



NEWSLINE

December 2025

A Publication of the Fulton Montgomery Regional Chamber of Commerce

The Fulton Montgomery Regional Chamber of Commerce supports our members and our region as a partner for business, workforce, and tourism development.

HOLIDAY SEASON, LOCAL STRENGTH— SEASON'S GREETINGS FROM YOUR CHAMBER



On the Mark Accounting had a lot to celebrate at its ribbon-cutting event in November! Both the grand opening of its new location at 1728 State Highway 29 in Gloversville and the purchase of the former R&A Waite Firm. On the Mark Accounting's owners, Mark Bolebruch (3rd from right in top photo) and Melinda Girard (5th from right with scissors), welcomed staff, clients, Chamber staff, and Bob and Aurelia Waite to join them at the new office to celebrate. Below, a view of part of the new office.

On the Mark Accounting provides all business and personal accounting services. From individual tax returns, estates and trusts to handling your businesses' bookkeeping, payroll, and taxes, including sole proprietors, partnerships, and corporations. Contact On the Mark Accounting at (518) 883-3333 or online at <https://onthemarkaccounting.com/>



Far left, Assemblyman Robert Smullen presents a citation to Mark and Melinda at the ribbon-cutting. Near left, Melinda and Mark pose for a photo with Bob and Aurelia Waite of the former R&A Waite.

Important Message about Health Insurance Options for Chamber Members —see page 5 for details



2025 BOARD OF DIRECTORS

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THE FULTON MONTGOMERY CHAMBER IS A MEMBER:

- ◆ [Business Council of New York State](#)
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- ◆ [Fulton County Center for Regional Growth](#)
- ◆ [Fulton County Farm Bureau](#)
- ◆ [Montgomery County Farm Bureau](#)
- ◆ [New York State Farm Bureau](#)



Message from the Executive Director

Dear Chamber Members,

As we wrap up 2025 and look toward a brand-new year, I want to take a moment to say thank you. Your support, involvement, and belief in the work of the Chamber are what keep this organization moving forward. Every ribbon cutting, every event, every introduction, every conversation about how we can build a stronger region—each of these moments has shaped where we are today and where we are headed next.

Over the past several months, our team and Board of Directors have been hard at work shaping new initiatives for the Chamber that will strengthen our impact on businesses, communities, and families throughout Fulton and Montgomery Counties. We've been evaluating the programs we offer, the partnerships we've built, and the ways we can create even more opportunities for our members to grow, connect and be visible.

A major part of this work has been the development of our updated Mission and Vision for 2026. Our large and diverse Board of Directors has come together to thoughtfully consider who we are as a Chamber, who we serve, and how we can best move our region forward. Their perspectives ranging from small business owners to educators, nonprofit leaders, and major employers have helped shape a mission and vision that reflect both the needs of today and the possibilities of tomorrow.

You will begin seeing more about this updated Mission and Vision early in the new year. We look forward to sharing it with you in our communications, at our events, and in conversations with you, our members. Our goal is for these guided statements to be more than words on paper; we want them to drive the work we do every day.

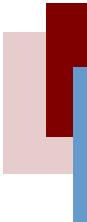
As we close out this year, I hope you feel the same momentum and optimism that we do. There is tremendous opportunity ahead, and we are grateful to be moving into 2026 with you, our members, partners and friends who care as deeply as we do about the future of the Mohawk Valley and Adirondack region.

Thank you for being part of this journey. Here's to a strong finish to 2025 and an even brighter 2026.

Warm Regards,
MaryBeth Shults

Welcome New Members

November 2025



BEYOND THE VOUCHER, INC.

228 Locust Avenue, Amsterdam

(518) 246-5861 | [Facebook](#)

Helping families with housing assistance from surviving to thriving. Over 10 years in Section 8 programs, we provide resources, guidance, and support for financial independence, stability and a new future.

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Provides IT services and consulting for businesses and individuals. We specialize in cloud computing, data backup, PC maintenance, cybersecurity, and IT support. Our mission is to make technology accessible, reliable, and affordable for everyone. Learn more on [global-synthos.org](https://globalsynthos.org). Based in Johnstown, but serves clients remotely across the U.S.

SIMGOLF

1451 State Highway 5S, Amsterdam

(518) 212-6021 | simgolfgpa.com

Golf-simulator studio and golf training center; pro shop and SimGolf Bar serving a variety of beer, wines and spirits. Upstate New York's largest indoor golf development center—featuring Scott Warren, 2025 NENY PGA Player Development Award winner. Offers year-round golf coaching, junior instructional programs, adult golf clinics, individual lessons for golfers of all ages, custom club fittings, instructional programs for veterans, summer camps.

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7 days a week
(518) 212-6070

SPECULATOR
8:00 AM - 4:30 PM
Saturdays & Sundays
*July & August
(518) 548-8155



MEMBER ANNIVERSARIES

October 2025

Thank you for your continued support!



