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ADK GATEWAY 8 CHALLENGE HIKE • BIKE • PADDLE

Discover the Hidden Gems of Upstate New York
with an Outdoor Challenge **for All** *See pg. 12*



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ARCC BUSINESS AWARDS, *A Celebration of Community*



Pictured above: The Sagamore Resort, receiver of the ARCC Community Champion Award.



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

Photos provided.

It was a jam-packed room at The Queensbury Hotel as almost 250 guests gathered to celebrate 44 nominees in 7 categories and learn of the winners at the annual ARCC Business Awards in early October. Held annually, the ARCC Business Awards are a culmination of months of hard work, completed by a group of volunteers and the ARCC staff. The result is a beautiful breakfast ceremony, celebrating the many accomplishments of our business community.

The nomination period began in early May of this year, resulting in 44 businesses & nonprofits receiving nominations.

“This was definitely a record year for nominations,” said ARCC President & CEO Tricia Rogers. “It just warms my heart to see this type of response from our community.”

Throughout the entire summer, the Business Awards Nomination Committee, a group of volunteers, met with and interviewed each nominee. After all interviews were completed, they met to discuss highlights from each interview and then score the nominees.

“We are so grateful for this committee and the time and care they put into the process,” said Rogers. “Plus, it is so incredible to take a deeper dive into what these businesses and nonprofits accomplish day-to-day.”

One of the benefits to attending the breakfast ceremony is getting to hear a brief synopsis focused on what each business and nonprofit nominee does. This snapshot often features little known facts, or interesting accomplishments of the nominated businesses. The winners are then announced for each respective category.

The ARCC, along with almost 250 attendees, were thrilled to celebrate the winners of the 2024 Business Awards:

LARGE NONPROFIT OF THE YEAR:

Behavioral Health Services North (BHSN), celebrating 150 years of service, focuses on bringing treatment, rehabilitation and support to families experiencing mental health challenges in the North Country.

SMALL NONPROFIT OF THE YEAR:

Alliance180, whose founder just received a Congressional Gold Medal for his service in Vietnam, is an organization helping Veterans, first responders, and frontline healthcare workers heal from trauma through a truly unique equine experience.

STEVEN M. SUTTON SMALL BUSINESS OF THE YEAR:

Hunt Companies, Inc., a second-generation family-run general contracting business that persevered through trials and setbacks, and continued investing in their employees resulting in a strong, successful small business.

LARGE BUSINESS OF THE YEAR:

Arnoff Moving & Storage, celebrating 100 years as a multi-generational run and operated business, began with one moving truck and has since expanded to nearly 200 trucks and vans, and more than 650,000 square feet of versatile storage space.

PROFESSIONAL BUSINESS OF THE YEAR:

Irongate Family Practice, a private, physician-owned, full-service family practice that was established in 1966 in Glens Falls. Their team of physicians and support staff exemplify the highest standards of professionalism, compassion and dedication to their patients and community.

ROOKIE BUSINESS OF THE YEAR:

Kopf Property Management began with a pickup truck and a bag of tools and has impressively grown in three years into a property management company with an office location, 5 employees, and a portfolio of 157+ units in four counties.

COMMUNITY CHAMPION:

The Sagamore Resort, giving back to their community in ways that may not be obvious, from providing free use of their rec center to students and donating to Bolton Central School functions, to making considerable donations to the Bolton Landing Heat your Neighbor program assisting with heating costs for their neighbors.



Hunt Companies - recievers of the Steven M. Sutton Small Business of the Year Award.

The community really showed up for the 2024 ARCC Business Awards, as you could feel a sense of gratitude and unity in the Adirondack Ballroom of The Queensbury Hotel that morning. A big thank you to the community for coming out to show their support for these businesses. And we look forward to next year's celebration!

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by Charles Amodio, CPA,
CFF, MAFF, MBA
Partner at FAZ Forensics

Calculating Loss Of EARNING CAPACITY

Loss of earning capacity damages are typical damages in a personal injury claim involving severe injury. If an injury affects the Plaintiff's future career advancement, they may seek loss of earning capacity damages. Due to the speculative nature of a lost earning capacity claim, the Plaintiff must prove the value of the damages with reasonable certainty in litigation. This burden of proof makes the services of forensic accounting experts vital.

FAZ Forensics works with attorneys and litigation firms nationwide to provide calculations and expert witness testimony for damages such as loss of earning capacity.

What is Loss of Future Earning Capacity?

Lost earning capacity is a general damage category that compensates for the Plaintiff's ability to earn money in the future. Lost earning capacity considers what a Plaintiff could have earned had their injury never occurred. A severe injury can drastically impact a Plaintiff's lifetime earning potential. Severe injuries can alter a career, cause lost opportunities for pay raises, promotions, and new job offers.

The Difference Between Lost Earning Capacity and Lost Earnings

It's important to clarify the distinction between "lost earning capacity" and "lost earnings" in the context of an economic damages assessment. Lost earning capacity is the reduction in a person's ability to receive future earnings over their lifetime due to an injury or wrongful act. The concept is forward-looking and speculative, considering the potential future earnings that the individual could have made if not for the incident. The assessment involves analyzing the individual's skills, education, experience, and the impact of the injury on their future work life.

Factors such as potential promotions, career advancements, and inflation are also considered.

Lost earnings pertain to the actual lost income due to an injury or wrongful act. This is a historical calculation, focusing on the income the individual would have earned had the incident not occurred. Lost earnings are calculated from the time of the incident to the present and include wages, salaries, bonuses, and other forms of compensation that the individual would have received.

This calculation is more concrete and is based on the individual's past earnings history, without speculation about future potential income.

Formula for Calculating Loss of Earning Capacity

The speculative nature of lost earning capacity damages means they are not measurable in exact dollar figures. The court requires a plaintiff to provide evidence proving the reasonable value of their lost earning capacity.

A forensic accounting expert calculates this reasonable value using the claimant's work-life expectancy, projected future earnings, cost of living, and other data. A vocational expert can then support these assumptions. They will offer professional opinions about the person's ability to continue their career and other work they may or may not be able to perform.

Lost Earning Capacity Claim

Consider Nick, a 40-year-old human resources director earning \$100,000 annually with a work-life expectancy of 25 more years. As a result of a severe injury, his earning capacity is diminished, and he is now expected to earn \$60,000 annually.



Inserting the lost annual income of \$40,000 into the formula above, the expert forensic accountant hired by Nick's personal injury attorney determines that his lost earning capacity due to the injury should permit him to recover past and future lost earnings worth \$1,000,000.

