



# PAWLING

MATTERS

Vol XII: Issue 1

APRIL 2015

**A community newsletter from the Pawling Chamber of Commerce serving the Pawling, Holmes and Whaley Lake Communities.**

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## GET PAWLING MATTERS ONLINE

PDFs of this and past issues are available on our web site [www.pawlingchamber.org](http://www.pawlingchamber.org)



Charles Colman Blvd  
P.O. Box 19 Pawling, NY 12564  
845-855-0500

## County Executive Molinaro to Address Pawling

The Pawling Chamber of Commerce welcomes Dutchess County Executive Marcus J. Molinaro on Tuesday, April 21, 2015 at 6pm at the Pawling Town Hall, 160 Charles Colman Blvd.



Please join us for an informal buffet dinner at the Town Hall. County Executive Molinaro will present highlights of his State of The County address followed by a Q&A session.

Chamber members and Non-Chamber members are welcome. The Buffet Dinner will be provided by McKinney & Doyle Fine Food Cafe for \$15 per person. Please RSVP by Friday, April 17th - [pccny@bww.com](mailto:pccny@bww.com) or (845) 855-1632. This event is sponsored by Castagna Realty Co., Inc.

## Congratulations - 25th Anniversary of the Yarn and Craft Box!

If you have visited Pawling Village, then it's likely that you have stopped by the Yarn and Craft Box and met its owner Marie Stewart. Positioned in the center of the Village, the Yarn and Craft Box has been the center of much activity for Pawling residents as well visitors and tourists from all around.

After retiring in 1990 from the New York Telephone Company after 29 years, Marie took over the Yarn and Craft Box from Dorothy Larsen, first as a partner, and then after a few years she began running the business herself.

In addition to providing her customers with all they needed for knitting and other craft projects, Marie hosts Monday and Thursday evening knitting groups.

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## Business Matters

Brought to you by SCORE "Counselors to America's Business." To learn more about how SCORE can help your business, e-mail them at [scoredcny@hotmail.com](mailto:scoredcny@hotmail.com) or call 845-454-1700 x 1021 for the Dutchess Chapter, or find a counselor online at [www.score.org](http://www.score.org).

# 10 Inside Secrets to Grow a Business in Tough Times

Daniel Kehrer shares his secrets for achieving growth, even in a poor economy.



How do some small businesses manage to grow and thrive while others perennially struggle and miss opportunities that come their way? According to Alex Castelli, who heads the Growth Markets Practice of consulting firm Reznick Group, the most successful business owners display some clear patterns and habits.

Castelli says his group – which includes many former entrepreneurs – sees business owners making the same mistakes that are often avoidable.

Here are 10 secrets for achieving growth even in a poor economy:

**Grow to survive** – Many small or local businesses assume it's best to reduce offerings to survive tough times. While this seems intuitive, sometimes the answer is to do just the opposite – to grow. Before cutting back and shrinking your business, consider first whether additional funding might help.

**Check your ego** – You know your business inside and out, but that doesn't make you an expert at running it. Smart business owners know what they don't know. Don't be afraid to ask for advice and then, take it.

**Remember your first fans** – Many entrepreneurs seem to forget who helped them get started. If you have investors, keep them apprised of what's going on. Good communication is key. A good investor group can provide mentoring and other resources, so keep them involved.

**Share your knowledge** – In today's business world, success and influence are in the hands of those who share their ideas and information. Yes, you might lose a little competitive edge by sharing your secrets. But you will gain influence, and possibly success. So when you've found a great tool or solution, or gained insight, tweet it, blog about it, author an article, post it to Facebook.

**Hire someone to watch your money** – Lack of strong accounting and finance can be the only thing keeping you from reaching your financial goals. Find well qualified people who share your vision and then step back and take their advice.

**Know when to persevere** – Stick to your mission. Many would-be success stories end prematurely because they give up when challenges mount. Don't let hurdles stop you. Arm yourself with market knowledge and an expert team and push through.

**But recognize when to change direction** – Still, there are times you may need to change direction or call it day, and having the courage to do so can be liberating. You may end up with a clearer picture of what will or won't work.

