farmers, being at the helm of Mother Nature, but it's tremendously rewarding to see what we plan come to fruition. Because we're so reliant on Mother Nature for a successful year, we believe in putting her first through regenerative farming and inviting the public to share in that process. We're responsible for the world around us, let's take care of it together," said Rachel.

Dancing Grain Farm and Brewery, 180 Old West Road, Moreau, is open Wednesday 3pm - 8pm, Thursday & Friday 2pm - 9pm, Saturday 12pm - 9pm, and Sunday 12pm - 7pm.

Sunflower Festival tickets include 5 PYO sunflower stems, \$3/each additional. Weds. & Thurs. \$15, Fri. - Sun. \$20. Children age 5 - 16 \$10; under 5 FREE.

For more information go to @ dancing\_grain on Instagram, @dancinggrain on Facebook, email info@dancinggrain.com, and visit dancinggrain.com.



**PERFORMANCE INDUSTRIAL**  
Dirty. Difficult. Done.

**COMMERCIAL WINDOW CLEANING**

## First Impressions Matter

Your business's exterior speaks volumes, and dirty windows send the wrong message to your most important clients, partners, and visitors. A neglected exterior can tarnish your hard-earned reputation.

### ✓ Traditional/Pure Water

We utilize traditional window cleaning methods along with pure water systems from reverse osmosis to ensure flawless results, eradicating lines, marks, and streaks.

### ✓ Aerial Access

We use years of experience operating boom lifts, and water fed pole systems to enable us to reach areas others can't.

### ✓ Property Protection

We go the extra mile to protect your property, always using ground protection mats and safe products.

### ✓ A Clean & Happy Work Environment

A well-maintained workplace is a source of pride & motivation for employees. We often get heartfelt notes or a few friendly waves while on the job!

### ✓ Quality Guaranteed

Bid farewell to concerns about streaks, water spots, or inconsistent scheduling. We walkthrough with you post job to ensure the product you receive meets or exceeds our standards.

**Contact us for a free estimate!**

**chris@performanceindustrial.com**  
**(518) 793-9274**



# VARIETY IS THE Spice of Life

## A FARM SURVIVAL GUIDE FOR PERILOUS TIMES.



by Megin Potter

Photos by Michael Nelson.

**The last century has focused on controlling and streamlining food systems.**

*The result?* Today, fewer farms, producing higher yields, and earning increased profits.

Shifting production away from small farms nurturing natural, complex ecosystems however, has come at a cost. The lack of diversification makes the whole system vulnerable to problems.

Fifty years ago, in the fall of 1974, Dan Wilson was just entering his freshman year at Granville Central School. His family had just purchased a 350-acre farm in Upstate New York, and moving here was a bit of a shock, he said.

“It felt exciting, adventurous. My dad was a corporate executive, so it was a complete change of pace for us.”

Before moving to Washington County, Dan’s family lived in Southern Connecticut and his dad was the head of Research and Development at industry giant, General Foods Corporation.

The farm’s previous owners, the Hicks family, were very welcoming however, and had already established a successful U-pick farm on the property (the oldest of its kind in New York State).

### AS AMERICAN AS...

In the 119 years that Hicks Orchard has been providing families with the opportunity to pick their own produce, they have learned how to capitalize on diversity.



“Northern Washington County is hilly, so you have these very small farms, and the only way for them to survive is to do something unique by creating value-added products and processes that create a brand experience. That’s the way to ensure the survivability of small farms,” said Dan.

Since he began running Hicks Orchard in 1990, it has attracted an average of 30,000 people annually, primarily from late summer to early November.

Sometimes, that season is even shorter, like last year, when a late spring freeze resulted in Hicks Orchard losing 60% of their apple crop.





## KEEPING IT FRESH

To survive, farming, like other industries, must weather recessions, pandemics, and a changing climate. Agritourism across the country has experienced significant revenue growth in the last 30 years, but relies on luring urbanites and families out to the country for a wholesome experience.

When there's no pickable produce or unpleasant weather, agritourists might not make the trek out to the farm at all. Unlike other types of farming, the you-pick model includes the added costs of risk management, insurance, and providing customer comfort. This is why one of the first things Dan did was convert the farm's bakery building into public restrooms.

As the old packing barn grew into a vibrant, year-round farm store, the farm hosted numerous parties and a variety of events. In addition to being a farmer preparing for future shocks and stressors, Dan is also akin to a stage manager creating a platform for people to have a memorable experience.