41+ YEARS

- McDonald's - Johnstown—53
- Letter Memorial Co.—51
- Livingston's Furniture & Mattress, Inc.—51
- Peck's Lake Enterprises, Inc.—51
- Fulmont Mutual Insurance Company—47

31 – 40 YEARS

- Lutz, Zelig & Zeronda—34
- American Legion Post 701 (Amsterdam) - 32
- Town of Northampton—31

21 – 30 YEARS

- Proforma Shrader & Shrader—28
- Alpin Haus—28
- Neznek Farm—24
- Evergreen Construction—22

11 – 20 YEARS

- Peaceful Valley Maple Farms—19
- Holy Trinity Parish—19
- McDonald's - Gloversville—17
- Donald R. Williams—17
- Miller Printing & Litho, Inc.—16
- Cushing Stone Co., Inc.—15
- Schine Memorial Hall, LLC—14
- C. Gerard Marketing—12

1 – 10 YEARS

- Mary S. Brown Law Office—10
- M&J's Lawn Care & Landscaping—9
- Saint Kateri National Shrine & Historic Site—9
- Hillcrest Spring Residential Adult Care—9
- Howard Hanna Real Estate Services—7
- 3D Chess Politics LLC—5
- United Ag & Turf NE—5
- Great Sacandaga Brewing Co., Inc.—5
- Adobe Acrobat—3

- CCM Transmission—3
- L.J. Hand Farm Center—3
- Upstate Ice Plex, Inc.—3
- Argersinger Office Complex—2
- Living Independently Is for Everyone at RCIL, Inc. (LIFE at RCIL) - 2
- High Rollers—2
- Marquis Certified Home Care—2
- Montgomery County SPCA—2
- J Jennings Construction—2
- Perrone Leather, LLC—1
- Gallagher—1
- Ideal Pest Management LLC—1
- 5S Diner LLC—1



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THE FULTON MONTGOMERY REGIONAL CHAMBER OF COMMERCE IS EXCITED TO ANNOUNCE OUR NEW HEALTH INSURANCE AND EMPLOYEE BENEFIT PARTNERSHIP

The Chamber has chosen to align with Gallagher, a leading global insurance brokerage since 1927, to provide health insurance options for its business members. Gallagher is a global insurance brokerage, risk management, and HR and benefits consulting company. It was founded in 1927 by Arthur J. Gallagher and provides services to businesses, communities, and individuals, offering a wide range of solutions including property and casualty insurance, workers' compensation, employee benefits, and claims management. Gallagher operates internationally and serves various industries, from healthcare and nonprofits to student health programs. Find out more about the company at <https://www.ajg.com/>

Eric Kane, Area Vice President of Gallagher Benefit Services (Arthur J. Gallagher & Co.) will be the Chamber's contact for all health insurance matters. Eric has worked as an insurance broker for the last 17+ years in NYS Capital District market. Eric is currently endorsed by several associations across NYS, delivering unique and innovative solutions that we feel will benefit our membership.

The local New York state Gallagher offices include:

- Latham, NY
- Glens Falls, NY
- Syracuse, NY
- Rochester, NY

Insurance Services for Chamber Members

As Chamber members, Gallagher tailored insurance solutions exclusive to the Chamber and its businesses. Through Gallagher's national partnerships with all the major insurance carriers, you will have access to a wide range of coverage options designed to meet your specific needs.

Coverage Options Include:

- Health Insurance (Individual/Group)
- Medicare (Individual/Group)
- Telehealth
- Vision Insurance
- Dental Insurance
- Critical care coverage
- Disability Insurance
- Rx Pharmacy Discount Programs
- Life Insurance
- Additional supplemental health and wellness options

Open Enrollment period is November 1, 2025 - December 15, 2025 for insurance beginning or renewing on January 1, 2026. Please note: This is the only time of year that you can sign up for health insurance that begins on January 1st and/or change plans, unless you have a qualifying event (birth of a child, marriage, divorce, loss of coverage, etc.)

If you are already a current health insurance client through the Chamber:

You will be receiving notification that outlines your current plan and the proposed renewal, if applicable. For immediate assistance, please contact Eric Kane, at Eric_Kane@ajg.com or by calling (518) 724-6741.

If you are a business owner looking for coverage options for you or your employees, there are solutions all year round through Gallagher... **Please contact Eric at 518-724-6741 or by email Eric_Kane@ajg.com to discuss coverage options.**

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NEWS FROM ST. MARY'S HEALTHCARE

St. Mary's Expands Access to Sexual Assault Care

Technology connects St. Mary's providers to New York's most experienced forensic examiners, ensuring 24/7 expert, trauma-informed care

Patients who experience sexual assault now have 24/7 access to trauma-informed care within their own community, at St. Mary's Healthcare.

The local independent hospital has taken significant steps to ensure that those who are sexually assaulted receive immediate, expert, compassionate care:

- Partnered with TeleSAFE. The statewide program of St. Peter's Crime Victim Services provides remote support at the St. Mary's bedside so patients can receive clinical forensic exams without having to transfer to a larger hospital.
- Trained 13 St. Mary's providers to conduct these highly detailed exams and collect evidence with the utmost sensitivity.

Continued to nurture relationships with local social services, patient advocacy and other organizations that provide additional, essential patient support.

"Patients deserve access to expert, trauma-informed care regardless of where they live," said Kristina Thomas, MS, RN, NE-BC, director of emergency and urgent care services at St. Mary's. "They're coming to us for a difficult exam after a devastating ordeal. They should not have to endure the additional distress of being transferred to an unfamiliar facility, far from their community."

Thomas has high praise for TeleSAFE and its network of expert Sexual Assault Forensic Examiners. TeleSAFE's team comprises some of the most seasoned and recognized forensic examiners in the state and across the nation. "These cases are extremely complex, and no two are the same," Thomas said. "The SAFE-certified providers have extensive experience and are available around the clock to answer questions, guide us through the exams and provide care and support to patients of any age."

St. Mary's officially launched its program Nov. 17 but has been working with TeleSAFE for several months, collaborating on documentation, policies and procedures. During that time, St. Mary's has conducted numerous exams for adult and pediatric patients. Thomas expects that number to increase once people and organizations realize that this care is available locally.