**Keep cash on hand** – One of the biggest mistakes growing businesses make is to run out of cash. While the sun is still shining on your business or before your financial picture has a chance to turn sour, meet with lenders and/or landlords proactively to see if there are opportunities to restructure debt, payment terms, etc. Having cash on hand is critical for staying afloat and continuing to grow.

**Get more when you have more** – Don't wait until cash balances get low to secure more

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## Pawling Events Calendar

### Pawling Concert Series

*The Hot Sardines*  
Friday, April 17

### Pawling Car Show

Sunday, June (date TBD)

### Music by the Lake

TBD  
Saturday, June 27

### Music by the Lake

TBD  
Saturday, July 11

### Music by the Lake

TBD  
Saturday, July 25

### Music by the Lake

TBD  
Saturday, August 8

### Music by the Lake

TBD  
Saturday, August 22

### Community Garage Sale

Saturday, September 5

### Arts, Crafts & Antiques Fair

Saturday, September 26

### Chamber Auction

Tuesday, October 20

### ArtEast Open Studio Tour

October 17,18 and 24,25

### SPECIAL NOTE:

**Next General Meeting is  
Tuesday, April 21, 6:00 PM  
THE PAWLING TOWN HALL  
160 Charles Colman Blvd.  
with Marcus J. Molinaro  
RSVP: Marie 845-855-1632**

### Note to Member Organizations:

The Events Calendar is for Chamber, Town, Village and cultural events. For any other events, member organizations can submit a mini article about the event, its background, its purpose, etc. to PM for consideration. Please prepare your information by the 10th of the previous month and deliver it to the Chamber building or e-mail to [pccny@bww.com](mailto:pccny@bww.com)

## The Hot Sardines

Several years ago a hasty invitation went out to an open jam session ...to explore that unique blend of swing, blues and jazz that defined the American Twenties and early Thirties. Some of the best instrumentalists in the business got the message and soon formed an exuberant 7-member band to celebrate "hot Jazz". There is a story line to the show which also includes lead vocals and a tap dancer. The musicians called themselves THE HOT SARDINES and set out to perform all across the US and Canada and to fill small and large halls as well as venues like Joe's Pub in Manhattan. Audiences have happily responded to the classic sounds of the Twenties. It seems that Prohibition and jazz were meant for one another.

The Pawling Concert Series is delighted to present yet one more style of indigenous American music on Friday, April 17 at 8 pm in McGraw Pavilion on the campus of Trinity-Pawling School. Several area friends are adding extra support for this concert - Pawling Corporation, Brook Farm Veterinary Center, The Morini Family and Bottini Fuel.

The Hot Sardines will play in a coffee-house setting with candle-light and checkered-cloth covered round tables. The stage will be a carefully and magically created work of masters. Warm potables and tasty pastries prepared by the bakers of the Lutheran Church of Christ the King may be had for a nominal fee. Entering the

campus through the south gates, McGraw Pavilion is the first building on the right. A large audience is expected so you might



want to arrive a bit early as there are no assigned seats. Helpful students can help you park and answer questions.

Adult tickets are \$30, students \$15, (children 12 and under are the guests of the Concert Series) and may be purchased at the Book Cove in Pawling, at the door of McGraw Pavilion on the evening of the performance and through PayPal. All buildings are handicapped accessible. For more information, call 845. 855-3100.

The Pawling Concert Series is partially underwritten by the New York State Council on the Arts and Arts Mid-Hudson. Generous annual donors include Joseph Meunier & Sons, Castagna Realty, Joe Pietryka Incorporated, Andron Construction and M&T Bank.

## National Poetry Month at The Book Cove

There are so many things in this world we say we could live without. If you asked most of us here in Pawling just over a month ago we would have said we could live without ever seeing snow again. But of course next winter when we have our first snowfall we will all look outside and see the beauty in winter all over again.

Poetry is very similar to snow. The longer you are away from it the more it strikes you when it returns. April is National Poetry Month and it is the only time of the year that I reach for poetry on the shelf. This is the time of year when teachers recite the words of poets like Whitman, Millay, or Dickinson. But great poetry does not have to be written by those we only think of as poets. Sometimes the poetry that speaks to us is written by a friend or neighbor; a person who shares in our community.