Factors Involved in Calculating Earning Capacity

A forensic accounting expert must consider several influencing factors that affect earning capacity. These considerations include factors such as:

1. Profession & Career

Understanding the claimant's profession and career is essential for lost earning capacity calculations. Each profession has a unique growth curve with specific compensation levels. Additionally, the forensic accountant must consider the projected industry performance over the claimant's work-life. For Nick, his profession as a human resource director has a moderate growth curve with potential for increased earnings.

2. Current Wages

Current wages include any actual earnings the claimant was receiving before the accident. These are the same figures used to calculate lost wages, including the plaintiff's salary and benefits. Nick's current wages of \$100,000 are the baseline for calculating his lost earnings and factor significantly into the lost earning capacity. The \$40,000 annual difference in earnings post-injury directly impacts the loss of earning capacity calculation.

3. Market Value

Forensic accountants must also consider the market value of the profession when calculating lost earning capacity. This includes future income and benefits throughout the plaintiff's work life. The forensic accountant will determine the market value of the claimant's career using The Department of Labor's Bureau of Labor Statistics. The market value of a human resource director like Nick is expected to increase over time.

4. Historic Career Performance

Evaluating historic career performance is crucial in determining future earnings potential. The expert forensic can use past raises, bonuses, and promotions data to accurately predict future lost earnings. If Nick had a history of receiving a 5% annual raise or annual bonuses, this would be factored into the calculation.

5. Skills, Talents, Abilities

The claimant's skills, talents, and abilities significantly influence their future earning capacity. The more skills, talent, and abilities a claimant has,

the more likely they will have a successful career. That success correlates to a higher potential future earning capacity. Nick's skills and talents in human resource management increase his potential for higher future earnings.

6. Education, Licenses, Certifications

A claimant's education and professional qualifications also play an essential role. Education, professional training, and opportunities for career growth all share a strong correlation. Therefore, the expert forensic must consider these when calculating lost earning capacity damages. Nick's advanced degree and certifications in human resources further enhance his earning capacity.

7. Work History

The consistency of the claimant's work history is vital for understanding their future earning potential. Higher levels of consistency correlate to higher earning potential. The number of past jobs, the time gaps between them, and the amount of time in their current position are critical indicators of consistency. Nick's stable work history, with long tenures at each job, supports a higher future earning capacity.

8. Location

The claimant's geographical location also plays a significant role in the calculations. If the claimant lives in an urban location with a booming economy, they have a high opportunity cost. Conversely, their exposure to opportunities is much lower if they live in a rural area or an area with less economic opportunities. On top of that, specific industries perform better in one location compared to another.

Loss of Earning Capacity for a Self-Employed Person

Proving lost earning capacity for a self-employed claimant can be difficult. The primary determining factor is the age and earnings of the claimant's business. Suppose they provide financial records to prove a history of steady revenues. In that case, a vocational expert can evaluate the claimant's reduced earning capacity after the injury. With that information, the forensic accountant can calculate lost earning capacity. If the company is new or revenues are inconsistent, proving lost income and loss of earning capacity becomes more complex. However, that does not mean lost earning capacity cannot be proven.

Loss of Earning Capacity for a Person with No Work History

The fact that a plaintiff has no work history doesn't stop them from claiming lost earning capacity damages. This scenario is common in children and people under the age of 20. Working with a vocational expert, economic experts can survey the labor market to determine the employment opportunities available to the injured claimant. They can compare this data to the claimant's pre-injury education and career aspirations. This allows them to determine a reasonable figure for loss of earning capacity damages.

Hire a Forensic Accountant to Calculate Loss of Earnings Capacity

When determining a reasonable value for loss of earning capacity damages, the services provided by forensic accountants are crucial. FAZ Forensics has provided forensic accounting, valuation and litigation support services to attorneys for more than 25 years. In addition, we have provided expert witness testimony in multiple state and federal courtrooms. For more information, please visit fazforensics.com

The ABC's OF ABM

(ACCOUNT-BASED MARKETING)



by **Rosetta Annino**,
Creative Director at
Five Towers Media

*In the ever-evolving landscape of digital marketing, **Account-Based Marketing stands out as a strategic powerhouse.***

Its emphasis on personalization, efficiency, alignment, data-driven decision-making, increased ROI, and enhanced customer retention make it a must-have for businesses looking to thrive in the modern marketplace.

Unlike broad marketing that tries to reach many people, ABM focuses on tailoring messages for individual accounts. It's like having personalized conversations with the people or businesses you really want to connect with.

If you haven't already embraced ABM, now is the time to make it an integral part of your marketing playbook and unlock the full potential of your business.

Why ABM Matters:

PERSONALIZATION THAT RESONATES

ABM revolves around hyper-personalization. Instead of casting a wide net and hoping to catch leads, ABM targets specific high-value accounts.

By tailoring your marketing efforts to the unique needs and pain points of these accounts, you're not just reaching prospects – you're connecting with them on a deeper level. This personalized approach fosters stronger relationships and increases the likelihood of conversion.

EFFICIENT RESOURCE ALLOCATION

In the world of marketing, resources are precious commodities. ABM allows you to allocate your resources strategically by focusing on accounts that matter most to your business. This means a more efficient use of time, budget, and manpower.

Rather than spreading your efforts thin across a broad audience, you can direct them where they're most likely to yield results.

ALIGNMENT OF SALES & MARKETING

One of the perennial challenges in many organizations is the misalignment between sales and marketing teams. ABM bridges this gap by fostering collaboration and shared goals. When both teams are on the same page, the result is a seamless and coordinated approach to engaging target accounts.

This alignment not only streamlines the sales process but also enhances the overall customer experience.

DATA-DRIVEN DECISION MAKING

ABM relies heavily on data and analytics. By leveraging insights into your target accounts, you can make informed decisions about your marketing strategy.

This data-driven approach allows for continuous optimization, ensuring that your efforts are always aligned with the evolving needs and behaviors of your target audience.

INCREASED ROI & REVENUE

The ultimate goal of any marketing strategy is to drive revenue, and ABM excels in this aspect. By focusing on high-value accounts with a higher likelihood of conversion, ABM often results in a more significant return on investment (ROI).

The precision targeting and personalized messaging lead to increased engagement and, ultimately, more closed deals.

ENHANCED CUSTOMER RETENTION

ABM doesn't end when a lead becomes a customer. In fact, it's just the beginning. The personalized approach that defines ABM continues throughout the customer lifecycle, fostering loyalty and encouraging repeat business.

By consistently delivering value and understanding the evolving needs of your customers, you can build lasting relationships that go beyond the initial sale.