Sexual assault occurs every 68 seconds in the U.S. In addition to physical, legal and emotional burdens, many survivors have difficulty obtaining follow-up care.

"With TeleSAFE, we can make sure survivors receive the care they need, no matter when they arrive at St. Mary's," Thomas said, "and we can connect them to critical support services close to home."

St. Mary's Healthcare Continues to Expand GI Services

Dr. Michael Coles and physician assistant Paige Desjardin Join hospital's Gastroenterology Health Center

St. Mary's Healthcare has added two more providers—Dr. Michael Coles and physician assistant Paige Desjardin—at its Gastroenterology Health Center. They join Dr. Garth Garramone, medical director of gastroenterology, and nurse practitioner Diane Gagliardi.

Dr. Coles comes to St. Mary's after completing fellowships in gastroenterology and hepatology at SUNY Downstate Health Sciences University, and in neu-rogastroenterology and motility at Temple University Lewis Katz School of Medicine. He completed his internal medicine residency at Medical College of Georgia.

Desjardin previously was a physician assistant with St. Peter's Family Medicine in Clifton Park. A graduate of the University of Rhode Island, she earned a Master of Physician Assistant Studies from Albany Medical College.

Both chose St. Mary's for the opportunity to be part of a small, independent hospital with deep ties to its community and a mission to serve all with compassion and excellence.

"St. Mary's is an extraordinary place to practice medicine and to receive care," Dr. Garramone said. "As word spreads about the quality of this hospital and the supportive work environment, we're seeing more and more patients and hearing from more providers who want to be part of this growing program."

St. Mary's Gastroenterology Health Center diagnoses and treats diseases of the digestive tract and liver, offers advanced medical imaging, and performs colonoscopies and other minimally invasive procedures.

The new providers are among 58 in 14 specialties who have joined St. Mary's in the past two years as part of the hospital's strategic investment in services that can have a powerful positive impact on community health.

Gastroenterology is a prime example. St. Mary's serves a region where rates of colorectal cancer are higher than both the state and national averages. Ensuring access to colonoscopies can help reduce those rates and save lives.

The Gastroenterology Health Center is located in St. Mary's Medical Office Building on the Guy Park Avenue Campus. New patients are welcome. For an appointment, call 518-843-1240.



THE LEXINGTON FOUNDATION OFFERS EXPERIENCE OF A LIFETIME WITH FOUR TICKETS TO SOLD-OUT ARMY-NAVY GAME

Tickets being auctioned to raise funding for people with disabilities

The Lexington Foundation is offering sports fan a rare opportunity: four tickets to the sold-out Army-Navy Football Game on December 13 at M&T Bank in Baltimore, MD. All proceeds from the auction will directly support programs and services at The Arc Lexington for people with autism and developmental disabilities in Fulton, Albany and Schoharie counties.

The tickets, generously donated by someone who wishes to remain anonymous, are for seats in Section 100, Row 37 on the 50-yard line. Estimated market value is \$1,087 per ticket. The auction is open now until December 2, with bidding starting at \$1,600 for all four tickets.

"We are eternally grateful for the support of our donors who continuously provide opportunities like this to enhance the mission of The Arc Lexington. Tickets for the game are currently sold out, so not only will the winner be getting an unforgettable experience, but they will be supporting people with disabilities. You can't really put a price on that," said Shaloni Winston, CEO of The Arc Lexington.

The auction is live at <https://bit.ly/BidForLex>. The winning bidder will be notified directly, and tickets will be transferred to them once the winner has been confirmed.



HOLIDAY INN JOHNSTOWN GENERAL MANAGER RECEIVES EXCELLENCE IN HOSPITALITY AWARD FROM NEW YORK STATE HOSPITALITY & TOURISM ASSOCIATION (NYSHTA)

Jim Landrio, General Manager of the Holiday Inn Johnstown, has been honored with the 2025 Excellence in Hospitality Award by the New York State Hospitality & Tourism Association (NYSHTA). Landrio received the award during NYSHTA's Stars of the Industry Awards Dinner at The Otesaga Hotel in Cooperstown on October 27.

The Stars of the Industry program celebrates individuals who demonstrate exceptional professionalism, leadership, and dedication within New York State's hospitality and tourism sector.

"Each year, our industry shines a spotlight on its most outstanding professionals," said NYSHTA President Mark Dorr. "Jim stood out as the clear choice for this honor – his commitment to excellence, his leadership within NYSHTA, and his years of service to the industry make him truly deserving of this recognition."

The Excellence in Hospitality Award is presented to a hotelier who has shown long-term commitment to NYSHTA, its Board of Directors, and the broader hospitality industry.

The New York State Hospitality & Tourism Association (NYSHTA) is the country's oldest state lodging association and offers programs and services to the statewide hospitality and tourism industry. NYSHTA's mission is to lead and protect the New York State hospitality and tourism industry by providing advocacy, education, and resources.



Jim Landrio, at right, poses with NYSHTA President Mark Dorr at the awards ceremony.

NOW'S THE TIME TO Sell!

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WELDON BEAUTY: WHERE COMMUNITY, CONFIDENCE, AND INCLUSIVITY COME FIRST

Located at 1105 Riverfront Center in Amsterdam, Weldon Beauty has quickly become a beloved destination for beauty enthusiasts across the region. Pictured above, mother-daughter team Tamie and Aaliyah Weldon have infused the store with passion, expertise, and a commitment to serving *everyone* who walks through their doors. Their full-service beauty supply shop carries an impressive selection of wigs and extensions, eyelashes, makeup, nail supplies, skincare products, accessories, gifts, and more—truly making it a one-stop beauty hub.