This month we are celebrating the work of Jay Erickson, who has just published his first volume of poetry titled Bloom. Most of Jay's poems are first person observations on mortality and nature. Bloom is a wonderful contribution to the genre of American naturalist poetry. Before publishing his contribution to literature he helped shape our community through his participation on the town planning board and more recently, the Pawling Farmer's Market. Jay studied poetry in college and began writing again after

being diagnosed with cancer. Proceeds from each sale of Bloom support rare cancer research.

Jay Erickson will be autographing copies at The Book Cove on April 25 starting at 11am. We will be accepting pre-orders all month and encourage everyone to join us for what is to be the literary event of the season.

-Max Weber

Millennium

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## Wildlife Expert to Give Climate Change Presentation and Tracking Workshops

Friends of the Great Swamp (FrOGS) has invited Susan Morse, highly regarded as an expert in natural history and one of the top wildlife trackers in North America, to give a presentation and two workshops in April. Both are open to the public.

**Presentation:** Friday night, April 24, at 7 PM in the Trinity-Pawling School's Gardiner Theater, Ms. Morse will give a free slide presentation called "ANIMALS OF THE NORTH: What will Global Climate Change Mean for Them?"

The presentation will answer the question: What can moose, Canada lynx, caribou, and polar bear tell us about wildlife's response to a changing environment? Attendees will travel to northern Canada and the Arctic in an engaging slide presentation filled with personal observations and anecdotes as well as Sue's stunning wildlife photography. On the adventure, they will learn about the environmental challenges faced by northern wildlife species.



Bobcat - photo by Sue Morse

**Tracking Workshops:** Saturday, April 25, Ms. Morse will offer two three-hour tracking workshops in the Great Swamp watershed, one from 9AM - noon, and the second from 1PM - 4PM. The interpretive field walks will be held rain or shine at two different locations, one in Pawling and one in Patterson. Participants are asked to choose just one, and during the workshop will have a rare opportunity to learn where to look for and how to interpret animal signs in the local fields, forests and wetlands.

Space is limited and will be filled on a first-come, first-served basis. Registration deadline is April 12, with forms available at [www.frogs-ny.org](http://www.frogs-ny.org). The fee for each tracking workshop will be \$25 for members of FrOGS, \$35 for non-members, and \$20 for students 14 and up. No one younger than 14, please. Registrants will be contacted with site locations and directions.

Besides being a renowned wildlife expert, tracker, environmentalist and naturalist, Susan Morse is founder of the Vermont-based business Keeping Track®. Since 1977, she has been monitoring wildlife, with an emphasis on documenting the presence and habitat requirements



Red Fox - photo by Sue Morse

of bobcat, black bear, Canada lynx and cougar. Among Sue's many awards is the Environmental Leader Award from Unity College. She has also won the Franklin Fairbanks Award for lifelong work enriching the awareness and understanding of the natural world among New England residents. In addition, the Adirondack Council has honored Sue and Keeping Track® for decades of conservation work in the Lake Champlain basin bioregion. For more information, see [www.frogs-ny.org](http://www.frogs-ny.org) and [www.keepingtrack.org](http://www.keepingtrack.org).

## The Frosty Noggin

The Frosty Noggin™, Pawling's popular spot for all natural Frozen Yogurt and Smoothies, will be open 7 days a week beginning April 15th. Their Gluten Free flavors contain active Probiotics providing a delicious and healthy way to improve digestion and nutritional absorption. Organic, dairy free and nut free options are available with over 30 different toppings, whipped cream, and crunchy cookie and pretzel cones. Stop by and ask a Noggin for a sample! Their fresh fruit and vegetable smoothies are also mouth-watering and filling. Make-it-a-meal smoothies are perfect for your breakfast or lunch replacement with gluten and dairy free protein. Kids love the smoothies and can't believe they are so sweet, even without sugar.

Each smoothie is FDA approved as 4-5 servings of daily fruit and vegetable requirements. Check out The Frosty Noggin's new features: the Noggin Box, where you create your own smoothie recipe and be eligible to win Smoothie of the Month and free smoothies, King Nog's private event room-great for birthdays, sports teams, meetings and more. Schedule your child's memorable birthday with make-your-own frozen yogurt sundaes, goody bags, balloons, games and more! Pizza and frogurt cake are optional.

