

SARATOGA BUSINESS REPORT

Q2
2024

**Multi-Generational:
DANCING GRAIN'S
REGIONAL GRAIN
REVIVAL**

PLUS...

**The “Hollowing Out”
of Mid-Size Farms**

**CCE Teaching for
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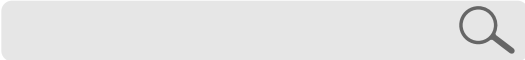
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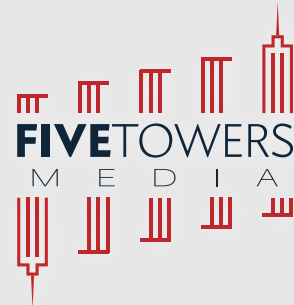


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From the Publishers



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Lives on a Farm



Brad Colacino

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Lives in Downtown Saratoga

Drive just a few miles in any direction from downtown Saratoga Springs and what do you see? Green hills, mountain views, natural forests... and farm, after farm, after farm. If you spend most of your time in the business district, you might not realize the strength and breadth of our rural communities. But our mission at Saratoga Business Report is to represent all businesses in Saratoga County, whether your office is above Broadway or on top of a John Deere. And that's why we're bringing this special issue to you this quarter.

The work that our farming community does is invaluable for our region. What struck me as we put this quarter's collection together is how much innovation and progress has been made in the industry. For city and many suburban residents, it's not often that you get a chance to look more closely at how farms operate. We hope that this issue offers you a chance to really explore all the amazing things going on in the outdoors, right outside your own doors.

Now, it would be misleading to only paint a rosy picture without acknowledging the hardships as well. The number of farms across our nation has been falling sharply for decades, and the 21st century has not reversed that trend. Regional economic growth means change, and not all farmers are going to benefit from that change, even in an area as strong as our own. We took the time to explore some of the challenges the local industry is facing, making sure that we addressed pressing issues that could benefit from outside support.

As our hometowns continue to expand, local farms are vital to our sustained success. About 19 out of every 20 small farms in this county are family-owned, which underscores just how powerful "buying local" can be. Saratoga County also ranks #2 in New York State for health outcomes (source: countyhealthrankings.org), and keeping this trend means—among other factors—having a steady supply of local, fresh food. It means that we have to work just as hard to support our farms as they work to support all of us.

There's a great quote inside from our dynamic cover subject, Rachel McDermott (page 26), who put it very succinctly: "We lose 54 acres of farmland a day, can we really afford to buy ingredients from overseas?" Rachel, by the way, is talking about just New York State.

So what's next? For starters, I would encourage you to find a local farmer's market (we even gave you a list on page 32!). There's no better place to begin a 'buying local' journey. Talk to them, get to know them, and maybe take home something new for your dinner plate. You'll be taking steps for yourself, for your health, and for your community.

Enjoy!

SARATOGA BUSINESS REPORT

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AD DEADLINE: August 15

PUBLISHED: September 15



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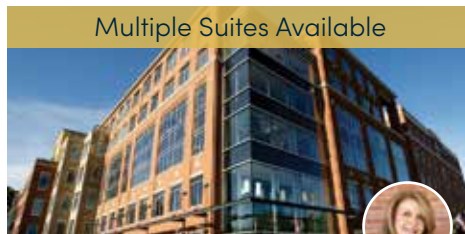
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LOCAL CORNELL AGENTS'
TEACHING SKILLS

Producing Great Results for Farmers

WRITTEN BY **MIKE PIEKARSKI**

Cornell Cooperative Extension

Cornell Cooperative Extension (CCE) of Saratoga County is a subordinate governmental agency with an educational mission that operates under a form of organization and administration approved by Cornell University as agent for the State of New York.

Though she is not an instructor at a high school or university, Nicolina Foti is, basically, a teacher.

As an adult agriculture educator for the Saratoga County branch of the Cornell Cooperative Extension, she spends a good deal of her working hours, well...teaching. Like most of the local extension agents, a primary aspect of her job concerns keeping farmers informed.

"We'll help them (understand the) rules and regulations and update them," Foti told a reporter in a recent telephone interview. "In New York State, regulations on food and produce, labeling, and things like that change, so we're keeping them up to date on what those are."

CCE agents in her capacity are liaisons between the state and the farmer, only disseminating information or making recommendations backed by science and research. That information comes either directly from Cornell, or from other accredited institutions such as Penn State or the University of Massachusetts.

"Our role is to take (that) information and relay it to the public in terms that they can understand," Foti said. The agents "break it down so (business people) can apply that science" to their professions, she added.

Like many of her "ag" peers, Foti spends a considerable amount of time assisting and educating local small farmers. A "small farm," according to the U.S. Department of Agriculture, consists of a plot of 300 acres or fewer. The 2022 Census of Agriculture in New York determined that 94 percent of farms in Saratoga County are family owned.

In addition to "ag educators," of which there are 10 in the Saratoga County office, the extension works with regional specialists (who work across several counties) in the fields of agriculture business management, area livestock, field crop, and dairy management.

The agents "have a very good working relationship; some of them are in constant communication and contact (with farmers) on a weekly or daily basis," Foti said. "It really depends on what that agent is working on with that farmer and what they're trying to accomplish."





Foti, 29, who was born and raised in Galway and still lives there, provided an example.

"Let's say a dairy farmer is looking to better improve his feed quality," Foti explained. "There are feed specialists that we have access to, and they can come out and work with the farmer and help evaluate the feed that he's giving his cows, look at it, (and) help them come up with a better ration. Usually, these people work in partnership with not only the farm owner, but with the team of people there that keep the farm running. It's very much a team effort."

I get to help them cultivate their dreams. Everybody's farm is their little piece of planned paradise. We help them develop that, and it's a really cool thing.

– NICOLINA FOTI, AGRICULTURE EDUCATOR



Like all agents at the Cornell Cooperative Extension, Foti is working to help the ag industry as a whole, as well as individual farmers, succeed.

The Ballston Spa-based Cornell Cooperative Extension provides certifications that allow farmers to sell in certain markets, such as that for GAP (good agricultural practices), and conducts numerous and varied classes and workshops.

“We will talk to farmers about different practices in different sectors of agriculture. Whether it’s dairy farming, vegetable growing, tree farming, practices that enrich the soil health,” said Foti, who earned a bachelor’s degree in agriculture and sustainability, as well as a master’s in adult education and equine education and training from the State University of New York, Empire College.

Other times, the extension will conduct unplanned workshops to deal with a pressing issue, such as bird flu or crop blight. Extension agents also provide assistance to farmers on marketing issues. Though some local farmers focus on selling their produce straight to market (for example, to large distributors), others do so directly to consumers.

The latter method, Foti said, “allows farmers to have direct relations with their customers, and we found that it gives the customers a lot of confidence in the products they buy, and a lot of faith in the product because they’re seeing the face of the person that is producing their food.”

But, she noted a concerning trend in the way some people use social media—such as Facebook, TikTok, or Instagram—or even newsletters to tout their agricultural products.

“In my five years here, the way that we help farmers market (their produce) has changed,” she said. “We now have a culture of influencers. (Certain) farmers are becoming the mouthpieces of our industry. We try to remind them that that’s something we have to take very seriously.”

“When we have our marketing workshops, we don’t belittle anybody else’s sector of the ag industry. As long as you’re buying from farmers, and you’re buying ag, or you’re eating beef—we want you to do that. We teach farmers, ‘You don’t down anybody else and what they do.’ We don’t want to down what you’re doing. Having this diversity and a large selection to choose from—it makes the world go round.”

The CCE workshops bring out the teacher in Foti.

“We’re finding that (they are) also becoming a really great avenue for us in the ag industry to express and teach and educate and advocate for what we do because there’s a huge disconnect,” she said. “People think that we care for animals a certain way, or we plant things a certain way, or we spray things a certain way, but it’s not all true. We’re able to kind of clear the dust.”

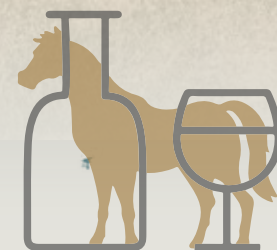
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“I get to help them cultivate their dreams,” Foti said. “Everybody’s farm is their little piece of planned paradise. We help them develop that, and it’s a really cool thing.”