## EXPANDING OFF-SITE

To help insulate Hicks Orchard from the variability of the weather, they began making apple cider donuts. Donuts are "weatherproof" and available year-round. They are also the backbone of Hicks Orchard's sales at their Shirt Factory store in Glens Falls.

Hicks Orchard became acquainted with The Shirt Factory after appearing as a vendor at their annual Holiday Open House. During the warmer months, they started serving the refreshingly simple fresh apple cider slushies (and other farm fresh delights) at The Shirt Factory's Thursday Market and Food Truck Corral.

Now, the enticing aroma of apples can be found inside the sprawling Shirt Factory building at the Hicks Orchard Farm Store and Slyboro Cider House Tasting Room.

Open there every weekend, they offer the same great apples, donuts, and fresh-pressed cider available at the farm, along with homemade fudge and other foods from local producers.

"The vast majority of our customers are from the Glens Falls area, so it's a good opportunity for us and for our customers," said Dan.

## EXTENDING THE SEASON

Before expanding off-site, in 2007, Dan strengthened the farm's already solid foundation in tourism with the addition of the Slyboro Cider House and Tasting Room in a beautifully renovated 1935 barn.

Although Hicks Orchard earns 80% of their revenue in the six weeks from Labor Day to November, the addition of the Slyboro Cider House and product line — which includes sparkling, still, and iced hard ciders as well as an apple brandy — attracts a different demographic and helps buffer the farm from variabilities caused by fluctuating weather.

One of the earliest modern, licensed hard cider producers in the state, Hicks Orchard began experimenting with which apple varieties would make the best cider in what they called their "mad scientist" barn.

"It's a chance to be fun and creative while adding diversity to the farm. It keeps us on people's radar and it's an opportunity for us to keep staff members on, year-round," said Dan.

Although they hire 55 people during the peak of the season, just seven carry Hicks Orchard through the rest of the year, including retail managers Michelle Wilson and Kim O'Leary.

## THE APPLE DOESN'T FALL FAR FROM THE TREE

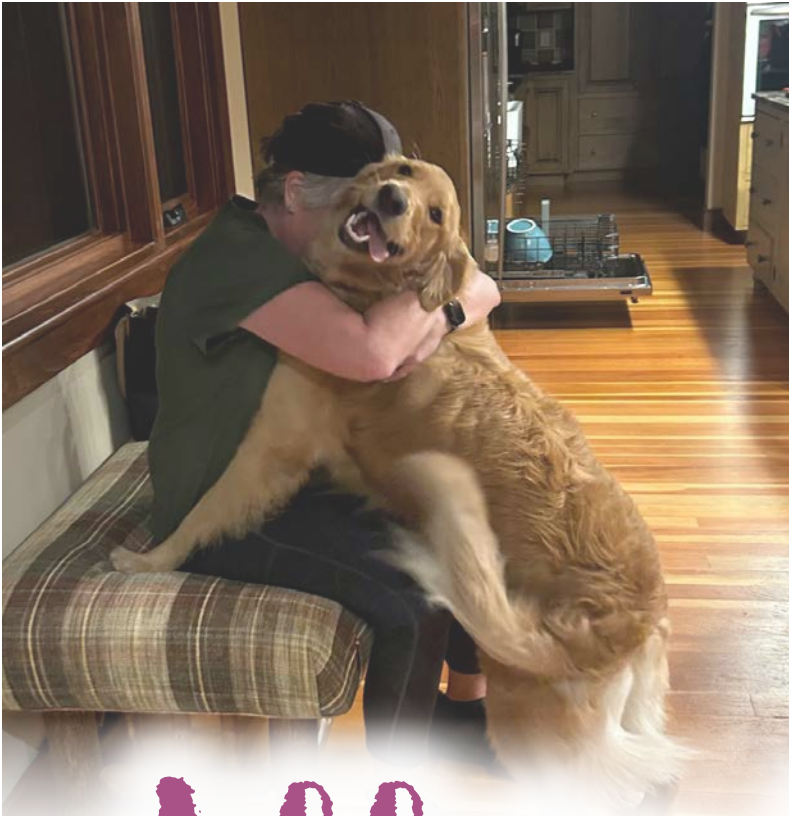
Working with Cornell Cooperative Extension, Hicks Orchard has implemented diverse plantings, from adding vineyard-like apple trees that reach peak productivity faster in a more compact space, to experimenting with U-pick blueberries, raspberries, and strawberries.