For more information, call a Noggin at (845) 289-0004. Located at 20 Charles Colman Blvd., Pawling, NY 12564

## 25th Anniversary of the Yarn & Craft Box!

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The women who attend have a special bond and enjoy getting together as well as the knitting. Marie also conducts private sessions for children who are learning to knit.



When Marie is not at the store, she is very involved in many community activities. Each December, Marie organizes donations of

hundreds of scarves and other handmade items to be given to the needy in Dutchess County. She is very involved in The Pawling Chamber of Commerce and serves as this organization's Secretary. Marie also runs the annual Chamber of Commerce Auction, which has raised thousands of dollars for the Beautification Fund. As head of the Chambers Events, she champions the Town-wide garage sale and the annual Car Show.

Please join us in Congratulating Marie and the Yarn and Craft Box her 25th Anniversary. Stop by to say hello and watch for the Special Anniversary Sale Event coming mid-April.



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FIRST PHASE BEGINNING IN 2014  
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**PAWLING CONCERT SERIES**  
*presents with Pawling Corporation, Brook Farm Veterinary Center,  
The Morini Family and Bottini Fuel*



**THE HOT SARDINES**

Friday, April 17th 8 P.M.  
McGraw Pavilion at Trinity-Pawling School

Hot jazz, standards from the 1920's and 30's, rich sounds of traditional New Orleans music and a bit of wartime Paris ambience in one of our coffee-house settings in McGraw Pavilion. Hold that tiger!



*Adults \$30, Students \$15, children 12 and under, no charge. Soup, Salad, Sandwich Supper 6-7:30 pm at The Cave. For information call 845-855-3100*

## Mike Pepper, *The Computer Guy* - Update Your Computers & Tablets ... Please!

Nobody likes those “update now” pop-ups, but you do need to pay attention to them. Mac or PC, tablet or smartphone – it doesn’t matter; for safety and security, you need keep your computers and tablets up to date.

So many people say that they just close those update notices rather than deal with them. Either they don’t know if the update is legitimate, or they’ve heard that updates have a reputation for causing problems. But ignoring updates can lead to problems too, because old, unupdated software can let malware in.

There is always malware that is trying to get into your computer, to do you and your computer harm. And old, unupdated software is one of the main ways that malware uses to gain entry.

Malware is the name for all the malicious programs that are constantly coming at you and your computer from the general direction of the Internet. Malware includes viruses and adware and ransomware and all of the other evil-wares that you may have heard of. And malware is all bad.

Updating your computer’s software is one of the most important steps that you can take to protect yourself and your computer from malware – along with a good anti-virus program and, of course, your own vigilance when you’re surfing the web or checking your email.

Your vigilance is also important when getting or taking updates to your computer system.

### Why Do You Need Updates?

Even the simplest of computer programs is actually a pretty complex piece of “coding”; instructions written by programmers to tell your computer how to do the cool and helpful things that it does. Programmers are human, and even the best of them can accidentally leave weak spots in their programs that some malware might be able to take advantage of. These advantages are called “exploits,” and malware makers will spend huge amounts of time and money to find exploits to use against you and your computer.

(If you ask “why” here, the answer is money. Always.)

Because the bad guys are always looking for ways to use exploits, the good guys who originally wrote your software are also always looking for ways to “patch” exploits to make them unusable for malware.

And, when the good guys do make a patch for your software, the only way to get the patch into your computer is by sending an update. But you have to install the update for it to work.

And so, you get an annoying pop-up message that such and such a

program needs to be updated. If you don’t take it, then the now known exploit remains in your computer and vulnerable to malware makers.

### Not All Updates Are Real!

Some folks have heard that “updates can be dangerous.” This is generally not correct, but it is true that some updates and update notices can be fake – designed to lure you into allowing malware into your computer.

This is where your own vigilance comes in when keeping your computer up to date.

To protect yourself from fakes, you need to know what software you have on your computer. This is very important. Then, if you receive a notice for an update to a program that you don’t have, you know that you should ignore that. Always.

What about fake notices for software that you do have? There are ways to protect yourself from those fakes also.

First, if the software that you use offers automatic updates, and you trust the software’s maker, then turn on the automatic updates. Then they’re less likely to bother you with pop-up messages.