For more information, contact the Cornell Cooperative Extension of Saratoga County by phone at 518-885-8995 or by email at ccesaratoga.org/contact. 📞



PRESERVATION MEETS MODERN AUTHENTICITY: **THE EVOLUTION OF FOSSIL STONE FARMS**



Michael Spiak grew up on this historic, bucolic plot of land, originally known as Carver Farm. Years later, he followed his dream and planted the vineyards. In 2016, with his wife, Kelly, and two daughters, Jess and Sam, he moved into the original farmhouse, continuing on tradition, yet carving their own path.

WRITTEN BY **AMANDA GRAVES** | PHOTOS PROVIDED

With a history dating back more than two centuries, Fossil Stone Farms has gone through many changes in its lifetime. Originally used to raise horses, later adding sheep, and more recently becoming a vineyard, it has also changed names several times throughout the years. However, the one remaining constant is the farm has always stayed just that: a farm. Owner Michael Spiak has worked on the farm since childhood. Adding the vineyard became his personal dream and, with lots of time and effort, he made it a reality. While it wasn't an easy road, he continues to work on the farm and hopes that it will remain for many more years to come so others can enjoy the tranquility of the rolling hills, sunsets on the pastures, and – of course – the vineyards.

Fossil Stone Farms was originally founded in 1802 by Elihu Wing, and was known as the Wing Farm. Elihu and the following generations of the Wing family raised horses on the land until 1965 when Martha and Frank Carver purchased the land and changed the name to Carver Farm. They kept the horses to help with the work, but turned it into a sheep farm. Mike grew up

next door to the Carvers and he spent a lot of time working on the farm. During this time, he developed a very close relationship with the Carver family.

In 1986, Mike graduated high school and didn't know what he wanted to do with his life. He decided to join the US Air Force and discovered his love for planes. While enlisted, he became a flight engineer working



If I combine my passion with wine and agriculture I could make something that this place has never seen before.

– MICHAEL SPIAK, OWNER, FOSSIL STONE FARMS



on C-130's, the heavy-duty cargo aircraft for troops and equipment. During this time, Mike met his future wife, Kelly, who was then working in the finance department. While serving in the Air Force, he also spent a lot of time in New Zealand, where he discovered the Sauvignon blanc vineyards. They instantly piqued his interests. "I just had this strange attraction to them," explained Mike.

When he returned to the farm, Mike shared his newfound interest with Martha Carver. He started discussing his idea to create a vineyard on the property. "If I combine my passion with wine and agriculture, I could make something that this place has never seen before," said Mike.

I'm kind of a caretaker passing through. My legacy for this place is to try to leave it a farm."

– MICHAEL SPIAK, OWNER, FOSSIL STONE FARMS



With Martha's permission, the journey of creating the vineyard and making his vision a reality began. While he had the passion and work-ethic required, Mike faced several challenges throughout the process. "Oh boy there was a lot," he explained, "First of all I really didn't know what I was doing, so I had to figure out a way to educate myself." He discovered the Cornell Cooperative Extension in Ballston Spa. This organization helps educate people on a variety of different agriculture topics. Fortunately for Mike, they had an experimental vineyard in Willsborough and he was able to work there on the weekends.

During his time with the organization, Mike learned all he could about the work that goes into growing and maintaining a vineyard. He was paired up with people who had the knowledge he lacked at the time. "While you're there working you're getting hands-on experience, but you're also getting an education," Mike shared. Part of the process was growing several different tester vineyards to figure out what kind of grapes would be able to grow. Eventually, Mike decided on three different kinds of grapes: marquette, la crescent, and petite pearl. Once he knew which grapes to grow, the process of planting the vineyard began. Unfortunately, Frank had passed away in 1997, but Martha enjoyed seeing the farm transform. "She would sit out and watch us plant, and she was excited that it was going to be a vineyard," said Mike. In 2009, Martha told Mike that she planned on leaving the farm to him.



When Mike took over, as much as he wanted to keep the Carver name, he knew it would need a more distinguishable name. While brainstorming ideas he thought about all the fossils on the property. Known as stromatolites, he always enjoyed finding them as a child and even today continues to add to his collection when he comes across one. This helped him create the name Fossil Stone Farm, which is what the property is called today. While continuing his work on the vineyard, Mike cared for Martha during her later years. She passed away in 2015, but not before the farm produced its first commercial wine in 2014.

The wine making process is much more time consuming and strenuous than most people would expect. The grapes grow throughout the summer until late August or early September. They are then harvested and immediately go into the wine barn where the actual process of preparing the wine starts. "It takes me almost three years to get a bottle of my red wine out to the market," explained Mike "I tell people that and they're kind of surprised by it, but they have more of an appreciation for the agricultural part of making wine." One of the ways many locals have been able to get involved in the process is by attending the harvest party hosted at Fossil Stone Farms. Every year, when the grapes are ready to be harvested, people come to the farm to help pick them. Originally, only around 15 people attended the first year, but during the most recent party over 100 people came to help. "People get to see the process," Mike said, discussing the party, "By the end

of the day when they're all picked we have a little party here with some food, wine of course, and we have a band. It's a lot of fun." In addition to the harvest party, the farm is a popular place for people to visit and some even take a tour of the vineyard. Attached to the wine barn is a tasting room where guests can enjoy the wine made from the very fields they walked through. Currently, the farm produces four different kinds of wine: Marquette, oak aged Marquette, rose, and La Crescent. They also host different events, including weddings.

While Mike is creating his own legacy with the vineyards, he still honors the farm's history. There are still plenty of horses on the property, and their stables are almost always full. Mike also named a few of the barns after Martha to keep the Carver name part of the land. But while he loves the vineyards, his overall goal is preservation. "I'm kind of a caretaker passing through," he explained, "My legacy for this place is to try to leave it a farm." As suburbs and residential areas grow, there are not as many open spaces of land for people to enjoy. Mike hopes that going forward, whoever takes over the farm will share his same level of appreciation for the land. "It would be great if the vineyard stayed," said Mike, "And maybe 70 years from now somebody can say, 'some crazy old man back in the 2020s decided to grow these vineyards and make wine.'"

For more information about Fossil Stone Farms visit: fossilstonefarms.com. 🍷





The "Hollowing Out" *of* MID-SIZE FARMS

WRITTEN BY **MEGIN POTTER** | PHOTOS PROVIDED

Historically the backbone of their rural communities, mid-size farms are feeling the pressure as the big get bigger and the smaller farms consolidate or fold.



This sector is suffering dramatically and **farms end up operating on an island.**"

– MARK SACCO, CO-OWNER, WM. H. BUCKLEY FARM



The number of mid-sized farms in the country is plummeting. Saratoga County has the fastest growing population in the state, pressuring farmers who are already feeling the pinch to consolidate or convert agricultural land to residential, commercial, and retail development.

In the last century, Saratoga County has lost 80% of its farms, and mid-size farms, like the Wm. H. Buckley Farm in Ballston Lake are increasingly rare.

"Agriculture in the American consciousness exists as it does in a Norman Rockwell painting, the small homestead or subsistence farm. That's the way America grew into a land-rich nation – with small farmers owning less than 150 acres with an orchard, fields, water access, timber, and agriculture – they fed themselves and worked the land, and that was life. That's what people think farming is but the world has drastically changed and people have developed a knowledge gap over time," said Mark Sacco. Mark and his wife, Elizabeth, are both lawyers but in 2013 purchased 300 acres and created the Wm. H. Buckley Farm because they wanted to raise sustainable, healthy food.

"My grandfather had a farm at the time when a lot of people had farms, so there was a lot of opportunity to go to farm but that's practically nonexistent now to the vast majority," said Mark.

THE RESPONSIBLY RAISED DIFFERENCE

On a property founded in the 1770's and in buildings constructed during the 1800's, the Sacco's are fine-tuning their business model to be passed down to the next generation.

Wm. H. Buckley Farm specializes in pasture-raised livestock; including 1,000 turkeys, 800 hens, 180 cattle, 60 heritage-breed pigs, and a smattering of other animals. Raised on non-GMO feed with no added hormones or antibiotics, processed on-site, and sold directly to the customer, resulting in a healthier, better-tasting product. Planting 100 trees a year for the last seven years, they now harvest sour cherries and six varieties of apples. They've also started nine bee hives and carry products from 71 New York State farms and agricultural businesses in their farm store.



After farming for 21 years now, Mark said they are only about half-way done with what they hope to accomplish.