They currently grow 20 varieties of apples, some especially well-suited to cider, like the English Kingston Black, as well as the traditional heritage varieties like Northern Spy, and the new favorite, Honeycrisp.

As the son of a food scientist, Dan said he thinks if his parents could see how far the farm has come in the past 50 years, that it would make them proud.

"I think they'd be thrilled that we're making and launching new products."

**For more information on Hicks Orchard events and products, find them on Facebook, Instagram, and at [www.hicksorchard.com](http://www.hicksorchard.com)**



# All is Not Lost

**DESPERATE AND DESPAIRING PET PARENTS TURN TO ALFIE'S RESCUE WHEN THEIR DOG GOES MISSING.**

by Megin Potter  
Photos provided.

Jen Atchinson is on a mission to locate lost dogs. After joining in the community-wide search for Alfie, a miniature Australian shepherd who went missing from Glens Falls two years ago, she got to know the dog's owners, who were visiting from Pennsylvania, and, when Alfie was finally found, experience the joy of a family reunited.

Since then, Jen, a retired State of New York employee, and Stacy Berry, co-founders of Alfie's Rescue, have located 40 missing dogs.

"I go out as necessary. Sometimes there are no lost dogs in the area, but sometimes, I'm kept pretty busy," said Jen, who, while searching for a missing dog named Scooby, drove the more than two and a half hours to Malone, near the Canadian border, to help find him.

"If I know a dog is in danger or has been lost for a long time, I am willing to travel," she said.

## Lost and Alone

Alfie's Rescue does everything they can to recover a lost dog. While sometimes dogs are found within hours, it has also taken Jen more than 45 days to locate a missing dog. Rising at 6 am, and out searching all day (with only brief breaks) until well after dark, she is doing what local agencies and rescue organizations don't have the time and resources to do, and what pet parents often can't.

When they can't find their beloved dog and are left on their own, the dog's family sometimes exacerbates the situation. Frantically yelling the dog's name, or moving toward a skittish dog, often scares him, causing him to run.

"If the owner is out there, screaming, the dog is going to automatically think, 'I'm in trouble,'" said Jen. "That's why it's extremely important to kneel down on the ground and talk to a lost dog like you would to a child," she said.

## Hiding in Plain Sight

Stray dogs are nomadic animals, moving to find the human food sources they rely on and the small animals that eat it, so, in addition to a perimeter search for prints, Jen looks for signs, like a garbage bag that has been ripped into, indicating that a dog may have recently visited an area.

When Loki, a boxer from Broad Albin, ran away from home, his Mom and Dad were heartbroken, said Jen. After trying to help the distraught parents over the phone, there was an agonizing month of no sightings. That's when Jen and Jill, a tracker from Bethlehem, scoured aerial maps, and picked up his trail. After five days with no luck, the team finally caught sight of him.

"He was the most emaciated dog I've ever seen," said Jen.

Although boxers have a strong jaw and powerful bite, their flat, square muzzle makes it difficult for them to pick up scents and find food.

"When we went out to look, Jill and I almost walked right over him. He was extremely thin, exhausted, and sound asleep. I thought, this poor dog is going to die right in front of us, but then he picked up his head and ran away. I felt awful," she said.

## When Patience Pairs with Cunning

Next, Jen and Jill sprayed food with liquid smoke and grilled bacon in the middle of the woods to try to lure him in.

“Dogs’ noses are 40 times more sensitive than ours, so we rely on that to be the guiding light to bring them to the food bowl,” she said.

After strategically placing food and a trap — out of the reach of neighborhood cats and other wildlife — Jen and Jill set up their cellular-enabled trail cameras and went to a nearby restaurant to wait.

The atmosphere was tense and quiet.

Finally, Loki emerged, attracted to the food in the trap, and they knew this was it, he’d soon be going home. “It was incredible!” said Jen.

## Rescue from a Crazy World

Dogs go missing for a variety of different reasons, but a stray dog wandering the streets on his own can be more than just a nuisance. Without a pack helping them to hunt, on their own, lost dogs won’t last long. Traffic has increased tremendously since the days when dogs were left to run free.

Today, we expect dog owners to be responsible for their pets. Stray dogs can contract a contagious disease, like mange (which is common in foxes), or develop aggressive behavior and bite a child.