If you do receive a notification about an update, but you just aren’t sure if it is real, then do this:

1. Ignore the update notice,
2. Open the software on your computer and click the “Help” menu, and “About [this software]. There may be a “Check for updates” link in there. Or;
3. Go the website of the program’s publisher, and check for updates there. (Make very sure that you are on the official website of the software publisher!)

For your operating system – Windows or Mac OS-X – be sure to turn on the “Automatic Updates”. It’s never fun to sit through the update process, but – trust me – it’s much, much better to do that than it is to deal with a computer wrecked by malware or to worry about private information stolen by malware thieves.

Update your computers and software! And if any of it is just too confusing or frustrating, please don’t hesitate to call: Mike Pepper ~ Computer Guy. [www.PawlingComputerGuy.com](http://www.PawlingComputerGuy.com) 845-855-5824

## Financial Focus

# Help Elderly Loved Ones Avoid Financial Abuse

It’s unfortunate, but true: The elderly population may be the most vulnerable group in our society. In fact, in an effort to call attention to the problems of physical, emotional and financial abuse of the elderly, the United Nations has designated June 15 as World Elder Abuse Awareness Day. If you have older parents, or even grandparents, can you do to anything to help prevent them from being victimized, especially with regard to their finances?

Actually, there’s a lot you can do. First and foremost, you need to maintain good communications and a trusting relationship with your older family members. As long as these elements are present, you should feel free to make the following suggestions:

- **Increase awareness** — When it comes to financial fraud and scams, many seniors think: “It can’t happen to me.” But the facts suggest otherwise: Some 20 percent of Americans over the age of 65 admit to having been victimized by financial swindles, according to a survey by the non-profit Investor Protection Trust. Let your loved ones know that no one in their age group is immune to financial predators.
- **Guard private information** — Ask your parents or grandparents to not divulge personal information over the phone. In fact, urge them to get caller ID, if they don’t have it already, and tell them that if they don’t recognize the number, don’t answer. Legitimate callers are more likely to leave messages than scammers.
- **Don’t send money** — Exhort your parents or grandparents to never wire money to a random account — no exceptions.
- **Ignore “limited-time offers”** — Your loved ones should ignore callers, mailers or emails that demand they act immediately. These offers are often overblown at best and may be fraudulent at worst.

• **Don’t trust “no risk” offers** — Financial offers that sound too good to be true are likely just that — untrue. Legitimate investments carry both potential risks and rewards.

• **Avoid “debt-settlement” claims** — If your older loved ones have debt problems, they may be especially susceptible to offers that claim to “clear up” all their debts. But there’s no quick fix to this problem and any caller who claims otherwise is likely being deceitful. Encourage your parents or grandparents to discuss their debt situation with an honest, professional debt counselor or a financial advisor.

Here’s one more thing you can do to help your parents or grandparents avoid financial fraud: If they don’t already work with a trusted, qualified financial professional, introduce them to one. If your parents have a relationship with such a professional, they will be less likely to listen to any questionable, unsolicited offers than if they were trying to manage their finances on their own.

You’re in a good position to know how much, or how little, help your elderly loved ones may need in terms of avoiding financial abuse. So be willing to do whatever it takes to help them enjoy their retirement years comfortably.

*This article was written by Edward Jones and Provided by Celeste Bevilacqua, Financial Advisor, Edward Jones, she can be reached at 845-471-6346 or [celeste.bevilacqua@edwardjones.com](mailto:celeste.bevilacqua@edwardjones.com)*

# 10 Inside Secrets to Grow a Business

*(continued from page 2)*

funding. The best time to get more is when you have more. Securing a line of credit while you still have money in the bank gives you the ability to negotiate a larger line and better terms. It also gives you the ability to make payroll during slow times and to have access to cash as needed. In addition, it gives you an opportunity to develop a business relationship with a bank. Waiting until you really need money takes away your negotiating power and leaves you at the mercy of the lender.

**Sell when you get the chance** – Many business owners miss, or worse – pass up – incredible chances to sell their company because they are not prepared to adequately evaluate the opportunity. Know where you stand in the marketplace at all times. That includes what your potential is, and what it will take to reach your

potential. That way, when opportunity knocks, you’ll know what to do.

Have a question about growing your business in tough times? Connect with a SCORE mentor online or in your community today!