"We produce great food and never compromise. This is a long-sighted endeavor," he said. "Putting in 5,000 hours a year plus having my other job, I had to craft a model for the kid from the new world. I'm from the old world but most people aren't anymore. In this one brain is this giant thing, its livestock, and infrastructure, it's hard to duplicate, and to do it, you have to totally be into it."

Mark learned discipline while a Captain in the Marine Corps, where he served between 1996 - 2003.

"That's where I developed a sense of commitment to what I'm doing, finishing what I've started, and the importance of putting in the long hours," he said. "For farming, you have to be focused, healthy, and have to be 100 percent invested." And, while Elizabeth notes there have been "really stressful times," what "we've built together - each balancing out the other in this massive project that is 'the farm' - is worth the sacrifice."

"Raising our three kids on the farm to understand the value of hard work and commitment, and for them to see the results of our collective efforts through the years, truly has been a gift to them and to us."

MID-SIZE FARMERS ARE LOSING GROUND

The challenges for mid-size farms like Buckley Farm, are substantial. Farming is a capital-intensive start-up and typically banks aren't interested in investing

because it's a high-risk industry, said Mark. "Farming is a series of mistakes, hopefully none are catastrophic, but it's never-ending. There's chaos every day."

"Farming in the Northeast, at the foothills of the Adirondacks, there are hills, wet spots, and half the land is in the woods. No one does this. It's a terrible place to commercially farm."

Crunched by the contraction of farming, the disappearance of feed mills and other farms results in survivors feeling isolated.

"This sector is suffering dramatically and farms end up operating on an island."

Yet, having the farm continue is important, he said, and with the Sacco's three children now in high school and college, forward-thinking solutions are crucial. Rather than trading important agricultural space for solar energy, Mark would like his farm to become a model for windmills, which he says make "total sense" because you can still farm underneath them. He's also interested in expanding educational opportunities for students in the farm's stunning 1880 Buckley Barn.

The charm, romance, and rustic elegance of the Wm. H. Buckley Farm's two farmhouses are also available to renters looking to soak in the pastoral beauty, lake views, and large pond on the property.

The Farm Store and Butcher Shop is open Friday and Saturday 10-3, and Sunday 10-2. For more information, go to buckleyfarm.com. 📍



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Turning Back Time: **WILLOW MARSH** *farm*

WRITTEN BY **TYLER MURRAY** | PHOTOS PROVIDED

In the United States, it has never been easier to eat. No matter the season or location, one can enjoy a perfectly prepared meal, delivered directly to their doorstep - all with the swipe of a finger and all without leaving the couch. But many consumers may not give much thought as to what makes this not only feasible, but profitable.

The reality is, cheap and convenient food comes with a (perhaps unknown) cost.

Whether realized or not, the health and eating habits of everyday Americans are inextricably intertwined with global markets, multinational food conglomerates and by proxy, massive industrial agriculture.

In the more uncertain days of the COVID pandemic,

when supermarket shelves began to empty and home freezers across the country began to stockpile, many families started to rethink how they got their food and, perhaps more importantly, if the food their families were eating was *healthy*. Locally, as families more closely examined what's in their fridge and tried to avoid the crowds at the supermarket, the Willow Marsh Farm saw a big uptick in their customers.



This is what I preach, the more of us farming and selling products the better it will be - there is a lot of room.”

– CHUCK CURTISS, CO-OWNER, WILLOW MARSH FARM



The Willow Marsh Farm is a 132 acre farm located in the Town of Ballston. It's been there since the 1840's. Today, Willow Marsh is a fifth generation heirloom, owned and maintained by husband and wife duo Chuck and Sara Curtiss. They still do things the old fashioned way. Willow Marsh still uses a cultivating machine on their fields, they use no herbicides or pesticides anywhere on the property, and they spend the time and effort to purchase non-GMO feed for their Holstein and Jersey dairy cows. In return for their traditional approach they get some of the best beef and dairy products money can buy.

The products on offer at Willow Marsh are both simple and unique. The milk in their coolers is not pasteurized, it's straight from the source, unadulterated and (speaking from experience) delicious. Willow Marsh has a special permit from the state to sell unpasteurized, or "raw"

milk. "Around 2010," said owner and head farmer Chuck Curtiss, "if we would sell 10 to 15 gallons of milk a day, I felt like I struck gold." That was before their farm store was built, and he was selling gallons right out of his garage. "I never advertised, it was just a word of mouth kind of thing or driver's passing by," said Curtiss. He continued, "we were coming along steady and then came COVID. And that really got the attention of the general public and the lack of good health." Customers were pulling up to the store, asking "how do I boost my immune system?" his wife, Sara Curtiss added, "and raw milk is something that comes up."

Today, Willow Marsh has customers coming to them often sent by their nutritionists, doctors, and even chiropractors for their dairy products. Raw milk consumption has been a fairly recent topic circulating in some online health circles



due to its perceived health benefits and bioavailability as opposed to its pasteurized counterpart. But an argument as to what version of dairy milk is superior is not the purpose here - or what Willow Marsh is really about. Chuck Curtiss just continues to do things as they did generations ago - before food in this country, well, changed. Before hundreds of thousands of small dairy farms disappeared, and before the onset of industrial chemical sprays - those once thought to be a revolution in agriculture - that eventually showed their true colors.

The products on sale at Willow Marsh have a certain feel. They feel traditional, artisanal, handcrafted - whole. From the beef, veal and pork that grazed around the farm, to the raw honey taken from the back fields, the products at Willow Marsh exemplify what it means to source locally, and eat organically. A label that, unfortunately today, can be bought and sold.

"Everything is global now and everything is sourced globally, but that - that's changing," said Mr. Curtiss. "There is kind of a renaissance happening. Many people from all walks of life are looking for a few acres here and there to grow something." But Chuck never sees it as competition. He added, "the more farms and stores in the rural area, the more people we will draw from the big stores. Many people come into the farm store



now and can get most of their food shopping done, and if we are missing something, another farm down the road may have it. This is what I preach, the more of us farming and selling products the better it will be - there is a lot of room."

Graciously, Sara Curtiss is always in talks with local producers and is happy to sell the products of others at the farm store. From handcrafted BBQ sauces, homemade candy, candles to even jewelry. Willow Marsh supports over 50 other local vendors offering about 200 local products.

It's important to note, though, that the future of farming in Saratoga County and in the US as a whole is uncertain. Especially for small family dairy farms. Many family farms are not continuing into the next generation. As a result, large processing companies, some multinational in scale, are taking advantage and buying out the operations. "Farmers are aging out," said Sara Curtiss. "Many

young people don't see farming as a possible career path anymore, especially with the draw of making money online. And the work is not easy. It takes a special type of person to want to live this way."

According to data from the USDA: Between 1970 and 2006, the number of farms with dairy cows fell steadily and sharply, from 648,000 operations in 1970 to 75,000 in 2006, or 88 percent. Total dairy cows fell from 12 million in 1970 to 9.1 million in 2006, so the average herd size rose from just 19 cows per farm in 1970 to 120 cows in 2006.

This trend has unfortunately just continued. Larger herd sizes means more crowded spaces for the cattle, and fewer family operations just simply means more mass-producing ones. Food production is not just consolidating in this country - it's bordering on monopolizing. It's easy to put a bumper sticker on a car that reads "No Farms, No Food."

It's harder to drive off the beaten path and visit a farm, to talk with the farmer, and to thank him.

Fortunately, in an effort to uphold local farming in our community, the Town of Ballston established a purchase of development rights program (PDR). In the case of Willow Marsh, it means that the 132 acre farm must remain that way; it cannot be developed. According to the Town of Ballston, "this will maintain community character, even while growth is occurring elsewhere in the town." That means that Willow Marsh will remain as it was over 150 years ago: a farm.

For more information on Willow Marsh, the products they carry, or their upcoming events visit them at willow-marshfarmstore.com or on social media @willowmarshfarmstore. Or better yet, stop by for yourself. The farm store is located at 343 Hop City Road Ballston Spa, NY 12020 open Wednesday to Sunday. 🇺🇸



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reviving REGIONAL GRAIN

WRITTEN BY **MEGIN POTTER** | PHOTOS PROVIDED

“

What if I could have it all?" wondered Rachel McDermott, founder of Dancing Grain Farm Brewery in Moreau.