Weldon Beauty opened in 2024 after Tamie and Aaliyah noticed a significant gap in the local market: the lack of a beauty supply store that not only catered to all customers, but that also gave proper attention to curly, kinky, and natural hair types. They recognized that individuals with these textures were consistently underrepresented in product selections nearby. Their mission became clear—create a place where everyone feels seen, supported, and celebrated. Today, Weldon Beauty proudly stocks a variety of products tailored to all hair types and textures, ensuring that every customer leaves with exactly what they need.

A key asset to the store's success is Aaliyah, a licensed cosmetologist with extensive knowledge of hair, skin, and beauty industries. Her expertise allows Weldon Beauty to offer far more than traditional retail. She is available by appointment to assist with wigs, extensions, makeup consultations, eyebrow services, and more. A dedicated service area within the store allows clients to seek professional guidance in a comfortable, private setting. Appointments can be scheduled by calling the store directly at (518) 620-1780 or (518) 212-2270.

Customer comfort and inclusivity are central to the Weldons' philosophy. While the store's posted hours are Monday through Friday from 11:30 a.m. to 6 p.m., and Saturdays from 11:30 a.m. to 5 p.m., they understand that not everyone feels comfortable shopping during regular business times. Weldon Beauty makes accommodations for those who may need after-hours visits, including members of the LGBTQ+ community, cancer patients, or anyone seeking a more private shopping or service experience. This thoughtful approach has helped build deep trust and loyalty with customers from all walks

of life.

Tamie, who was born and raised in Brooklyn, brings with her a profound sense of community—something she immediately recognized and appreciated in Amsterdam as well. Strong customer relationships are her top priority, and she goes above and beyond to make the store welcoming and responsive. She regularly asks customers for feedback on products and is always willing to introduce new items based on community needs. This open dialogue ensures that Weldon Beauty's shelves reflect the people it serves.

Their focus on community extends beyond the store's walls. Located near both a hair salon and barber shop in Riverfront Center, Weldon Beauty maintains close relationships with its neighboring businesses, frequently referring customers and creating a supportive, collaborative environment. The store is also wheelchair accessible and offers curbside pickup for added convenience.

For holiday shoppers, Weldon Beauty offers festive perks. A special holiday tree in the store is adorned with small gifts, and customers can choose one with each purchase throughout the season. Gift certificates are also available—perfect for anyone on your list who loves beauty, self-care, or pampering.

Whether entering through the mall interior or via the direct entrance from the west-side parking lot, customers will find a warm welcome from Tamie and Aaliyah. To stay connected and see the latest products, follow Weldon Beauty on Facebook or Instagram.

With its unmatched service, inclusive mission, and community-centered spirit, Weldon Beauty is more than a store—it's a place where confidence is nurtured, beauty is celebrated, and everyone belongs.



Tamie (left) and Aaliyah Weldon



TAMARA L. DUNLAP, DDS WELCOMES DUNNING FAMILY DENTAL TO THEIR JOHNSTOWN OFFICE

Dr. Tamara L. Dunlap, DDS's offices at 310 Jansen Avenue in Johnstown recently got a little busier when they welcomed Dunning Family Dental to their location! Dr. Dunlap's general dentistry practice has been providing premier dental services from this location since 2005. Dr. Dunlap began practicing dentistry in the Syracuse and Seneca Falls areas when she graduated from dental school in 1999. She moved



Left, Dr. Tony D'Addio and Dr. Tamara Dunlap

to Saratoga to a practice in Ballston Spa, and then settled in Fulton County with her practice in Johnstown. The practice is accepting new patients and accepts most dental insurances, but is an in-network provider for Delta Dental and CSEA. Dr. Dunlap's office can be reached at (518) 762-4321.

Prior to their move to Johnstown, Dunning Family Dental was located since the 1960s at 191 Guy Park Avenue in Amsterdam. Led by Tony D'Addio, DDS, the practice was started by Drs. Dunning (2 generations) and then D'Addio bought into the practice from Dr. Ted

when he graduated from dental school in 2000. He practiced with Dr. Ted until 2014. In fact, he was asked to join the practice when he was studying for his degree between college and dental school. He relays that he was so glad to be able to purchase the practice, as he grew up in our region, and is a graduate of Broadalbin-Perth schools. He attended Tufts University in Boston for dental school. He and his family live in the area, his son is a B-P graduate and will attend the University at Albany in Spring, majoring in Biology.

Both dentists give their staff members a lot of kudos for spearheading such a big transition—as of this writing they were just in their third week of this new office and everything was running smoothly and effortlessly. In fact, Dr. D'Addio tells us that they had only two months to move out of their Guy Park Avenue building. It was then they started talking with the Dunlap practice on a possible move. Dr. D'Addio and his wife already knew Dr. Dunlap as well as her husband, Chiropractor Brad Dunlap, so they knew the move would be a good fit.

He credits his team for the extraordinary work they did on the move—they moved everything to the

new location on Friday, 10/31, then set up their rooms, offices and more and were able to open for business on Monday, 11/3!

Dunning Family Practice has 13 staff members—Dr. D'Addio and his associate Dr. Steve Bowman, along with 11 dental and assistant dental hygienists. They provide general dentistry services, including cleanings, x-rays, bridges and crowns, orthodontic treatment for braces, cosmetic dentistry and more. They are accepting new patients. The practice can be contacted at (518) 842-3220 or on their website, <https://www.df-dental.com>



From left: Dunning Family Dentistry staff members Sara Jennings and Francine Robins join staff from Dr. Dunlap's office for a photo: Lori Dunlap Rice, Rachel Brown, and Ashley Rebecca.