When a dog is dumped, Jen works with local sheriff’s offices and animal control to get the abandoned animal to a shelter and rehomed. The increasing value of certain dog breeds has led to them being stolen (even right off a front porch!)

Dogs are also taken to be used as bait animals for dog fighting, which is still a huge problem in Albany, said Jen.

Posting a reward for your missing dog can also be problematic because if someone is holding the dog and sees a reward offered, they may be incentivized to keep the dog longer, waiting to return the animal until the reward is raised.

“You just don’t know. It’s a crazy world out there, nowadays. In a matter of minutes, your dog can be lost, taken, or something worse,” said Jen.

## Where a little goes a long way...

The community is very good at posting on social media, said Jen, but when a pet goes missing, it can cost Alfie’s Rescue more than \$1,000 per dog in food, gas, and travel expenses to recover them.

All of these services are provided to pet owners for FREE, leaving Alfie’s Rescue to pay for all of their expenses out-of-pocket.

The subscription to the handful of trail cameras they use is \$200/month. They’d like to upgrade to a thermal imaging drone to help aid in the search and become a certified non-profit organization.

**Alfie’s Rescue has started a Go Fund Me page. They have raised \$718 toward their goal of \$10,000.**

**To donate, go to [www.gofundme.com/f/alfies-rescue](http://www.gofundme.com/f/alfies-rescue)**

**To find out more, follow Alfie’s Rescue on Facebook and go to [alfiesrescue.com](http://alfiesrescue.com).**

## Create your own path

Offering more than 40 degrees and certificates

Workforce training

**StartUP Adk**

Oct. 23 to Dec. 11

Wednesdays | 6 to 8 p.m. | Online

Personal enrichment

[WWW.SUNYACC.EDU/STARTUPADK](http://WWW.SUNYACC.EDU/STARTUPADK)

## The SUNY Adirondack advantage

SUNY Adirondack has all the resources of the nation’s largest public higher education system, with support only a small, connected community can provide.



**SUNYADIRONDACK**

A State University of New York Community College



**Christian and Bert Weber,**  
Brewers and owners of  
Common Roots Brewing Co.  
and graduates of StartUP Adk

# BREAKING BARRIERS:

## *Robert Bullock Brings Higher Education to Incarcerated Students*

by Amanda Graves

Photos Provided.



Robert (Bob) Bullock's classroom is painted in school colors, inspirational quotes line the walls, and, today, it's filled with students eager to learn. This all sounds pretty conventional of a college classroom—the only difference is his long walk through security and the corrections officers who are always present.

As an adjunct business professor for SUNY Adirondack (ADK), Bob teaches classes to people serving time in the Washington Correctional Facility. Despite the unusual circumstances of his students, his classes are the same as those taught at any other school, and his students excel in their studies.

Bob studied economic geography at SUNY Potsdam, earning his bachelor's degree. After graduating, he started to think about a career and the military was extremely appealing to him.

"Every generation of my family going back to the war of 1812 had been a commissioned military officer either in the British Army or in the United States Army," Bob shared, "So being in the military going back to the war of 1812 was an important part of my family legacy."

His father and grandfather had both graduated from West Point, and Bob decided he wanted to continue his family's history of service. After making his decision to join, he talked with some recruiters and decided that the Air Force was the right fit for him.

"It really sounded like something that was tailor made for me and they weren't wrong," Bob explained, "I was looking for a career that was going to give me a great deal of responsibility and an opportunity to lead or to command."

In 1979, Bob graduated as a lieutenant from the Air Force Officers Training School in San Antonio, Texas. After graduating, he worked as a public affairs officer; working with reporters, government officials, and community officials to help them understand the missions of his organizations.

He was first stationed at Hill Air Force Base in Ogden, Utah where he worked on the 388th Fighter Wing for two years. He was then transferred to Sumter, South Carolina where he was assigned to a 363rd tactical fighter wing.

He also spent time in Saudi Arabia where he was assigned to the Airborne Warning and Control Systems Program (AWACS). This program provided military support to the government of Saudi Arabia during the Iran-Iraq War, protecting the oil refineries.



Bob Bullock, Prison Education Coordinator at Suny Adirondack

When he returned to America, he went into the Individual Ready Reserve (IRR), meaning he was no longer in active duty, but could be called upon in the future should the military need him.

Every year, he went to the 109th Airlift Wing to register for the IRR. On one of these occasions, he found himself talking to a few officials that were looking for a public affairs officer. Missing service, Bob returned in 1994 and was commissioned as a Captain. He was assigned to the U.S. Arctic research program. He also worked as the public affairs officer for the New York Air National Guard, the largest state Air National Guard program. After his 20 years of service, Bob retired as a lieutenant colonel.