Unlike the more established farmers in the area (who have been here for hundreds of years), Rachel McDermott is a second-generation farmer, and her son the third. In 1983, Rachel's father, Jim, and uncle, Bob Czub Jr. founded West Wind farm in Schaghticoke. It was a sprawling operation that by the 1990s had grown to harvest as much as 2,500 acres of corn, soybeans, hay, and straw annually.

"What I learned from them was how to fix things that are broken (without having to call an expert) and to work smarter, not harder," she said.





Pictured: Rachel McDermott with her father, Jim Czub and uncle Bob Czub.



In 2016, Rachel, who spent seven years working as an investment banker, returned to the area from New York City to find the family farm in a tough position. They had significant investments in assets that were solely aligned with a growing land base (planting and harvesting equipment, tractors, drying and storage facilities) but the available land base was shrinking. “Commodity crops have no value unless sold in huge quantities - I’m talking hundreds, thousands, even millions of tons,” she said. To get to millions of tons of corn or soybeans, you need tens of thousands of acres of cropland - not something that Saratoga, the fastest growing county in New York State, has in abundance.

Facing pressure from residential and solar development, Rachel needed to find another way for the business to grow.

INTRODUCING THE RENAISSANCE OF SMALL GRAINS

Once considered the breadbasket of Colonial America, New York’s grain economy collapsed with the completion of the Erie Canal in 1825. Transforming transportation expanded the population westward, and with them went the amber waves of grain.

Grain production centralized in the Midwest but since 2017 Rachel has been among the new wave of farmers, working with Cornell University’s breeding program to bring the more lucrative small grain farming back to Upstate New York.

Dancing Grain’s estate-grown malting barley, distiller’s rye, wheat, and corn, as well as the herbs and flowers used in their farm-to-glass craft beers, are grown using sustainable farming methods. The beers have been enjoyed at their on-site brewery since 2022 - empowering the region to flourish economically, socially, and culturally.

COMING TO FRUITION

Dancing Grain worked through the research and development stage of growing grain in the northeast climate. Like many other small farmers, they face their fair share of challenges everyday.

To create data where none existed, Dancing Grain trialed dozens of grains and lost as much as 80 percent of their crop. This meant growing and producing yields with non-GMO seed, despite unpredictable changes in temperature, precipitation, and humidity. What they plant in 2023 is what they’ll be using in their beer in 2025 and with fluctuations in malt flavor year to year, Head Brewer, Chris “Duffy” Dufrein, must adjust their recipes accordingly to continue producing high-quality and competitive craft beers.

Outside of Dancing Grain, most craft beers are made with ingredients grown outside of the United States or from the West Coast, but rarely with predominantly local ingredients. Dancing Grain crafts their IPA’s, Lagers, Pale Ales, Sours, Stouts, and Porters with hyper-local ingredients and 100% New York State grown hops.





“

It's simple, **if more breweries buy more NYS grown ingredients, then they're helping to keep small family farms farming.**

We lose 54 acres of farmland a day, can we really afford to buy ingredients from overseas?

– **RACHEL MCDERMOTT**, FOUNDER,
DANCING GRAIN FARM BREWERY



"We're up against a much more difficult task than other breweries. No other brewery in the area is doing what we're doing," said Rachel. "It takes a devotion to craft beer and a higher amount of thought, emphasis, analysis, and capital risk per pint."

Understanding craft beer chemistry and balancing that bill, Dancing Grain has created a line of successful brews including their best-selling Crop Top IPA and Tractor Time American Lager.

"It's high-risk but also high-reward," adds Rachel. "This is what beer made in Saratoga County tastes like."

SHEPHERDS OF THE FIELDS

Farming is more than simply monetizing the land, it's about protecting the soil, and for Dancing Grain that means utilizing cover crops.

"Our primary conservation method is cover-cropping," said Rachel. "It improves soil health and fertility while reducing erosion and runoff." With crops like clover and sunflower planted in the fields, less fertilizer is needed, reducing the farm's reliance on chemicals while increasing the sustainability of their financial position.

Working with organizations including Saratoga Soil and Water, and the USDA's Natural Resources Conservation Service, Dancing Grain has extended conservation measures to include setting aside a few acres as wildflower habitat. This helps support birds, butterflies, and other pollinators while increasing the organic matter in the soil and creating useful carbon sinks.

"Cover crops, including wildflowers, help to sequester carbon while reducing erosion and improving soil structure. When a field is left fallow (meaning nothing is grown in it) we aren't able to pull

carbon out of the air," explains Rachel. Another eco-conscious practice she hopes Dancing Grain will be expanding in the future: composting spent grains mixed with horse manure. A continuously growing product of Saratoga's horse industry she says would be a huge benefit to farmers when sold commercially.

But aside from regenerative agricultural practices, Rachel says that committing to local-only ingredients creates a financially and environmentally sustainable brewing model that can't be matched by businesses engaging in imported ingredients.

"It's simple, if more breweries buy more NYS grown ingredients, then they're helping to keep small family farms farming. We lose 54 acres of farmland a day, can we really afford to buy ingredients from overseas?"

REAPING THE HARVEST

There are extra challenges being a woman in the predominantly male farming and beer industries, said Rachel.

"It's still gut-wrenching to think of how our son was with us during the start-up phase of the business but how hard it was to spend time with him," she said. Building the business while pregnant and living in a camper in the parking lot during the pandemic, Rachel juggled the strain of being a new mother with running the farm, renovating the farmhouse and agricultural buildings, and opening the brewery.

Today, she's proud of what she has built; beers like Gaia's Blessing (a collaboration with Whitman Brewing made with girl-powered pilsner malted by Andrea Stanley of Valley Malt in Hadley, Mass.), and seeing women who are under similar constraints immerse themselves in the farm setting, enjoying #brewsandviews.



Pictured: Rachel, Sean, and Monty McDermott.



Rachel's biggest achievement is the environment she's created for her customers.

"We've created a space where everyone is welcome. Where you don't have to choose between being a career-driven woman or mother, wife, daughter, sister, friend, dog mom, whatever. A space where we literally celebrate everything you are and everyone who supports you being you, because that's what our customers are doing when they're here. They're supporting the idea that if we invest in our farms and small local businesses our community will be healthier, happier, and we can make more memories together."

Dancing Grain offers a huge variety of very fresh craft beers as well as local wines, hard cider, and non-alcoholic beverages. Guests can enjoy live music most Friday and Saturday evenings, and food trucks every weekend now through October.

In July, pick your own bouquets of zinnias, dahlias, and sunflowers are available, and in the fall their sunflower festival offers an opportunity to immerse yourself in their fields.

"We educate people about the beers so they have the opportunity to get excited about something they haven't tried before in a setting they wouldn't expect it," said Rachel.

This summer, the Dancing Grain Founder's Club is launching to give the lifetime benefit of a piece of paradise to even more people.

For more information, go to dancinggrain.com.

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12 FARMERS' MARKETS

IN SARATOGA COUNTY TO EXPLORE

THERE'S NOTHING LIKE THE WEATHER—or the fresh, seasonal produce—of spring and summer. Whether you're more excited about those first glorious rays of sunshine or the fact that strawberries are finally back in season, it's the perfect time to venture outside. Trips to your local markets during this season is not just a way to enjoy the outdoors, but also an opportunity to support local agriculture and savor farm-to-table freshness. Saratoga County is coming to life again, and its farmers' markets are waiting for you.

Farmers' markets are a lifeline for modern sustainable agriculture, connecting families to high-quality, fresh food while supporting local farmers and producers. These markets are a deeply rooted tradition in the United States, dating back to 1634 when the nation's

earliest farmers' market was established in Boston, Massachusetts. Today, the USDA's online directory lists more than 10,027 markets nationwide, reflecting their continued growth and importance to our communities.

While the quality food is certainly the main draw, the relationships forged between farmers and their customers are what keep these markets alive and thriving. Shopping at a farmers' market isn't just about buying fresh produce; it's about connecting with the people who grow your food, supporting the local economy, and fostering a sense of community. In Saratoga County, our local markets and dedicated farmers are a testament to this spirit. Discover 12 of our local farmers' markets and go meet the passionate farmers who make them special.



the DIRECTORY

Ballston Spa Farmers' Market

SEASON: June through October

HOURS: Thursdays 4 pm to 7 pm & Saturdays 9 am to 1 pm

LOCATION: Wiswall Park, Front Street, Ballston Spa, NY

DETAILS: Operating since 2003, this market brings together local producers and consumers, offering fresh produce, baked goods, and handcrafted items. It supports small family farms and local artisans while enhancing the vibrant downtown area of Ballston Spa.