### About the Author

Daniel Kehrer, Founder & Managing Director of BizBest Media Corp., is a nationally-known, award-winning expert on small and local business, start-ups, content marketing, entrepreneurship and social media, with an MBA from UCLA/Anderson. Read more of Daniel’s tips at [www.BizBest.com](http://www.BizBest.com), follow him at [www.twitter.com/140Main](http://www.twitter.com/140Main) and connect on LinkedIn at [www.linkedin.com/in/danielkehrer](http://www.linkedin.com/in/danielkehrer).

## Member News

### Save the Date

**Lyme Disease presentation May 7th** - 7 pm at Lathrop Center in Pawling. Congressman Chris Gibson and Lyme Disease expert Dr. Kenneth Liegner will discuss this important medical issue.

### The Pawling Library

**Teen Geeks: Tech Support at Your Local Library:** Our Teen Geeks are on duty each **Saturday from 1 to 4** to help you out-smart your smartphone, tame your tablet, and make your computer cooperate. From email to Facebook, to Excel to Word, on your iPhone or on your laptop, our Geek will provide you with hands-on tech support. No appointment necessary.

**Blogging and Website Creation for Teens** For 5th-12th graders. Blogging and/or creating a personal website is an excellent way to get your thoughts, beliefs, knowledge or whatever you want, out there to the public(or no one if it's private).

This fun, hands on, and dynamic course will help you start blogging, sharpen your blogging or website skills, and teach you how to keep it all safe. If you already have a blog, you can come blog with us and work on new blogging techniques. **Tuesdays 4:30-5:30 pm. Starting April 7th-June 23rd.**

### Pawling Public Radio

**Summer Intern Slot Available!** If your college student will be home this summer, looking for something interesting and fun to do, have them contact us at WPWL to explore the possibility of joining the six week college internship program. This summer marks our fifth year offering hands on experience in the areas of journalism, broadcasting, engineering, marketing, advertising and administration.

The College Internship Program is underwritten by Pawling Rotary, which means that Pawling Public Radio will pass this local grant directly on to each intern in the form of a small stipend... which means that not only will our interns learn a lot, have a great time and become a part of our WPWL team, but they will get paid, as well.

For more information about this opportunity for your college student or graduating high school senior, please contact us at: [info@pawlingpublicradio.org](mailto:info@pawlingpublicradio.org)

**Listen to 101.7 in the Village of Pawling** Recently WPWL changed the cable that extends from our transmitter to our antenna at 26 E. Main Street. Our signal is very weak, but the change in cable has increased our coverage in the village, so if you live or work or are driving through Pawling, check us out on 101.7. When we build our tower this summer, and change to our new frequency, 103.7, everyone in the Harlem Valley will be able to listen.

## Membership in the Chamber of Commerce Includes

Membership in the Chamber includes: reduced advertising rates in our monthly newsletter, advertising in the local newspapers, radio and cable stations to increase your exposure, free listing in the Chamber Website and Guidebook, the opportunity to participate in the gift certificate program, and monthly business networking meetings.

*Fees are: \$165 for a business or \$45 for a not-for-profit and \$35 for an individual membership.*

Please send your check to:

PCC Attention Andrew Carlucci, P.O. Box 19, Pawling, NY 12564

### Editorial Notes

*The Chamber thanks the following members for contributing their time and talent to making this publication possible: Pete Muroski, and the staffs of Morales Communications and Phoenix Marketing.*

*Information about special events, as well as any comments and/or corrections to this newsletter, should be dropped off at the Chamber building, The Yarn & Craft Box or email: [pccny@bww.com](mailto:pccny@bww.com). If time and space permit and within the context of editorial judgment, the information will be used.*

*To advertise in Pawling Matters please contact Peter Cris at [petercris@aol.com](mailto:petercris@aol.com)*

### CHAMBER COMMITTEES

Volunteers are what make our chamber work. Please contact the committee chairperson for information and opportunities available.

#### Beautification

Chair: Steve Parrino 845-855-5415

#### Events

Chair: Marie Stewart 845-855-1632

#### Financial

Chair: George Apap 845-855-3300

#### Green Committee

Chair: Pete Muroski 845-855-7050

#### Marketing & Communications

Chair: Peter Cris 914-471-5083

#### Merchant's Committee

Chair: Pat Martin 845-855-3397

### EXECUTIVE BOARD

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