How It Works:

SPOTTING IMPORTANT ACCOUNTS

ABM starts by figuring out which accounts are most important for your business. This involves working closely with both marketing and sales teams to pick out the accounts that are the best fit. This is also known as your *Target Market*.

GETTING TO KNOW EACH ACCOUNT

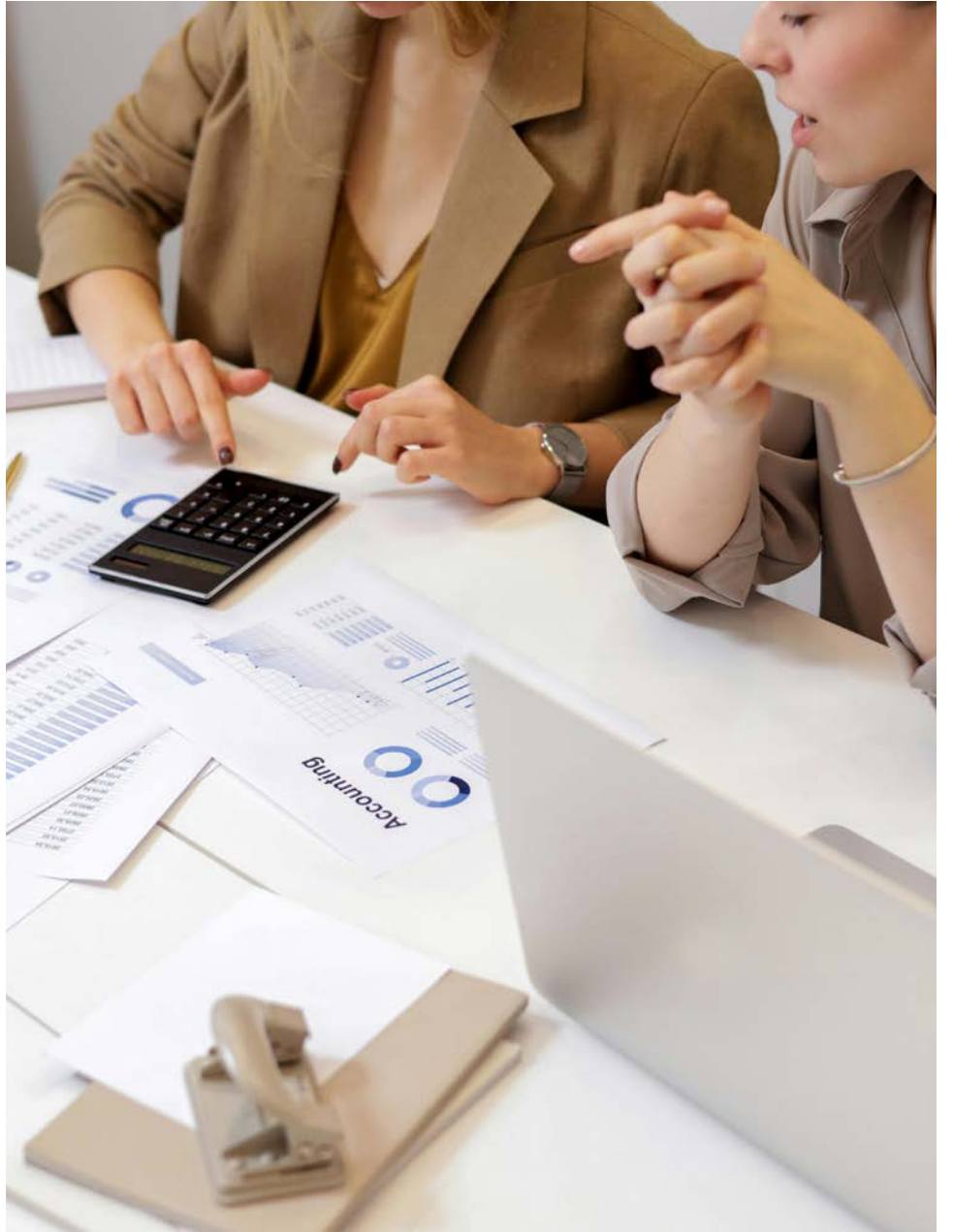
Once you've chosen your important accounts, it's time to learn more about them. What are their needs, challenges, and goals? This information is key to creating messages and content that will speak directly to your client's *pain points*.

USING DIFFERENT WAYS TO CONNECT

ABM uses a mix of methods to connect with chosen accounts. This might include personalized emails, social media messages, custom content, and even events designed just for those accounts. The idea is to make sure the experience is consistent and personal at every step.

TEAMWORK BETWEEN SALES & MARKETING

ABM is all about teamwork. Your sales and marketing teams work together closely to make sure everyone is on the same page. This teamwork ensures that marketing efforts line up with the sales strategy, making the approach more effective.



LEARNING & ADJUSTING AS YOU GO

ABM relies on data to make smart decisions. By regularly checking how well your campaigns are doing, you can make changes to make them even better. It's like fine-tuning your strategy, based on what's working and what isn't.

In Conclusion,

As you dive into the world of Account-Based Marketing (ABM), think of Five Towers Media as your seasoned co-pilot. We're not just another agency; we're the GPS for your marketing journey.

In the land of digital strategies, we're the ones who know the shortcuts, the scenic routes, and how to dodge the occasional marketing pothole. ABM might sound like alphabet soup, but with us, it's more like a secret code for unlocking success. So, why go solo when you can have Five Towers Media riding shotgun?

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ADK GATEWAY 8 CHALLENGE

HIKE • BIKE • PADDLE



by Amanda Graves

DO YOU ENJOY A CHALLENGE?

HOW ABOUT ONE THAT INVITES YOU TO REVEL IN THE BEAUTY OF THE ROLLING HILLS, PRISTINE LAKES, AND EXPANSIVE VIEWS OF THE SOUTHERN ADIRONDACKS—JUST MINUTES AWAY FROM GLENNS FALLS.

The Gateway 8 is comprised of 10 hikes, four bike rides, and four paddles, that highlight the beauty Upstate New York has to offer.

Complete eight activities and earn a patch, sticker of your choosing, and a place in the pantheon of Gateway 8 finishers; complete four activities - Gateway 8 Lite - and earn a sticker of your choosing and see your name inscribed on the list of Gateway 8 Lite finishers. Whether you're an experienced outdoors adventurer or a complete beginner, this is the perfect challenge for you.

Originally from Queensbury, NY, Jennifer Kietzman had moved around a lot living in various different places. In 2018, she returned to the area and decided to settle in Corinth, NY. Wanting to become an active member in her community, Jennifer began exploring different ways to get involved with the people around her.