Clifton Park Farmers' Market

SEASON: June through October

HOURS: Mondays 2 pm to 5 pm

LOCATION: Shenendehowa United Methodist Church

DETAILS: This market features a variety of local produce, baked goods, and crafts, providing a community space for residents to connect and support local agriculture.

Gansevoort Farmers' Market

SEASON: June through October

HOURS: Tuesdays 3 pm to 6 pm

LOCATION: Gansevoort, NY, Northumberland, NY

DETAILS: Known for its friendly atmosphere, this market offers fresh, locally grown fruits and vegetables, as well as other farm products directly from local farmers.

Glens Falls Farmers' Market

SEASON: May through October

HOURS: Saturdays 8 am to 12 pm

LOCATION: South Street Community Pavilion

DETAILS: One of the largest markets in the area, it features a wide array of products including fresh produce, meats, dairy, baked goods, and artisan crafts. It's a staple in the community, providing access to high-quality, locally sourced food.

Greenfield Farmers' Market

SEASON: June through September

HOURS: Thursdays 4 pm to 7 pm

LOCATION: 428 Middle Grove Road, Middle Grove, NY

DETAILS: This market offers a selection of fresh fruits and vegetables, along with homemade goods and crafts from local vendors.

Halfmoon Farmers' Market

SEASON: Year Round

HOURS: Wednesdays 3 pm to 6 pm

LOCATION: Harris Road, Abele Memorial Park

DETAILS: Open year-round, this market ensures continuous access to fresh produce and local products, adapting to seasonal changes with different offerings throughout the year.

Heart of the Hudson Valley Farmers' Market

SEASON: June through October

HOURS: Saturdays 9 am to 2 pm

LOCATION: 1801-1805 Route 9W, Cluett Schantz Park, Milton, NY

DETAILS: This market is dedicated to promoting local agriculture and features a variety of local produce, crafts, and live entertainment.

Rexford Landing Farmers' Market

SEASON: May through September

HOURS: Thursdays 3 pm to 7 pm

LOCATION: 675 Grooms Rd, Clifton Park, NY

DETAILS: Situated in a convenient location, this market offers a wide range of local produce and products, fostering a strong community spirit.

Saratoga Farmers' Market

SEASON: May through October

HOURS: Saturdays 9 am to 1 pm & Wednesdays 3 pm to 6 pm

LOCATION: High Rock Park

DETAILS: A well-known market that supports a large number of vendors offering fresh produce, meats, dairy products, baked goods, and more. It's a key destination for both locals and visitors.

Spa City Farmers' Market

SEASON: Year Round

HOURS: Sundays 10 am to 2 pm

LOCATION: Saratoga Spa State Park

DETAILS: Open year-round, this market provides continuous access to fresh, local products and features a variety of vendors, live music, and community events.

Stillwater Farmers' Market

SEASON: May through October

HOURS: Tuesdays 3 pm to 6 pm

LOCATION: 662 Hudson Ave, Stillwater Public Library

DETAILS: A community-focused market offering fresh, locally grown produce and handmade goods, supporting local farmers and artisans.

Waterford Harbor Farmers Market


SEASON: June through October

HOURS: Sundays 9 am to 1 pm

LOCATION: 1 Tugboat Alley, Waterford, NY

DETAILS: This market offers a scenic location along the harbor and features a wide variety of fresh produce, baked goods, and local crafts, enhancing the community's access to fresh, local food.

SO, AS YOU EMBARK ON YOUR MARKET ADVENTURES,

REMEMBER: it's not just about what you take home in your reusable bags—it's about the connections you cultivate, the stories you share, and the vibrant tapestry of local life that flourishes with every purchase. In Saratoga County, the farmers' markets aren't just a destination; they're a celebration of the season, a tribute to tradition, and a testament to the enduring bond between land, farmer, and community. 

DISCOVER THE JOY OF FARM-FRESH GOODNESS

The Benefits of Buying Food Directly from Local Farms



WRITTEN BY **MICHAEL NELSON,**
PARTNER & CO-FOUNDER,
FIVE TOWERS MEDIA

Everyone says that the best produce is the stuff that's been sitting on a truck for days and in a refrigerator for a week, right? Heck no!

Have you ever tasted a tomato that was picked just hours before it landed on your plate? Or grapes that were practically right off the vine? If you have, it's tough to have it any other way.

Buying food directly from local farms offers an incredible experience that goes beyond just filling your fridge. Let's explore why this trend is gaining traction and why it's worth joining in.

TASTE THE DIFFERENCE: FRESHNESS AND FLAVOR

Imagine biting into a juicy apple that hasn't traveled thousands of miles to get to you. Local produce is picked at the peak of ripeness and often sold within days ensuring you get the freshest, most flavorful fruits and vegetables. This means not only better taste but also more nutrients, making your meals both delicious and healthy.

BOOSTING THE LOCAL ECONOMY

When you buy from local farms, your money stays within your community. It helps support local businesses and keeps your town thriving. The farmers can reinvest in their operations, maintaining the agricultural heritage of your area and providing jobs. It truly provides a win-win outcome for everyone, even those not directly involved.

GO GREEN WITH LOCAL CHOICES

Buying local is also a great way to help the environment.

Food that travels long distances uses a lot of fossil fuels, which contributes to higher pollution and higher carbon emissions. Local farms usually have shorter transportation routes and often use sustainable farming practices. This means a smaller carbon footprint and a healthier planet for future generations.

TRUST & TRANSPARENCY

One of the best things about buying from local farms is knowing exactly where your food comes from. You can talk to the farmers, ask about their practices, and be assured that your food is produced in a way that aligns with your values. This transparency builds trust and allows you to make informed choices about what you eat.

PRESERVING OUR BEAUTIFUL LANDSCAPES

Supporting local farms helps keep the rural landscape you love intact. As cities expand, farmland is often sold for development. By buying local, you help keep these





areas in agricultural use, preserving the natural beauty and ecological health of your region. Farmland also provides habitat for wildlife and helps with carbon sequestration.

ENCOURAGING SUSTAINABLE AGRICULTURE

Local farmers are often leaders in sustainable farming. They use methods like crop rotation, organic farming, and integrated pest management, which are better for the environment. By supporting these practices, you're helping to promote a healthier ecosystem and ensuring the land remains productive. Going even further, local farms are more likely to grow a variety of crops, which promotes biodiversity and long-term soil health.

STRENGTHENING FOOD SECURITY

The COVID-19 pandemic showed us how fragile global supply chains can be. By supporting local farms, you help create a more resilient food system that can better withstand disruptions. Local food systems reduce dependency on long supply chains, ensuring a more stable and reliable food source during crises.

BUILDING COMMUNITY CONNECTIONS

Buying directly from local farms can also bring people together. Farmers' markets, farm stands, and community-supported agriculture (CSA) programs create social spaces where relationships can blossom. These interactions build a sense of community and offer educational opportunities about agriculture and healthy eating.

CONCLUSION

Choosing to buy food directly from local farms is a wonderful decision that benefits you, your community, and the planet. From the unmatched freshness and flavor to the support of local economies and sustainable practices, the advantages are clear. So next time you're shopping for groceries, consider the impact of buying local - it's a choice that nourishes both body and soul. 🌱



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Meet the
Rest of
the Team!

Left: Carissa Conley
Right: Melinda Bucknam





A GUIDE TO

Building an Effective E-Commerce Website

Reach Customers Where They Are

I'd like you to take a moment to picture, in your mind, the perfect storefront. Imagine the window display, the type of products being offered, the type of customers that come through the door, and, if you listen closely enough, the sweet sound of the ringing cash register. When we talk to new brick & mortar businesses, that's typically the first place they go. It's all real, it's all tangible, and it's how business was conducted almost exclusively until around the turn of the century.

But what if you could expand that storefront? What if that perfect front door were accessible to any customer, anywhere in the US, within seconds? What if your store were open 24 hours per day, 7 days per week, without having to pay a brick & mortar staff all that overtime?



WRITTEN BY **KELSEY SHERMAN,**
JUNIOR PARTNER,
FIVE TOWERS MEDIA





“ E-commerce has the potential to **completely transform a business** and its revenue streams.”