"I had the most amazing career and I think that the greatest testimony to the quality of one's service is your interest and belief in the mission of the military after you leave it and also the friendships that you've made along the way," he said.

During his civilian career, Bob had several jobs, the first being the Director of Institutional Advancement at the Franklin D. Roosevelt Presidential Library. He then became the President of the NYS Archives Partnership Trust. A few years later, he became the Deputy Director for the Nelson A. Rockefeller Institute of Government. He has also worked as the Chief Operating Officer for the Make-A-Wish foundation.

After his civilian career, Bob found himself in the position to retire. But a call from John Jablonski, the vice president of academic affairs for SUNY Adirondack, would change that. John asked if he would be interested in teaching a few classes. Bob initially began teaching two classes, one of which was at Washington Correctional Facility.

“IT’S ABOUT HAVING THAT CLASS WHERE ALL OF A SUDDEN YOU’RE GETTING AS MUCH BACK FROM THE STUDENTS AS YOU’RE GIVING THEM.”

- Bob Bullock

“I loved that program because I had done teaching at McGregor Correctional Facility,” explained Bob, “I enjoyed my work at McGregor so I kind of became a prison specialist and now teach six separate courses over the course of the year in our associate degree program.”

His work and experience earned him the title of prison education coordinator for SUNY ADK, where he continues to help lead and educate those behind bars. His courses cover a variety of different topics including management, marketing, consumer behavior, human resources management, small business management, social media, advertising, and promotion. He also manages the freshman seminar which is designed to help those just beginning their academic career adjust to the school environment.

Despite their situation, Bob’s students receive the same high quality education, and are given the opportunity to earn a degree like any other college student.

“The different part is just where you are,” explained Bob, “I have to go through four different gates to actually get onto the facility and at the same time I’m surrounded by corrections officers who are there to ensure my safety.”

However, SUNY ADK’s program focuses on providing the necessary classroom environment and resources to create a typical college setting. “What we endeavor to do is make this as normal a college experience as it can possibly be,” explained Bob.

With a collaborative teaching style, Bob enjoys hearing what his students think about different topics, and encourages them to participate in discussions about what they are learning. “For me, it’s having that class where all of a sudden you are getting as much back from the students as you’re giving them,” he shared.

Recently, he earned the President’s Award for Excellence in Teaching based on feedback that the chair of the business division had received from Bob’s students and how much he cares about what he teaches.

Outside of the classroom Bob works part-time as a polo announcer for the Farmington Polo Club in Farmington, Connecticut. He also loves reading business books and staying up to date on what is occurring in the world and how he can incorporate it into his classes. Continuing with his passion for business, Bob heads SUNY ADK’s program Start-Up ADK. This program provides training to entrepreneurs looking to start their own business. He also enjoys activities like golf, bilking, and tennis.

“I just try to stay in good shape because I would like to be teaching for many years to come,” said Bob.

## Your Trusted Partner in Industrial Control & Automation Services.



Are you struggling with **dated technology or software?**

Need help **managing older systems?**

RASP Inc. has been providing **over 29 years** of expert service in:

- *Controls Migrations*
- *On-Site Grounding Checks*
- *Mass Production*
- *Thermography*
- *SCADA Systems*
- *Support*

Control Systems Integrator



**Industrial Controls & Automation**  
ISO 9001:2015 Certified

**Partner with Us:**  
518.747.8020  
info@rasp-controls.com

Scan Here to Learn More





Facilitating the growth and development of Blue Collar businesses. We will showcase REAL Blue Collar businesses in interviews, and use these stories to help educate and empower the next generation of trades workers to become Blue Collar business owners.



EPISODE 56

**Second-Generation Advances at Cerrone Plumbing & HVAC**

In this episode, our hosts Mike Nelson and Derek Foster interview Joe Cerrone of Cerrone Plumbing, Heating & Air Conditioning! Joe is the second person to head the operations of Cerrone, after his father... What advances did he bring to the business? What's stayed the same? What did he learn along the way? Listen to this episode to hear the answers, plus much more!



SCAN TO LISTEN!