"Soon after we moved here I wanted to find ways to meet people and get involved in the community so I joined what they call here the image committee," she explained, "The aim of that group is to really promote healthier living among Corinth residents."

She enjoyed her time on the committee and was able to meet numerous people who all shared a common interest in improving their town's health and wellness.

"I just got really involved in the community and found that it was a really rewarding experience to do that. Having lived in cities and other small towns, but mostly college towns and cities, I hadn't really found opportunities to volunteer in the ways I could here," she said.

Through this committee, she also discovered the Healthy Corinth Coalition. "The aim of the coalition is to improve the health and well-being of Corinth residents," Jennifer explained. Her experience with the image committee and the Healthy Corinth Coalition motivated Jennifer to begin brainstorming ideas for a project that would align with bettering the community's health and well-being.

Jennifer had heard of Dan Smith's Chester Challenge, a hiking challenge that encourages hikers to explore Chester's expansive trail network. Having discovered how many great trails there are in and around Corinth, literally in her own backyard, Jennifer thought she could create something similar.

"Being a relative newcomer to this specific area, I was really surprised by how many great hikes there were and how beautiful the roadways are," she shared.

Jennifer brought the idea of creating a hiking challenge to the coalition and with the support of the Town of Corinth, Village of Corinth, Healthy Corinth Coalition, and an Economic Development Fund Grant offered by the Saratoga County Department of Planning and Economic Development, she began creating the challenge.



I NOT ONLY WANT PEOPLE TO COMPLETE THE REQUIRED NUMBER OF ACTIVITIES, BUT I HOPE THAT THEIR APPRECIATION FOR THEIR SURROUNDINGS GROWS.

- Jennifer Kietzman

Originally, she thought the challenge would only consist of hiking trails, but she quickly changed her mind.

"Through conversations with others and reflection on my own experiences in the outdoors near my home, I realized that to really do the area justice and highlight all that it has to offer, the challenge had to include hiking, biking, and paddling," Jennifer explained.

Some of the people who were instrumental in the creation of the ADK Gateway 8 were Peter Federick and Sunny Nealey. Peter, Outings Coordinator for the Crooked Canes, suggested that the challenge include various paddles. Sunny, a member of the Healthy Corinth Coalition and avid biker, assisted in mapping out the biking routes.

The contributions of Eric Butler, Corinth Town Supervisor, Dave Borque, creator of Great Brant Lake Challenge (to be launched in 2025), Dan Smith, creator of the Chester Challenge, and Rachel Clothier, Town Historian and Director of the Town of Corinth Museum, were also invaluable.

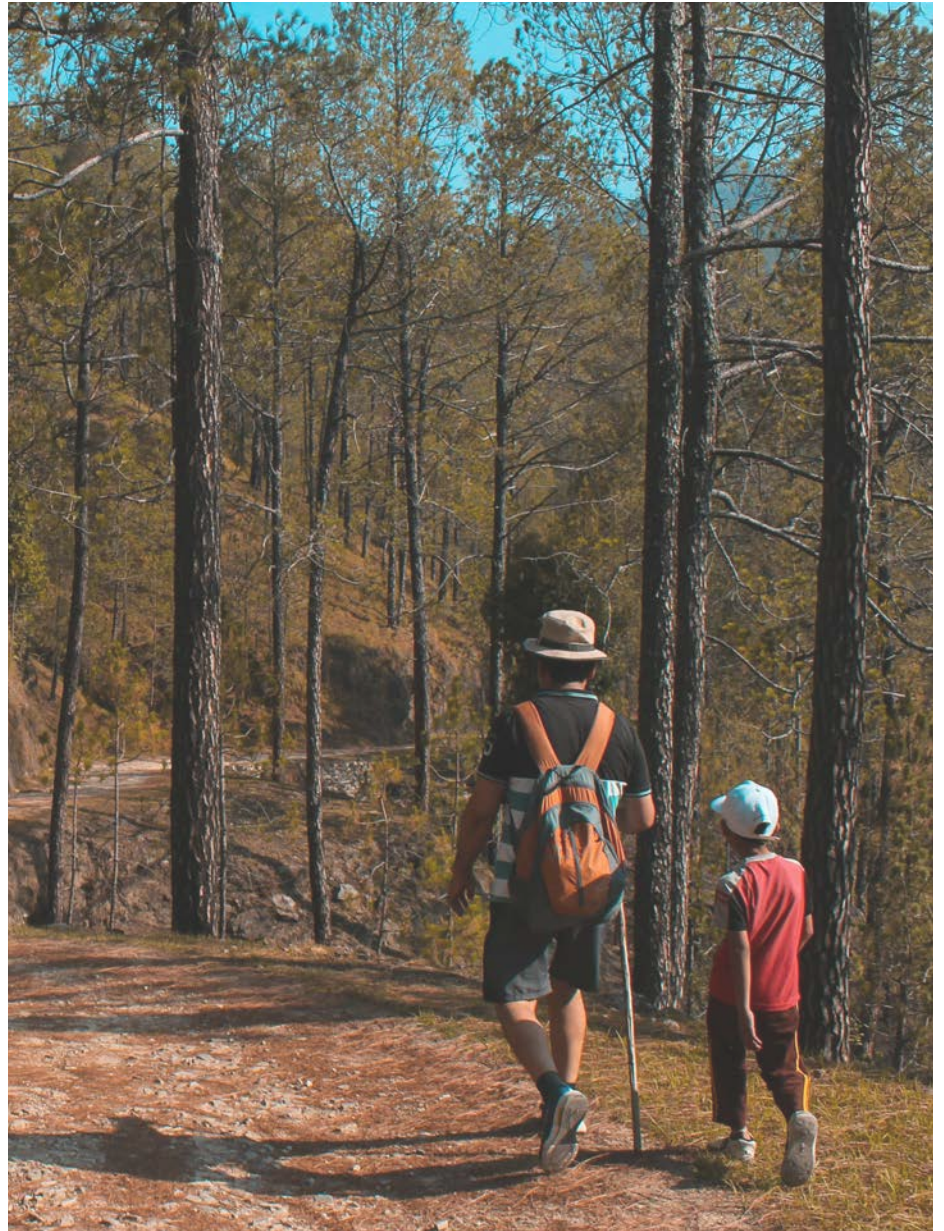
Registration for the challenge is simple and done completely online through the Gateway 8 website. In addition to providing descriptions of the activities included in the challenge, complete with maps, trail highlights, and historical information, the website showcases all of the participants who were successful in completing both the Gateway 8 and Gateway 8 Lite.

In addition, finishers of the Gateway 8 receive an embroidered patch and a car or water bottle sticker, while finishers of Gateway 8 Lite receive a sticker of their choosing, all of which feature the Gateway 8 logo.