CONTINUED FROM PAGE 5:

In addition to Gallagher, we have Chamber members who offer health insurance for businesses and their employees:

- Beacon Insurance Group, Amsterdam: (518) 842- 7000 | beaconagencygroup.com
- CDL Associates, Northville, Johnstown, Gloversville: (518) 752-5061 | cdlassociates.org
- CDPHP—Capital District: (518) 641-3000 | cdphp.com
- MVP—Capital District: mvphealthcare.com | 1-888- 687- 6277
- NFP (Rose & Kiernan), Albany: (518) 244-4344 | nfp.com
- OB1 Insurance Agency, Mayfield: (518) 661-6300 | obiinsurance.com
- The Reis Group, Latham: (845) 338-4656 | reisinsurance.com

 The Fulton Montgomery Regional Chamber of Commerce invites you to a Ribbon Cutting for Meg's At Muni 

Thursday, December 4, 2025

2:00 PM



158 Upper Van Dyke Ave
Amsterdam, NY 12010

Register today!
(518) 725-0641
fultonmontgomeryny@gmail.com



YOU'RE INVITED TO THE NBT BANK AND FULTON MONTGOMERY REGIONAL CHAMBER OF COMMERCE

2025
Holiday Celebration

THURSDAY, DECEMBER 4, 2025
5:30 P.M. TO 7:00 P.M.

NBT BANK OF CANAJOHARIE
20 MOHAWK STREET
CANAJOHARIE, NY 13317

JOIN US AS WE CELEBRATE
THE HOLIDAY SEASON.
HOLIDAY REFRESHMENTS WILL BE SERVED.

RSVP BY FRIDAY, NOVEMBER 21, 2025
fultonmontgomeryny@gmail.com
518.725.0641

Please bring a non-perishable food
or toiletry item for the Montgomery
County Office for Aging food bank.



REGISTRATION FOR 2026 WALLEYE CHALLENGE IN FULL SWING!

The 2026 Walleye Challenge is scheduled for Saturday, February 14 on the Great Sacandaga Lake., with prizes awarded at Lanzi's on the Lake, 1751 State Highway 30, Mayfield. The contest will be limited to 1500 fishing enthusiasts and the price is \$60 to enter. As of this writing, 800 tags have been sold—over half of 1500 total. The mailings went out in mid-November; applications can be picked up at the Chamber or at Fuel-N-Food, 3006 State Highway 30 in Gloversville. Besides cash prizes for the heaviest fish caught in each hour (between 7am and 3pm), there are dozens of door prizes awarded throughout the day, and three recreational vehicles/snowmobiles will be given away to three of the participants. Stay updated on the Chamber's Facebook page [here](#).

THANK YOU AND CONGRATULATIONS TO COLLEEN IOELE-DECRISTOFARO

Colleen Ioele-DeCristofaro, Gateway Realty Solutions, won a seat on the Fulton County Board of Supervisors, representing Ward 2 in the City of Johnstown. Congratulations to Colleen! Her new position will not afford her the time to continue to serve on the Chamber's Board of Directors and we are sad to see her go, but know she will be a leader and friend of the Chamber at all times! Colleen served on the Chamber's Membership Committee where her most valuable role for the Chamber was supporting our new member efforts—she personally referred many new businesses to the Chamber who became members in her time on the Board. She is truly a Chamber Champion! Thank you, Colleen, for all you have done for our Chamber, and all that we know you will continue to do!

IRS (Internal Revenue Service) NEWS FOR SMALL BUSINESSES (IRS.gov)

401(k) Limit Increases to \$24,500 for 2026, IRA Limit Increases to \$7,500

In mid-November, the Internal Revenue Service announced that the amount individuals can contribute to their 401(k) plans in 2026 has increased to \$24,500, up from \$23,500 for 2025.

The IRS also issued technical guidance regarding all cost-of-living adjustments affecting dollar limitations for pension plans and other retirement-related items for tax year 2026 in [Notice 2025-67 PDF](#), posted on IRS.gov.

Additional guidance provided about tips or overtime received in tax year 2025

Treasury and the IRS are providing [additional guidance for workers eligible to claim the deduction for tips and overtime compensation](#).

[Notice 2025-69](#) provides employees instructions for determining the amount of their deduction without a form like a W-2 or a 1099 their employer. It also provides transition relief for workers who receive tips in a specified service trade or business. The guidance also includes examples of situations tip and overtime earners might experience.

Penalty relief guidance for reporting on tips and overtime under the One, Big, Beautiful Bill

Treasury and the IRS are providing [guidance offering penalty relief to employers and other payors for tax year 2025](#), about new information reporting requirements for cash tips and qualified overtime compensation. This guidance could impact businesses with employees and individual clients who receive tips or overtime compensation.

[Notice 2025-62](#) provides penalty relief from the new information reporting requirements to employers and other payors for not filing correct information returns and not providing correct payee statements to employees and other payees. Employers and other payors will not be penalized for failing to separately report amounts reasonably designated as cash tips or the occupation of the person receiving those tips. Additionally, they won't be penalized for failing to separately report the total qualified overtime compensation.

This relief applies only to returns and statements filed for tax year 2025 and only if the filer submits a complete and accurate return or statement.

For more information, see the [One, Big, Beautiful Bill provisions page](#) on IRS.gov.

2026 interest rates remain the same for the first quarter

[Interest rates](#) will remain the same for the first quarter of 2026 which begins Jan. 1, 2026.

For corporations, the underpayment rate is the federal short-term rate plus three percent. The overpayment rate is the federal short-term rate plus two percent.