– KELSEY SHERMAN, JUNIOR PARTNER, FIVE TOWERS MEDIA



If you're a business owner still not quite ready to take the leap into online sales, these are the important questions to consider. We've seen incredible success in the e-commerce markets with everything from homemade goods to production-line equipment, from luxury handbags to cannabis flower. It has the potential to completely transform a business and its revenue streams.





Why Create an E-Commerce Website for Your Business?

The decision to establish an e-commerce presence is not just about staying relevant; it's about unlocking new opportunities for growth and innovation. By venturing into the digital marketplace, businesses can:

1 Reach a broader audience: Your products are now accessible to customers 24/7 worldwide, opening avenues to generate sales while you sleep or take a vacation. It conveniently removes any travel or geographic restrictions.

2 Increase sales potential: According to Statista, global retail e-commerce sales reached an estimated 5.8 trillion U.S. dollars in 2023. Projections indicate a 39% growth in this figure over the coming years, with expectations to surpass \$8 trillion by 2027. With such staggering growth forecasts, businesses have a tremendous opportunity to leverage e-commerce platforms to expand their sales potential and capture a larger share of the ever-growing online marketplace.

3 Build brand visibility and credibility: An e-commerce website serves as a digital storefront for your brand. This allows you to showcase your products and convey your brand message to a larger audience, enhancing brand recognition and credibility.





Steps for Developing an E-commerce Website

Beginning the process of developing an e-commerce website requires careful planning and strategic execution. Let's outline the fundamental steps to guide you through this process:

STEP 1: UNDERSTAND AND DEFINE YOUR BUSINESS GOALS

Define your objectives, target audience, and growth metrics to align your e-commerce strategy with your overarching business goals. To do this, start with the why:

- Why do you want to sell your products online?
- Do you want to drive online traffic to supplement brick-and-mortar sales?
- Do you want to expand your B2C business to B2B or vice versa?

Apart from these baseline goals for your business, consider e-commerce metrics:

- Do you plan to sell locally or internationally, too?
- How many products do you plan to sell?
- What kind of growth would you like to see post-launch, and how will you measure it?

STEP 2: DESIGN THE INTENDED SHOPPING EXPERIENCE

Consider the desired experience for your customers. Tailor the functionality of your e-commerce website to align with your user experience objective, taking into account aspects such as navigation, product exploration, and the checkout process. For instance, does your target audience prefer a swift and straightforward checkout process for familiar products, or do they prefer to explore your site for additional offerings? Depending on your answer, you may need to adapt your site structure to accommodate different customer journeys.

STEP 3: CHOOSE THE RIGHT PLATFORM FOR YOUR BUSINESS

Selecting the right e-commerce platform is crucial for your online store's success. Consider factors like scalability, customization, integration options, and security. Popular platforms include WooCommerce, Shopify, and Squarespace, each catering to different needs. Look for seamless integrations with payment gateways, shipping providers, and marketing tools. Consider your level of customization needs—some platforms offer drag-and-drop builders, while others provide more flexibility for developers. Ultimately, choose a platform that aligns with your business goals and budget, and supports long-term growth.

STEP 4: POPULATE YOUR PRODUCT LISTINGS

Compiling high-quality product images, detailed descriptions, and pricing information is crucial for showcasing your offerings to potential customers on your e-commerce website. Organize products into categories and subcategories for easy navigation, and implement filters and search functionality for user convenience. Manage inventory levels accurately to prevent overselling and backorders, and consider implementing promotional strategies to drive sales. Regularly review and update product listings based on customer feedback and sales data to optimize your e-commerce strategy for success.

STEP 5: CONFIGURE PAYMENT AND SHIPPING SETTINGS

Configure payment gateways, shipping options, and tax settings to offer flexible and convenient options for your customers. Integrate multiple payment methods such as credit

cards, digital wallets, and alternative payment solutions to accommodate diverse preferences. Optimize shipping options and pricing to provide transparency and affordability, reducing cart abandonment and improving customer satisfaction with smooth and cost-effective checkout experiences.

STEP 6: QUALITY ASSURANCE AND LAUNCH

Conduct comprehensive quality assurance (QA) testing to ensure the functionality, performance, and user experience of your e-commerce website meet expectations. Test key features such as checkout process, payment gateways, and responsive design across various devices and browsers. Address any issues or bugs identified during testing, and optimize load times and navigation for optimal performance. Once testing is complete, launch your website with confidence, and monitor closely for any post-launch issues or opportunities for improvement.

Conclusion

Developing a successful e-commerce website requires strategic planning and execution. By integrating essential functionalities and adhering to a structured approach, businesses can establish a compelling online presence that resonates with customers and drives sustainable growth.

At Five Towers Media, our experienced team can guide you through each stage of the process, offering expertise in website design, development, and optimization. By prioritizing user experience, security, and functionality, we can help you create a compelling online storefront that captivates customers, and fosters loyalty in an ever-evolving competitive e-commerce landscape.



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ASSESSING LOST INCOME FOR EGG FARMS:

Navigating Insurance Claims in the Poultry Industry



WRITTEN BY
CHARLES AMODIO,
PARTNER, FAZ FORENSICS

Egg farming is a vital component of the agricultural sector, supplying a significant portion of the world's protein needs. However, like any other business, egg farms are vulnerable to various risks, including natural disasters, disease outbreaks, and market fluctuations. When unforeseen events disrupt operations, egg farmers often rely on insurance coverage to mitigate financial losses. One critical aspect of insurance claims in the poultry industry is assessing lost income accurately. This article explores the complexities involved in evaluating lost income for egg farms, and provides insights into navigating insurance claims effectively.

UNDERSTANDING LOST INCOME

Lost income for egg farms encompasses various factors beyond just the direct loss of eggs. It includes revenue from egg sales, as well as potential additional sources of income such as by-products like feathers

or manure. Additionally, egg farms incur ongoing expenses, such as feed costs, labor, and maintenance, even when production is halted. Therefore, calculating lost income requires a comprehensive analysis of both revenue and expenses.

FACTORS AFFECTING LOST INCOME

Several factors influence the calculation of lost income for egg farms:

Production Capacity: The primary determinant of lost income is the farm's production capacity. We must assess the farm's typical egg production levels and factor in any seasonal variations or production cycles.

Market Prices: Fluctuations in egg prices can significantly impact lost income. We consider prevailing market prices at the time of the loss and any foreseeable changes in pricing during the recovery period.

Duration of Disruption: The length of time the farm remains non-operational directly affects lost income. Longer disruptions result in more significant revenue losses and extended periods of ongoing expenses.

Mitigation Efforts: Egg farms may undertake mitigation efforts to minimize losses during disruptions, such as selling eggs to alternate markets or reducing operating costs. These efforts should be accounted for when assessing lost income.

CALCULATING LOST INCOME

As forensic accountants, we employ various methods to calculate lost income for egg farms, including:

Historical Performance: Analyzing the farm's historical production and financial records to estimate the income lost during the disruption period.

Comparable Operations: Comparing the farm's performance to similar egg farms in the region to determine the potential income loss.

Future Projections: Utilizing industry data and market trends to project the farm's expected income during the disruption period.

NAVIGATING INSURANCE CLAIMS

Navigating insurance claims for lost income in the egg farming industry requires an understanding of farm production financial records, the agricultural market, mitigation, and the insurance policy.

Detailed Records: Obtaining accurate and detailed records of egg production, expenses, and market prices is essential for substantiating insurance claims.

Market Analysts: Engaging market analysts can help egg farmers anticipate future market trends and price fluctuations, enabling them to make informed decisions when projecting lost income.

Documentation of Mitigation Efforts: Any efforts undertaken to mitigate losses, such as selling eggs to alternate markets or reducing operating costs, should be thoroughly documented to demonstrate proactive measures taken by the farmer.


Policy Understanding: As forensic accountants we are familiar with insurance policies and the coverage limits, exclusions, and claim procedures, which can facilitate a smoother claims process.