“I wanted something striking. My favorite patches have an abstract quality to them and are not simply pictorial,” shared Jennifer, adding, “The logo has a bold graphic appeal with echoes of the specific landscapes participants will encounter.” Additionally, the website includes photographs Jennifer hopes will inspire adventures and spotlight some of the many interesting features, flora, and fauna you will encounter.

“In participating in the challenge,” Jennifer related, “I not only want people to complete the required number of activities, but I hope that their appreciation for their surroundings grows as they stop and take notice and wonder about the places through which they are venturing.”

To start the challenge today and immerse yourself in the beauty of the Southern Adirondacks visit the website: adkgateway8.com.



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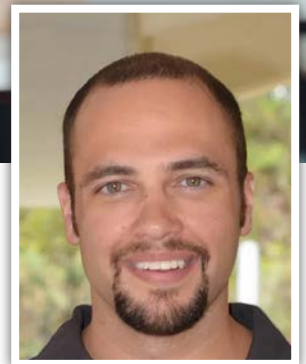
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Building Resilience

HOW PRIVATE TUTORING CAN SUPPORT MENTAL HEALTH IN STUDENTS



by **Chris Leuzinger**, *Founder of Nourishing Minds Tutoring*

Today's students are under more pressure than ever before.

Between juggling demanding academic schedules, extracurricular activities, social expectations, and the constant noise of social media, it's no wonder that anxiety and stress levels are on the rise among young people.

According to a 2021 study by the Centers for Disease Control and Prevention (CDC), nearly 37% of high school students reported experiencing poor mental health during the pandemic, with rising rates of anxiety and depression.

In this high-stress environment, parents are understandably concerned about their children's well-being. They want to ensure that their kids are not only succeeding academically but also developing the emotional resilience needed to navigate life's challenges.

This is where private tutoring can play a crucial role—not just as a tool for improving grades, but as a powerful support system for mental health. By offering personalized attention, emotional support, and a safe space to learn and grow, tutoring provides students with much-needed relief from the pressures they face.

The Stressors Today's Students Face

Academic pressure is nothing new, but the intensity has skyrocketed in recent years. Many students feel they must excel in every subject, maintain a perfect GPA, and stack up extracurriculars to secure a bright future. The competitive nature of college admissions only amplifies this pressure.

Beyond academics, social media contributes significantly to the mental health challenges students face. The constant comparison with peers, exposure to cyberbullying, and the pressure to curate a perfect online persona can weigh heavily on students' self-esteem.

A study from the American Psychological Association found that 90% of teens are active on social media, and many report feeling overwhelmed by the unrealistic standards and pressures they encounter online.

In this environment, it's easy for students to feel overwhelmed, isolated, and unable to cope. Many parents recognize these struggles but are unsure how to help their children manage them effectively.

Private Tutoring as a Safe Space

While tutoring is traditionally seen as a way to improve grades, its benefits go far beyond academic achievement. One of the most valuable aspects of private tutoring is the safe, one-on-one environment it provides.

Unlike a crowded classroom where students might feel intimidated or afraid to ask questions, tutoring sessions allow students to express their concerns and difficulties freely. Tutors often develop close, trusting relationships with their students. These relationships can provide much-needed emotional support, especially for students who are struggling with anxiety or stress.

A good tutor understands that learning isn't just about mastering material—it's also about building confidence, resilience, and a positive mindset. In fact, research from the Sutton Trust, a UK-based educational charity, found that students who receive one-on-one tutoring not only improve their grades but also report increased self-confidence and a more positive attitude toward learning.

When students feel supported and understood, they're better equipped to face academic challenges and manage stress.

Building Emotional Resilience Through Personalized Learning

Private tutoring is inherently personalized, which allows tutors to tailor their approach to each student's unique needs. This individualized attention is crucial for building emotional resilience. When tutors understand a student's learning style, they can help that student develop effective strategies for managing challenges, both academically and emotionally.

For example, a student who is easily overwhelmed by large assignments might benefit from breaking the work into smaller, more manageable tasks. A tutor can teach this student how to prioritize and manage time effectively, reducing the stress that comes with looming deadlines. Similarly, tutors can work with students to develop growth mindsets—helping them see mistakes as opportunities for learning rather than as failures.

This kind of personalized support fosters resilience by teaching students how to handle setbacks. When students realize they can overcome obstacles with the right strategies, they're less likely to feel defeated by academic or personal challenges.

Mentorship Beyond Academics

The role of a tutor often extends beyond academics. Many tutors act as mentors, offering advice and guidance on a wide range of issues, from school stress to social dynamics. This mentoring relationship is especially important for students who may not feel comfortable discussing their concerns with teachers or even parents.

A tutor who understands the student's challenges can offer practical strategies for coping with anxiety, managing time, or even handling peer pressure. The ability to talk openly with a trusted adult who is invested in their success can make a world of difference for students facing mental health challenges.

The Parent-Tutor Partnership: Supporting Mental Health

Parents play a critical role in supporting their children's mental health, but they often feel at a loss when it comes to academic stress.

By partnering with a tutor, parents can ensure their children have a holistic support system. Tutors provide an outside perspective, recognizing signs of burnout or anxiety that parents or teachers might overlook.

Tutors can also serve as liaisons between parents and schools, offering insight into a student's needs and helping create a supportive academic plan. In doing so, tutors empower parents to be more proactive in addressing their children's mental health while ensuring that academic progress remains steady.



Conclusion: Tutoring as a Lifeline for Mental Health

Private tutoring offers much more than academic support—it provides students with the emotional and mental scaffolding they need to thrive in today's high-pressure world. By offering personalized learning, emotional support, and mentorship, tutors help students build resilience, develop coping strategies, and approach challenges with confidence.

For parents looking to nurture their child's mental health while ensuring academic success, private tutoring offers a holistic solution—one that understands that learning is as much about emotional growth as it is about intellectual achievement.

With the right support, students can not only excel academically but also build the resilience they need to navigate life's ups and downs.

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Habitat for Humanity

HUDSON HOMES

by Amanda Graves

Photos courtesy of Habitat for Humanity

Most people would agree there is a big difference between a house and a home. Someone may have an image of a structure that they would consider to be a nice house, but it's the memories made inside, the stability it provides, and the comfort of having a place to return to every day that truly turns a house into a home.

Habitat for Humanity of Northern Saratoga, Warren, and Washington Counties (HFH-NSWWC) is working tirelessly to provide that opportunity to families working toward home ownership. Currently, they are fundraising for a project in Hudson Falls that could open the door for multiple families to achieve that reality.