These interest rates are computed from the federal short-term rate determined during Oct. 2025. For details see [Revenue Ruling 2025-22](#).

Nationwide Tax Forum Online adds latest 2025 seminars and content

Tax professionals can visit the [IRS Nationwide Tax Forum Online](#) for newly added seminars and content from the 2025 Nationwide Tax Forum. The NTFO provides information to tax professionals on current tax law, IRS procedures and essential topics for the upcoming tax season. Each seminar features a 50-minute interactive video presentation along with corresponding PowerPoint slides, downloadable resources and full transcripts.

Whether they couldn't make it to a seminar, or a simple refresher is desired, it's an opportunity to view the courses for free or earn continuing education credit for a fee of \$29.00 per credit.

To access the seminars, a tax professional needs to either have or create an account on the [IRS Nationwide Tax Forum Online website](#). Instructions are on the [FAQs tab on the website](#).

New 2025 seminars available online

The [15 new 2025 seminars](#) available now are:

- Building a sustainable practice through ethics
- Distributions from retirement plans and IRA's: A crash course
- How to help taxpayers avoid abusive tax promotions and abusive return preparers
- Introduction to OPR and Circular 230
- Law and Audit – The due diligence process
- New features for tax pros: Do business faster and easier with IRS Online
- Plenary Session: Tax law changes for Tax Year 2025
- Retirement plan basics 101 for the practitioner
- Stand out as a trusted tax professional: A guide to prepare accurate refundable tax credit returns for your clients
- Taxable digital asset transactions: The Impact of the 1099-DA on Tax Year 2025
- Using IRS digital tools and communications options for practitioners
- Partnerships and non-resident alien withholding: Sections 1446(a) and 1446(f)
- How to avoid processing delays and streamline return filing
- Getting taxpayers back on track: quickly resolving unpaid tax debts while preventing new ones from occurring

Disaster reporting best practices – maximizing resources from A to Z

The IRS Nationwide Tax Forum Online is a continuing education provider certified by the National Association of State Boards of Accountancy and the IRS Return Preparer Office.

For more information, visit www.irstaxforum.co

SO MUCH going on in our region! For event details, please reference the event calendars on 44lakes.com or visitmontgomerycountyny.com

HOLIDAY EVENTS

Friday, December 5—5:30pm

Light Up the Night

Village of Fonda Park (across from Fonda Speedway)

Hosted by Visit Montgomery County NY

5:30—tree lighting ceremony, followed by trunk-or-treating and light displays

6-8pm—local fire departments, businesses and community organizations will decorate fire trucks and vehicle trunks with lights and winter themes, handing out candy, candy canes and other treats along the way.

Saturday, December 6, 11am-5pm

Elves Day Out in Downtown Canajoharie

Holiday events including an Ugly Sweater 5K race, Story Hour with Mrs. Claus, community sing along, Christmas movies, crafts, Gingerbread House competition, and more! Find the full agenda of events and more on the Elves Day Out Facebook page [here](#).

Sunday, December 7, 8am-12pm

Breakfast with Santa at Lyon Street Restaurant

Breakfast buffet, \$20 adults, \$10 kids. Hosted by Brothers of Lostboyz MC. Proceeds to benefit needy families for the holidays.

Saturday, December 13, 10am-4pm

Christmas Gift Bazaar

Second Chance Kids Sale, 37 Prospect Street, 3rd floor, Amsterdam

Craft Fair and Consignment Sale.

Sunday, December 14, 7am-11am

Breakfast with the Grinch

CP's Family Restaurant, 10 Main Street, Hagaman

Details, including menus and pricing, available on the CP's Family Restaurant Facebook page [here](#).

December in Fulton County, always an adventure! Begin the holiday with a Christmas Tree from Goderie's Tree Farm, Herba's Tree Farm or Avery's Tree Farm – three reputable, local growers! There's endless small business shopping in our quaint cities and villages, festive faire at countless eateries and remember to sample the holiday brews on the Fulton County Craft Beverage Trail. Keep posted for Royal Mountain's downhill skiing and snowboarding, and soon to come snowmobiling on our club maintained trails.

Now in its second season, Christmas at Animal Land, Broadalbin, is open Fridays, Saturdays and Sundays from Nov. 28 through Jan. 4, from 5 to 9 pm. Drive or walk through this holiday wonderland with thousands of lights, a live nativity, interactive creations, snacks, artisans and of course Santa and Mrs. Claus.

Visit www.44lakes.com for the latest and most updated adventure opportunities and events! Here is just a sample of the many activities – for the complete listing, visit our calendar at www.44lakes.com. Happy Holidays!!

Dec 1 - Village of Broadalbin annual Christmas Parade, 6:30 pm on Main Street
 Dec 5 – Colonial Stroll, 4 to 8 pm, downtown Johnstown
 Dec 5 – Music by The Monkey and the Crowbar, 7 pm, The Glove Theatre, 42 Main St, Gloversville
 Dec 5 – A Bach Family Gathering, Caroga Arts Collective, 7 pm, St. John's Episcopal Church, Johnstown
 Dec 6 – 34th annual Rice Homestead Christmas Open House, noon to 4 pm, 331 Riceville Rd, Mayfield
 Dec 6 – Someday at Christmas, Mohawk Valley Chorus, 3 pm, Mayfield Presbyterian Church
 Dec 6 – Village of Northville Christmas Parade, 5 pm, Main and Bridge Streets
 Dec 6 – Gloversville Christmas Parade and Tree Lighting, 5 pm Main Street and Wandel Park
 Dec 6 – Annual Holiday Open House – Last Days of Peace, 5 to 8 pm, Johnson Hall, 139 Hall Ave., Johnstown
 Dec. 7 - Johnson Hall Annual Holiday Open House Continues, noon to 3 pm
 Dec. 7 – Tales and Legends of the Holiday Season, Caroga Arts Collective, Music by Tchaikovsky's Nutcracker Suite, 3 pm, The Glove Theatre, 42 Main St, Gloversville
 Dec 13 – A Christmas Carol Dinner Theater, 5:30 pm, Historic Hotel Broadalbin, Main St, Broadalbin
 Dec 13 & 14 – Murder Under the Mistletoe, 7 pm, Kingsboro Golf Club, 301 N. Kingsboro Ave, Gloversville
 Dec 14 – Robert W. Chambers Mansion & Park Inc's 2nd annual Cookie Stroll, Broadalbin Library, Main St, Broadalbin
 Dec 18 – Johnstown Historic Society, Literary Series, Edgar Allan Poe, 6 pm, 17 N. William St, Johnstown
 Dec 21 – The Polar Express, Free movie, 2 pm, Glove Theatre, 42 Main St, Gloversville