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CONCLUSION

Egg farms face numerous risks that can disrupt operations and result in lost income. Navigating insurance claims for these losses requires a thorough understanding of the factors influencing the income loss, and effective communication with all parties involved. Evaluating claims for lost income in the egg farming industry requires a proactive and strategic approach. By accurately assessing lost income and adhering to the claims process, as forensic accountants we can assist and facilitate a fair settlement of the claim. 



beyond BUY & HOLD

Timeless Investment Wisdom

— borrowed from farmers



WRITTEN BY
CONOR BOYD,
GENERAL AGENT OF NATIONAL
LIFE GROUP, FOUNDER OF
THOROUGHbred ADVISORS

LESSONS FROM THE LAND

Farmers have an awareness and appreciation for the circle of life and the change of seasons that is unmatched by most people outside of the agricultural space. Farmers have physically lived the definition that is “you reap what you sow.” They’ve also felt the agony of losing an entire crop or herd of cattle to weather or disease. They pay close attention to the environment, when the seed should be planted, and are keenly aware of the perfect time to harvest.

ANCIENT WISDOM FOR MODERN TIMES

I have noticed that all things in life tend to have some sort of a cycle to them. Whether a field, a business, or an investment, there tends to be cycles. Many of us have grown up

hearing the saying, “buy low, sell high.” Farmers might say, “there is a time to plant and a time to harvest.” Both of these sayings in my estimate are ancient wisdom. They made sense 1000 years ago and they will make sense 1000 years from now. Farmers have never abandoned this ancient wisdom, in fact their livelihoods depend on it. Yet somehow, somewhere, along the lines, I have noticed that many investors and Financial Advisors have abandoned “buy low, sell high” in favor of “buy and hold.”

I have my theories on why this shift happened in the financial industry, and perhaps that would be a conversation better discussed in person. Getting back to the concept of buy low, sell high, this strategy is predicated on an understanding of

Although techniques and technology have evolved, the ancient wisdom used by farmers today can be applied to the way we grow and protect our money.

where you are relative to where markets have been in the past. If you plucked someone from outer space and told them the S&P 500 was 5,022, they would have no awareness of whether this was high or low without further context. I have learned over the years that when Americans are given good context, they make good decisions. It is this context that many of our clients are missing and desiring to have. Just like farmers, they can make or lose fortunes based on having the proper context.

HARVESTING GAINS: HOW INFORMED DECISIONS MAY GROW YOUR WEALTH

Most Americans would likely not identify themselves as professional investors. And therefore, many do not spend hours a day focusing on the markets and context needed to make wise investments. Many defer to passive investments with the mindset of buy and hold. This can certainly be a winning strategy, especially given many years of holding. With that said, presented with a practical way to implement buy low, sell high...many investors choose to adopt this as they intuitively feel the wisdom that is displayed in those words. I will often say to my clients, "you are never going to lose by harvesting gains." Of course there are tax considerations and opportunity costs, but at a root level, selling something when it is up by definition means that you didn't lose from your original investment.

BUILDING YOUR SILO: ARE YOU PREPARED TO WEATHER FINANCIAL WINTERS?

In a previous edition, I referenced the idea that when you look at business and look at investments, there are often two things common to those who lose. They can happen in any order, but the two circumstances often present are overconfidence and a liquidity crisis. Like a farmer, whether you are a buy and hold type of investor or buy low, sell high investor, both can be susceptible to natural disasters, unintended consequences, wars, market crashes, etc. etc. Farmers have been trained that "winter" is coming. Sometimes I wonder if investors understand this. How do Farmers deal with winter? Well, they do many preparations but common to most farms are silos. What is a silo in the context of a farm? Simply put, it is a tower used to store grain.

These articles are not meant to give all the answers but rather provoke deeper thought and hopefully inspire deeper conversations with yourselves, a Thoroughbred, or your trusted advisor.

QUESTIONS FOR OUR READERS...

- Can you concisely describe your investment philosophy?
- Do you have a "silo" for the "winters" of your life?
- Do you have all of the context you need to make informed decisions?

There is much that can be learned from observing the way farmers work and live. Although techniques and technology have evolved, the ancient wisdom used by farmers today can be applied to the way we grow and protect our money.

If you are interested in a complimentary consultation to learn more about our philosophies and techniques at Thoroughbred Advisors, we would welcome a meaningful conversation. ☎️

The information provided herein is for general informational purposes only and should not be considered investment advice. Any strategies described may not be suitable for everyone. Readers are encouraged to evaluate all information in light of their own situation, and seek the advice of an appropriate professional advisor.

About Thoroughbred Advisors

Thoroughbred Advisors is a financial firm dedicated to becoming the number one choice for both clients and advisors alike who desire a relationship beyond a big box financial institution. Over 242+ Brokers - 7+ Flagship offices - 129+ Advisors.

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Understanding Buy-Sell Agreements

Their Importance in Small Business Partnerships



WRITTEN BY **MATTHEW WAGONER,**
PRINCIPAL, THE WAGONER FIRM

Starsky & Hutch. Tango & Cash. Batman & Robin. They all have one thing in common: their partnership is key to their success. And when we view the small business market, we see much of that same trend. Partnerships, time and time again, can form the bedrock of a flourishing and highly profitable business. However, they also bring complexities that need careful planning and foresight.

One critical element that every small business should consider is a buy-sell agreement. This legal document is not only a safeguard for the business but also a cornerstone of aligned estate planning for business owners and their loved ones. Understanding its importance and how it integrates with estate planning can ensure the longevity and stability of a business, even amidst unforeseen circumstances. In this article we'll explore these concepts in more detail and explain the critical interaction between them.

THE SIGNIFICANCE OF BUY-SELL AGREEMENTS

A buy-sell agreement serves several vital functions. First, it protects the interests of the remaining partners by allowing them to buy out the departing partner's share, rather than allowing external parties (the departing partner's spouse, children, creditors, etc...) to become involved in the business. This is particularly important in maintaining the stability and direction of the

company. Second, it provides the departing partner or their heirs a clear exit strategy, ensuring they are compensated for their share of the business.

For instance, if a partner passes away unexpectedly, a buy-sell agreement ensures that their interest in the business is automatically offered to the remaining partners, who purchase the partnership interest from the estate. This setup not only secures financial stability for the deceased partner's family but also prevents any operational disruption by keeping the business within the hands of those who are already involved and invested in its success. Without an agreement in place, it's possible for a surviving spouse or family member to inherit a significant stake in a business they know very little about and are unprepared to manage.

ALIGNED ESTATE PLANNING FOR BUSINESS OWNERS

Planning for your own passing may feel like a morbid exercise, but it's one that holds more importance than many realize. Because aligned estate planning is all about making sure your personal and business plans are synced up, so everything goes smoothly for your family and your business when you're no longer around. In other words, it's a game plan for the worst-case scenario. For business owners, it involves arranging the legal and financial affairs of one's business to ensure a seamless transition and minimal tax implications upon the owner's death or incapacitation. This alignment is crucial because it ensures that personal and business assets are handled according to a unified strategy, reducing or eliminating complications and conflicts among heirs and business partners.

This strategy often involves the use of life insurance, trusts, wills, and various business agreements to achieve a balance that meets personal and business objectives. This can include the transfer of ownership shares to family members or the designation of successors in leadership roles.

INTEGRATION OF BUY-SELL AGREEMENTS WITH ALIGNED ESTATE PLANNING

A buy-sell agreement plays a pivotal role in aligned estate planning by defining exactly how business shares are to be handled in the event of an owner's death or incapacitation. This agreement is a cornerstone of ensuring that the business transitions smoothly to the remaining partners or new owners without legal entanglements or disputes that could jeopardize both the business and the family's financial security.

The integration of a buy-sell agreement into estate planning can:

- Ensure that the business owner's family is financially compensated for their business interest without having to engage in the day-to-day operations of the business.
- Provide a clear, agreed-upon valuation and sale procedure for the business shares, which can significantly reduce the potential for conflict among

the remaining partners and the family members of the deceased.

- Align the interests of all parties involved, including business partners, family members, and other stakeholders, making the transition as smooth as possible.

RESOURCES FOR EFFECTIVE BUY-SELL AGREEMENTS AND ESTATE PLANNING

When it comes to developing and implementing buy-sell agreements and aligned estate planning, the expertise of professionals is indispensable. The best resources typically include:

Experienced Attorneys: Lawyers who specialize in business law and estate planning can provide invaluable assistance in drafting and reviewing buy-sell agreements and estate plans. First, they understand how businesses operate and how the transition process works. Moreover, they ensure that all legal documents reflect the current laws and best practices.