HFH-NSWWC already owns a parcel of land in Hudson Falls where they're building a 3-bedroom, 1,245 sq. ft. home, using modern means of construction. What started as a plan for one home has expanded with exciting new opportunities. An adjacent lot has become available, offering the chance to build another home there, and another nearby lot is also on the market. Altogether, if HFH-NSWWC reaches their fundraising goal, they could provide four homes in the same neighborhood—giving four families a safe, stable home and lend to a neighborhood revitalization.

Fawn Montanye, Director of Development for HFH-NSWWC, explained, "We have a very direct vision of working with what we have. If we're able to acquire more, we'll be able to do more."

What began as a single home in Hudson Falls could soon become a small community of families. HFH-NSWWC has set a goal of raising \$75,000 to make this vision a reality.

As a nonprofit, the HFH-NSWWC depends on community involvement and fundraising to sustain their efforts. No donation is too small whether it be financial contributions or volunteering your time.

"The biggest challenge is how do we serve an appropriate number of families to make an impact and be meaningful," shared Fawn.

With community support, this challenge can be overcome and allow the HFH-NSWWC to serve more people. "We're really seeking to be collaborative with the community," said Fawn.

Habitat for Humanity is often misunderstood as an organization that simply provides homes to individuals based on hardship alone.

In reality, they partner with diverse families who are working hard to achieve homeownership, meeting specific income qualifications, and demonstrating their ability to pay an affordable mortgage and contribute sweat equity.

"These are workforce housing families. These are folks who are already pursuing mortgages and looking to have homes in their areas," explained Fawn.

"We supply an affordable decent housing inventory and at that same time, allow the opportunity for folks who are already working towards home ownership to achieve that goal, and that stability, and really look to break the cycle of intergenerational poverty and contribute to neighborhood revitalization."

The Hudson Falls project has the potential to give multiple families the security of knowing they can afford a safe home for their family. Fawn explained how rewarding it is; "To see the relief and just knowing how much less worry is involved, the lessening of stress on any given day, the ability to sleep better at night, to be able to look at your kids and say 'we did this.'"

As individuals, we have the power to make a difference for our communities and help those around us. This project is the perfect opportunity.

In order to learn more about the HFH-NSWWC and donate today, visit their website: glensfallshabitat.org.

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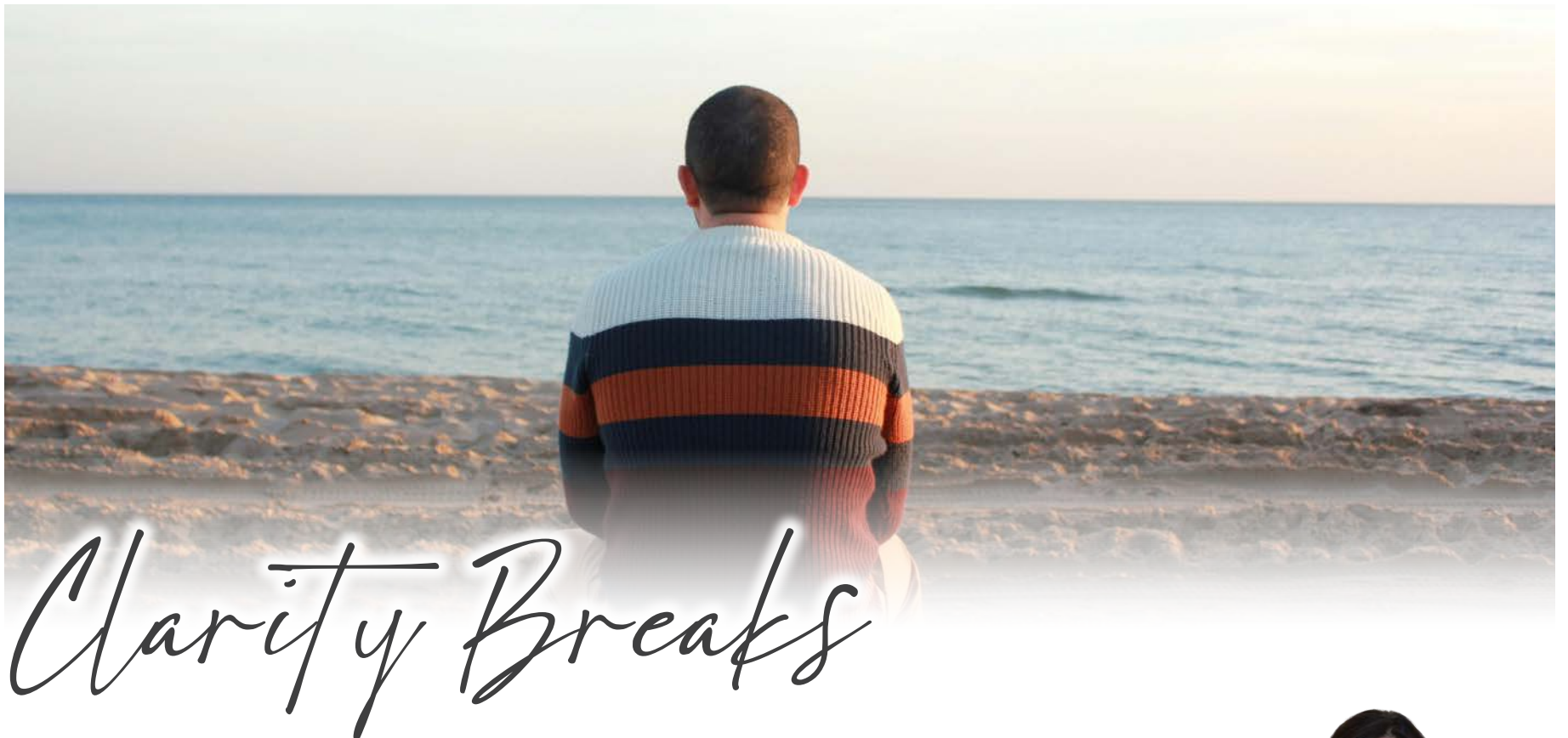
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Your Secret Weapon in the Midst of Hustle and Bustle

As we approach the busiest season of the year, it's easy to get swept up in the constant hustle. From business deadlines to personal commitments, our to-do lists seem never-ending. In the midst of all this, how can we stay focused and make sound decisions? Enter the clarity break—a key concept in the Entrepreneurial Operating System® (EOS®) that can transform how we approach our busy lives.



by Wendy Waldron,
Certified EOS
Implementer®

What Is a Clarity Break?