SETTING STRONG GOALS FOR SMALL BUSINESS SUCCESS IN 2026



As we look ahead to 2026, now is the perfect time for small businesses to pause, reflect, and chart a clear path for the year ahead. Effective goal setting isn't just an annual exercise—it's a powerful tool that can drive growth, sharpen focus, and help businesses stay resilient in an ever-changing marketplace.

A strong planning process begins with revisiting your business's long-term vision. What do you want your company to be known for in the next three to five years? Which customer groups or markets matter most? What investments or capabilities will position you for success? With a refreshed vision in place, annual goals become intentional steps forward rather than simply items on a to-do list.



Graphic via teamflect.com

ATTENTION BUSINESSES IN THE CITY OF GLOVERSVILLE

The Gloversville Economic Development Corporation has loans available for businesses located in the City at comfortable and competitive rates for a variety of needs and purposes! Interested businesses should call the Chamber or email marybeth@fultonmontgomeryny.org

Using the SMART framework—Specific, Measurable, Achievable, Relevant, and Time-bound—provides clarity and direction. For example, rather than simply aiming to “improve online sales,” a SMART goal would be: “Increase online sales by 15% by October 2026 by expanding product offerings and enhancing the checkout experience.” Clear goals help build momentum and keep teams aligned.

For well-rounded growth, businesses should set goals across several key areas:

- **Revenue and profitability**, including targets for sales growth or cost savings;
- **Customers and marketing**, such as improving retention or expanding digital outreach;
- **Operations and efficiency**, from adopting new technology to reducing turnaround time;
- **Team and talent**, including training, recruitment, or leadership development; and
- **Innovation and expansion**, such as launching new products or entering new markets.

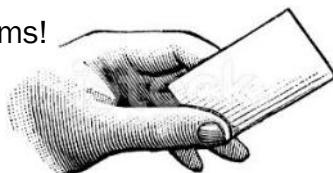
Quarterly milestones can make annual goals more manageable while providing natural points to review progress and adjust plans. Monthly check-ins—whether formal meetings or quick internal updates—help maintain focus and accountability throughout the year.

Finally, don't overlook the importance of celebrating achievements along the way. Recognizing both small wins and major milestones boosts morale and reinforces a culture of continuous improvement.

By setting thoughtful, strategic goals now, small businesses can position themselves for a successful and resilient 2026. If you need tools or guidance to support your planning, your Chamber is here to help every step of the way.

Promote YOUR business here for \$75/month
WITH free links
to your online platforms!

Contact
(518) 725-0641
or membership@





OFFICIAL MEETING NOTICE

Annual Meeting of The Fulton Montgomery Regional Chamber of Commerce

Thursday, January 8, 2026 at 8:00AM

**LOCATION: Fulton-Montgomery Community College, Allen House
2805 State Highway 67, Johnstown, NY 12095**

*If you are unable to attend the meeting, please vote and return this ballot to the Chamber by close of business
on Monday, January 5, 2026. THANK YOU!*

Officers Nominated for 2026:

Jeffrey Methven	Chair	St. Mary's Healthcare
Seth Brown	Vice Chair	Brown's Ford
Ryan Faville	Treasurer	Stewart's Shops
Geoff Peck	Immediate Past Chair	Nathan Littauer Hospital & Nursing Home

Existing Directors

Term Expires

Ashley Capobianco	Townsend Leather Company, Inc.	January 2027
Ashley Delaney	The Wesson Group, LLC	January 2027
Janine Dykeman	Mental Health Assn in FC & MC, Inc.	January 2027
Peter Lawrence	The Family Counseling Center	January 2027
Elizabeth Bridge	Liberty ARC	January 2028
Christie Davis	SUNY Fulton-Montgomery	January 2028
Michael DiMezza	HFM BOCES/Career & Technical Education	January 2028
Matthew Ossenfort	Gallagher	January 2028
Janet Stanley	Lee's Shops at Wagner Square	January 2029
Ryan Heck	Alpin Haus	January 2029

Write-In Candidates:

Yes, I accept the slate of officers and board nominations as presented.

No, I do not accept the slate of officers and board nominations as presented.