Leading attorneys in these fields understand the intricacies of both business dynamics and personal estate considerations. They are adept at navigating complex legal and financial landscapes, making them invaluable in identifying potential legal pitfalls and providing strategic advice to mitigate risks. Furthermore, their expertise allows them to tailor each agreement or plan to the specific circumstances of your business and personal goals, which can vary greatly from one business owner to another.

Financial Advisors and Accountants: These professionals can offer advice on the financial implications of buy-sell agreements and estate plans. They help business owners understand the tax consequences and financial benefits of their planning choices. And they help put together plans to facilitate the payment terms and funding mechanisms. For example, in many cases, buy-sell agreements are funded through life insurance policies on the partners' lives. Financial professionals can assist in setting up these policies to ensure that funds are available for the buyout when needed.

CLOSING THOUGHTS

Integrating buy-sell agreements with aligned estate planning is a smart and seamless way to manage the transfer of business ownership in small partnerships. This approach makes sure that everyone's interests are safeguarded and that the business can keep running smoothly, even through the death of a partner. Getting help from experienced professionals for these arrangements not only brings peace of mind but also helps ensure the business's legacy for future generations.

If you have questions about buy-sell agreements or aligned estate planning, our office is happy to take your call. For more information, please visit thewagonerfirm.com.

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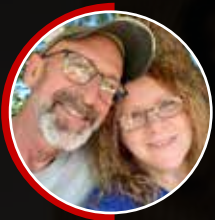
SEASON 2: EPSIODE 10

Atlas Jiu Jitsu - Anyone Can Roll!

Mike interviews Joe "Josferatu" Zakriski from Atlas Jiu Jitsu! Joe's been rolling with the best of them for 18 years, but he's only worked out of Atlas Jiu Jitsu for 8... How did he come to run Atlas in South Glens Falls? How did the business rise and fall (and rise again) during the COVID pandemic? What does jiu jitsu have to offer?



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SEASON 2: EPSIODE 9

Raw Milk Revolution

Mike interviews Chuck & Sarah Curtiss, husband-and-wife team behind the Willow Marsh Farm and storefront! They offer a special option that nobody else nearby yet does - the production and sale, direct to consumers, of raw milk and raw milk products. What's the deal with raw milk? How is it made? Is it safe to drink? Why do so few farms produce it?



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SEASON 2: EPSIODE 8

Momentum Makers - Moving Forward

Mike and Steven interview Kevin Hinman, co-founder of Momentum Makers! Kevin's mission is bringing faith-based principles to workplaces across the nation. But the lessons he teaches can be applied to any organization, secular or not. And the results speak for themselves - companies typically see much better culture, customer retention, higher profits, and more!



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SEASON 2: EPSIODE 7

Saratoga Biochar Fights Back!

Mike interviews Raymond Apy, the CEO of Northeastern Biochar Solutions! The proposed Saratoga Biochar Solutions facility's goal is to process biosolids into carbon fertilizer, but local opposition to the project has been significant... Ray has met every goal and then some, and he wants more people to understand the importance of the project.



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EPISODE 55

Cracking Open Cold Ones at Cornell's

Our hosts 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?



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EPISODE 54

Taking the "Side" out of "Side Hustle"

Our hosts 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?



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EPISODE 53

One Man, One Plan - Zay Gets it Done

Our hosts 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 professional, Zay proudly stands by the quality of his process and results.



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EPISODE 52

Dancing Grain - From Field to Glass

Our hosts interview Rachel McDermott, the second-generation proprietor of Dancing Grain Farm Brewery! Dancing Grain runs a special operation - fully family-owned, they source every ingredient that goes into their brews at their own farm, without using any pesticides... This is as Blue Collar as it gets!



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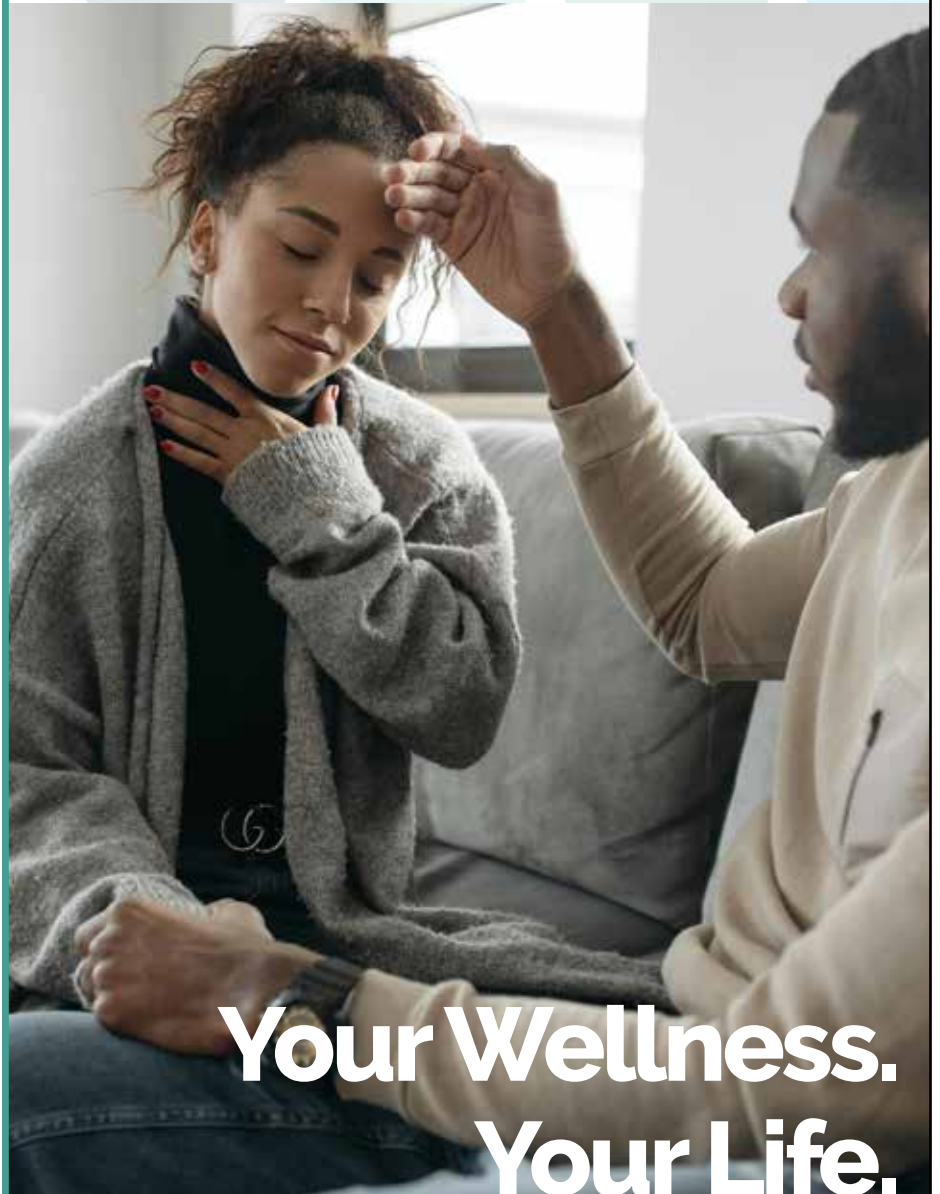
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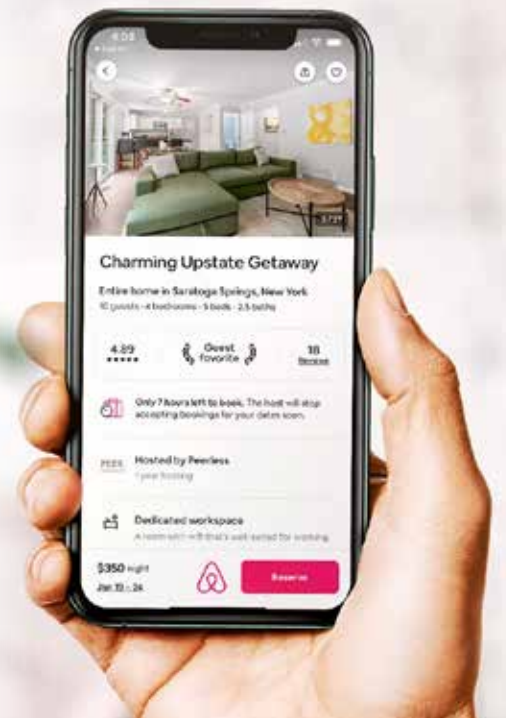
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