A clarity break is a simple yet powerful tool emphasized in EOS. It's the practice of stepping away from the daily grind to reflect, think, and refocus. In a world that values hustle, taking intentional pauses can feel counterintuitive, but EOS teaches us that these breaks are essential for strategic thinking and long-term success.

Why Now? Because It's Go Time!

The end of the year is racing toward us, and it's crunch time! With everything ramping up, it's easy to get lost in the chaos and miss the bigger picture. That's where clarity breaks come in to save the day. They give you a chance to hit pause, refocus, and ask yourself: What really matters right now? Where should my energy be to make the biggest impact? EOS champions clarity breaks as the secret weapon for staying aligned with your vision, knocking out top priorities, and avoiding burnout—just when you need it most!

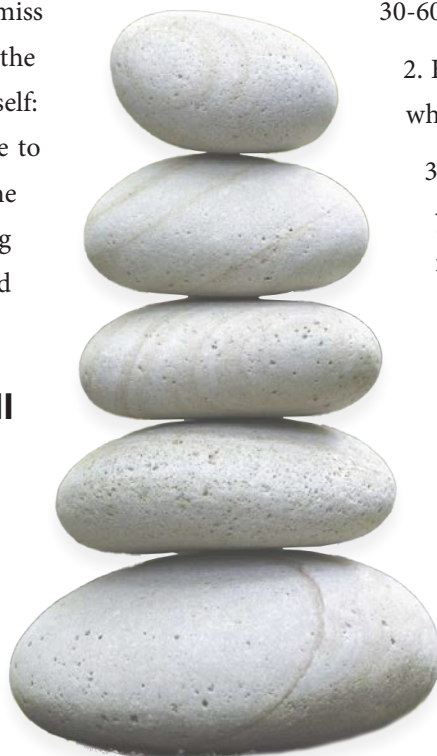
Learn from EOS Expert Mark O'Donnell

Mark O'Donnell, Visionary at EOS Worldwide, explains just how crucial clarity breaks are for leaders and business owners. In his video, he shares tips on maximizing the benefits of clarity breaks and how they have helped countless leaders maintain focus.

Visit our Youtube channel [EOS Worldwide](#) to watch the full video, [Clarity Breaks™](#) and learn more!

How to Take a Clarity Break

1. Schedule it: Block time on your calendar, just like a meeting. Start with 30-60 minutes once a week.
2. Find your space: A quiet place where you won't be interrupted, whether it's your office, a coffee shop, or a park.
3. Disconnect: Turn off distractions. No phones, no emails—just you and your thoughts.
4. Reflect and Write: Use this time to reflect on your business, your personal goals, and challenges. Write down the insights that surface, following the EOS principle of documenting key ideas.



Feel the Impact!

Clarity breaks aren't just a nice-to-have—they're game-changers! By giving yourself the time and space to think clearly, you'll sharpen your decision-making, stay ahead of the competition, and tackle the season with unstoppable momentum. You'll be working on your business, not just in it, and that's where the magic happens. So, buckle up and get ready to crush your goals with a clear mind, fresh ideas, and laser focus!

FAZ
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2024 Best Places to Work



Photos courtesy of Faz Forensics

FAZ Forensics, a boutique forensic accounting firm specializing in business valuation and litigation support, is thrilled to announce its recognition as one of the **2024 Best Places to Work** by the Albany Business Review.

This honor reflects the firm's commitment to cultivating a positive, inclusive, and collaborative workplace environment, which has been a priority in recent years.

At FAZ, firm culture is held in the highest regard, and the firm is dedicated to creating an environment that exemplifies its core values. Receiving this recognition, based entirely on employee feedback, is a significant achievement that underscores their mission to build a great company together.

"FAZ is a WE. There's not that hierarchy that most companies have," said Christian Leva, Analyst at FAZ Forensics. "You don't feel that here. It's one team. we're all in it together".

Samuel Tesfamariam Haile, Analyst at FAZ Forensics, remarked, "Many of the engagements we work on are teamwork. You have access to everybody, especially to the partners who have a wealth of knowledge that you don't have. I find that a very special thing.

There is a connectedness that you don't find in large companies."

Headquartered in Saratoga Springs, FAZ Forensics provides expert forensic accounting services to a wide range of clients, including businesses, law firms, insurance companies, and not-for-profits.



FAZ is a WE.

There's not that hierarchy
that most companies have.

It's one team.

We're all in it together.

The firm's highly skilled team excels in resolving complex financial disputes, offering services such as fraud and financial investigations, economic damages assessments, and business valuations.

FAZ Forensics would like to thank the Albany Business Review for recognizing companies that prioritize employee well-being and positive workplace culture across the Capital District.

For more information about FAZ Forensics and their services, visit fazforensics.com.