Signature: _____ Company: _____

Print Name: _____ Date: _____

If you are unable to attend the meeting, you may submit your proxy by signing and returning this form by Monday, January 5, 2026. One vote per Chamber member in good standing. Absence of response will be considered an approval. Email to fultonmontgomeryny@gmail.com; fax to (518) 725-0643 or mail to 2 N. Main Street, Gloversville, NY 12078



PTECH Students Explore Healthcare Careers

As part of our Business Education Partnership (BEP), ninth grade PTECH students recently toured Nathan Littauer Hospital & Nursing Home to explore the wide range of careers available in healthcare. From patient care and technical roles to administrative, IT, logistics and support services, students saw firsthand how many pathways exist right here in our community. Experiences like this help connect classroom learning with real career opportunities and strengthen our region's future workforce. If your business would like to participate in future BEP activities, reach out to Nicole Walrath-VanAlstyne at nicolew@fultonmontgomeryny.org.



Rural Schools Forum Supports Future Workforce Goals

HFM BOCES recently brought together nearly 50 educational and community leaders for a Rural Schools Issues Forum to discuss the challenges and opportunities facing our region's schools. Topics included funding, mental health needs, infrastructure requirements, and the importance of expanding career pathways such as CTE and PTECH. Conversations like this strengthen the connection between education and industry and support our shared goal of preparing students for the local workforce. To read the full story from HFM BOCES, visit the article at <https://www.hfmboces.org/rural-schools-issues-forum-brings-regional-leaders-together/>.



Nicole Walrath VanAlstyne,
Director of Workforce Development
nicolew@fultonmontgomeryny.org

2025 Workforce Summit Preview

The Fulton Montgomery Regional Chamber of Commerce and HFM BOCES are gearing up for the Workforce Summit on December 5 from 9 to 11 AM. This year's summit brings business leaders, educators, and community partners together for four focused roundtable rotations that explore the future of workforce development, the skills students need after graduation, education, and career alignment, and what local employers will require in the next decade. The morning will conclude with a collaborative discussion to identify next steps that strengthen our region's talent pipeline. **An agenda for the day can be found [here](#).** We will share key takeaways from the summit in next month's *Newsline*.

REMINDER:

HFM PTECH FBLA and the Fulton Montgomery Regional Chamber Announce 2nd Annual Merry Market

The holiday spirit is returning to HFM PTECH as the HFM PTECH FBLA partners with the Fulton

Montgomery Regional Chamber of Commerce to host the 2nd Annual Merry Market on **Tuesday, December 9, from 5:30 to 9:00 p.m. at HFM PTECH (502 Glebe Street, Johnstown).**



Everyone is encouraged to help our shop local campaign and HFM PTECH when local crafters, artisans, and vendors will showcase their products, connect with holiday shoppers, and celebrate the season with the community. The event offers a festive atmosphere filled with unique gifts, handmade items, and holiday cheer that highlights local talent and creativity.

Vendor spaces are limited. Booths are \$40 each, and registration is available online at <https://tinyurl.com/2pe6ubz4>. For questions or additional information, please contact Nicole Walrath-

GET INVOLVED WITH YOUR CHAMBER

All events offer **FREE** admission for Chamber members and their employees.

Unless otherwise indicated (highlighted), please RSVP to (518) 725-0641 or

[email fultonmontgomeryny@gmail.com.](mailto:fultonmontgomeryny@gmail.com)

Thursday, December 4, 2:00pm

RIBBON CUTTING AT MEG'S AT MUNI

Amsterdam Municipal Golf Course,

158 Upper Van Dyke Ave., Amsterdam

Join us we celebrate Megan Dumblewski and her newest venture, Meg's at Muni, with a ribbon-cutting event at the newly-constructed restaurant at Amsterdam Muni.

All are welcome to attend! RSVP at fultonmontgomeryny@gmail.com.

Thursday, December 4, 5:30pm-7pm

HOLIDAY BUSINESS AFTER HOURS AT

NBT BANK OF CANAJOHARIE

20 Mohawk Street, Canajoharie

Save the date for our Holiday Business After Hours! Join us Thursday, December 4 from 5:30-7:00 PM at NBT Bank of Canajoharie as we celebrate the season with fellow members and holiday refreshments.

Please bring a non-perishable food or toiletry item to support the Montgomery County Office for Aging food bank. RSVP by November 21 to fultonmontgomeryny@gmail.com

Friday, December 5, 9am to 11am

WORKFORCE SUMMIT AT HFM BOCES

2755 State Highway 67, Johnstown | East Entrance

Join us for the Workforce Summit at HFM BOCES. This collaborative event brings together superintendents, industry leaders, economic & workforce development professionals, and local government to shape the future of the workforce in our region. The focus includes quality education, employer partnerships, early career awareness, and work-based learning, with a collective investment in more than 14,000 future young professionals. For more information contact Nicole or Natalie—see page 15 for contact details.

Tuesday, December 9, 5:30pm-9pm

MERRY MARKET AT HFM PTECH

502 Glebe Street, Johnstown

Visit this festive holiday market and find unique gifts for family and friends! Admission for shoppers is free!

Also looking for vendors—crafters and businesses! Spaces are limited—only \$40 a booth!

Contact Nicole Walrath-VanAlstyne for information or to sign up to participate in the event—nicolew@fultonmontgomeryny.org.



Working together to build your business.

- Graphic Design
- Business Printing
- Catalog Creation
- Annual Reports
- Menu Creation
- Direct Mail
- Brochures
- Business Cards
- Letterhead
- Envelopes
- Multiple Part Forms
- Signage
- Promotional Products
- Banners
- Etc....

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design print

518-842-0218 • ricmarsolutions@gmail.com

30 S. Main Street • Gloversville NY 12078

A NYS Certified WBE

Find us on

This holiday season shop locally with Chamber Checks!

Available at the Chamber or at [Ruby & Quiri!](#) Questions? Call us at the Chamber and we will be glad to help—(518) 725-0641. See list of participating businesses [here](#)—over 50 throughout the region!