EPISODE 55

**Cracking Open Cold Ones at Cornell's**

In this episode, our hosts Mike Nelson and Derek Foster talk with Mike Colvett and Casey Cornell of Cornell's Auto Parts! Cornell's is doing something very special... They boast the claim that their auto operation is heavily recycling-based, reusing car oil, parts, metal, carpeting, and more from their cars! How is this possible? How did they get started doing this? Hear the answers to those questions and many more by listening to this episode!



SCAN TO LISTEN!



EPISODE 54

**Taking the "Side" out of "Side Hustle"**

In this episode, our hosts Mike Nelson and Derek Foster interview Josh Brown and Zach Moore of Brown Design & Construction! Both of them have other full-time jobs that they still take part in... And yet, the side hustle they started up out of curiosity has taken off like wildfire! What's their secret to success? How do they balance work responsibilities? What's their training? Find out the answers by tuning in to this episode!



SCAN TO LISTEN!



EPISODE 53

**One Man, One Plan – Zay Gets it Done**

In this episode, our hosts Mike Nelson and Derek Foster interview Zay DuPree, the one-man mastermind behind DuPree Heating & Cooling! When people think of a one-man operation, they typically picture an old dude with a beat up truck and a couple fans in the truck bed... But Zay couldn't be further from that vision. Fully insured and thoroughly professional, Zay proudly stands by the quality of his process and results. If you need HVAC work done, Zay is the best one-man band in town!



SCAN TO LISTEN!

# Local **BUYING**

**Saratoga, Warren, and Washington County** have no shortage of fantastic goods & services to offer! In this podcast, our host Mike Nelson will clue you in on the gems hidden **in your very own community!**



SEASON 3, EPISODE 4

## Alliance Jiu Jitsu Saratoga

Mike Nelson of Five Towers Media is on location at Alliance Jiu Jitsu Saratoga as they prepare to open their doors. He interviews Brazilion Jiu Jitsu Professors James and Jesse Bruchac about what is in store for the new location as well as some of their past experiences on and off the mats.



SCAN TO LISTEN!



SEASON 3, EPISODE 3

## Katie Tansey – HR Resolved

In this episode Mike Nelson from Five Towers Media interviews Katie Tansey about her successful company HR Resolved and her passion for nutrition coaching, fitness, and helping people be the best version of themselves.



SCAN TO LISTEN!



SEASON 3, EPISODE 2

## R.A.S.P Controls – Ron Richards

In this episode Michael Nelson from Five Towers Media interviews Ron Richards, CEO of R.A.S.P. Controls. They talk about Ron's experience launching and growing his business, Triathlons, and more.



SCAN TO LISTEN!



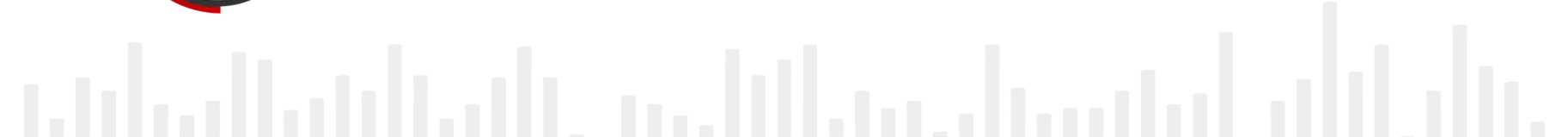
SEASON 3, EPISODE 1

## Saratoga Dry Age Cuts

In this episode, host Michael Nelson interviews the owners of Saratoga Dry Age Cuts. These guys built a successful business that started as a hobby in their garage and grew into a brick and mortar store with over 12 employees!



SCAN TO LISTEN!



# THOROUGHBRED —ADVISORS—



**A LEADING CHOICE IN FINANCIAL SERVICES**

Transparent, client-centric, and delivering extraordinary value, Thoroughbred Advisors strives to become the definitive choice for innovative financial solutions that are focused on liquidity, cash flow, tax-efficiency and cutting through noise for tangible outcomes.



## KARA KOENIG

Financial Professional

(518) 522-4999

[kara@thoroughbredadvisors.com](mailto:kara@thoroughbredadvisors.com)

[www.thoroughbredadvisors.com](http://www.thoroughbredadvisors.com)



**SCHEDULE A  
COMPLIMENTARY  
CONSULTATION**

A network of over **129 advisors, 242 brokers**, offices throughout the country, and flagship offices in Latham, Queensbury, White Plains, Rochester, Manhattan, Independence Ohio, and Lawrence Pennsylvania.

TC137577(1123)3