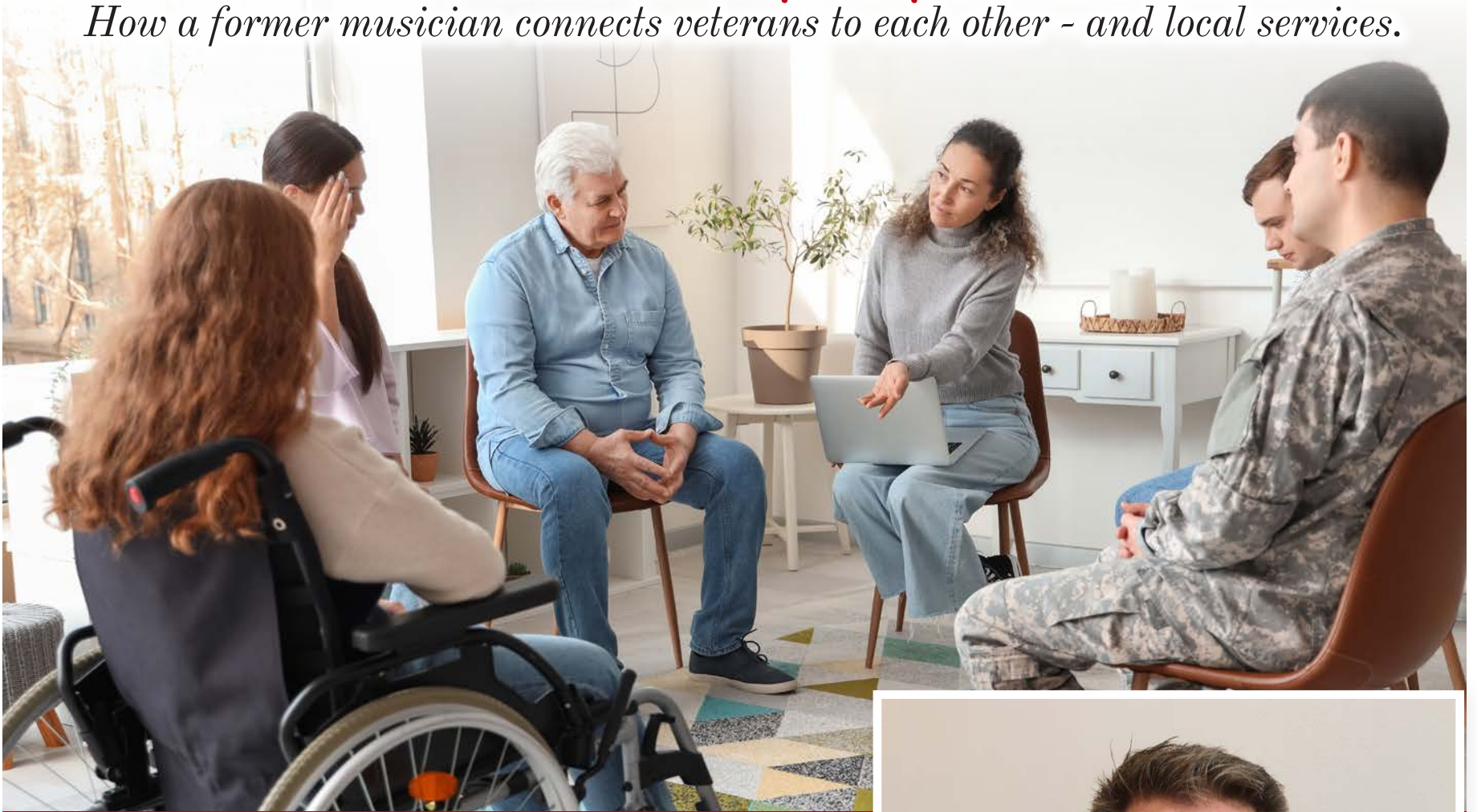
ABOUT FAZ FORENSICS

FAZ Forensics is a trusted CPA firm specializing in forensic accounting, business valuation, and litigation support. With a team of experienced forensic accountants and business advisors, the firm serves middle-market business owners, legal professionals, insurance companies, and government entities.

BUILDING A BRIDGE

between people

How a former musician connects veterans to each other - and local services.



by Megin Potter

The Beatles, Steely Dan, and jazz culture inspired a young Jeremy Duers to pursue the fine arts at the Crane School of Music after graduating from the Lake George Central School District. Failing to secure full-time gigs in local orchestras however, led to Jeremy joining the US Marines, like his father had before him thirty-nine years earlier.

“At the time, it was a great option,” said Jeremy.

After passing his physical fitness exam and nailing the audition for an orchestral percussionist at the Schuylerville High School auditorium, Jeremy bypassed the traditional route prescribed for musicians.

On September 14th, 1999, he shipped out to the US Marine Corps recruit training depot in Parris Island, S.C. After Marine Combat Training in North Carolina, he went immediately to his first duty station at the Logistics Base in Albany, GA.

“Get Ready, Marines!”

The Marine Band unit Jeremy was in was the largest on the base. Their mission: to bridge the gap between the military and civilian populations. Playing an important role as goodwill ambassadors, they performed in ceremonies and events within the country and abroad (with notable performances in Scotland, Iceland, and the US territories).

A lot changed after the September 11, 2001, terrorist attacks, remembers Jeremy.



Jeremy Duers, Coordinator, Veterans Peer to Peer

Just three hours after seeing the second plane crash into the World Trade Center building in New York City, his unit mustered up; rifles and supplies at the ready.

As a member of the Anti-Terrorism Force Protection (ATFP) unit, Jeremy was among the forces assigned to defend the Georgia base which was, at the time, one of the military’s largest arms depots in the world.

Married with two children, he didn't want to go back to being a starving artist again, he said. So he started studying the history of political conflicts at SUNY Adirondack.

"I was a much better historian than I was a musician," he explained.

Fascinated by history, particularly the Cold War, Jeremy earned an associate's degree at SUNY Adirondack, a bachelor's from Skidmore College, and a master's from Union College before teaching history in Houston, Texas for three years.

When he returned to Lake George in 2017, Jeremy taught 11th grade Social Studies in Granville while also coaching football and wrestling for the combined Lake George and Hadley-Luzerne school districts. In 2020, he began teaching middle school history at Hadley-Luzerne.

"As a devout Catholic, for me, it's always been about how I can help. With teaching I was trying to help kids and give back," he said.

Serving Those Who Served

Now, Jeremy has returned to the SUNY Adirondack campus, and as the Coordinator of Adirondack Peer-to-Peer Support Services, a Joseph P. Dwyer Project, he ensures veterans in Warren and Washington Counties have the resources they need within a supportive social network.

"This program and SUNY are a great fit. They have a number of the resources we need to accomplish our mission," he said, whether that's hosting a yoga or art class, bingo, or a jam band.

Along with a small (but effective!) cadre of part-time mentors and volunteers, Jeremy mans the "bat phone," taking calls from across two counties to improve the health and wellness of at-risk veterans.

Through a confidential, one-on-one, peer-to-peer approach, veterans are connected to each other and to local services, learning about opportunities and special programs for them and their families.

Designed to build and sustain a social safety net, the program hopes to reach veterans suffering from the crippling social isolation that can manifest into hunger, homelessness, or death by suicide.

"There are veterans in terrible shape who are just languishing with physical, mental, and psychological problems," Jeremy explained.

Working from what was a blank slate when he arrived, Jeremy said he's "building the plane while flying it," and helping between 200 to 500 veterans each month with his Rolodex of resources.

From providing rides to medical appointments or the grocery store, to securing resume-writing services, to helping those facing a tenuous housing situation with a place to stay, and advocating for alternative sentencing (depending on the severity of the crime).

For every veteran that Adirondack Peer-to-Peer Support Services helps, the ripple effect is a force multiplier strengthening the economy, he said.

If you, or someone you know, could possibly benefit from Adirondack Peer-to-Peer Support Services, or you are interested in assisting as a coach, mentor, leader, or friend, follow them on Facebook @ADKP2P and visit adkpeertopeer.org.



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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!



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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 5

Elite Fighting Promotions

Our host, Michael Nelson, sits down with Don Walton and Jay Ingleston from Elite Fighting Promotions to talk about their upcoming Fight Fest in Saratoga Springs. They chat about Don's recent trip to Thailand with one of his students who is absolutely dominating his age group, local fighting and jiu jitsu, and the upcoming event at Saratoga Springs City Center..



SCAN TO LISTEN!



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 Brazilian 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.



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