



Vol XI: Issue 9

PAWLING

MATTERS

DECEMBER 2014

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



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845-855-0500

The Pawling Historic Districts Committee

As part of the Comprehensive Plan Update, the Pawling Town Board formed a Implementation Committee with a Historic Districts Subcommittee. Bob Reilly, Pawling's Town Historian has been asked to chair this Subcommittee.

The Historic Districts Committee has two tasks; the first is to provide residents of historic buildings guidance and direction to resources and funds available through grants and other avenues to assist in offsetting the cost of renovating in a historically sensitive fashion. One such avenue is through registration on the National Register of Historic Places. The other task is to make suggestions to the Town Board so that historic areas in our town are better protected from inappropriate development. Members of both Planning and Zoning Boards sit on this committee.

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The photo (by Bob Reilly) shows members at the Wednesday, November 12, 2014 meeting where David Greenwood (Millbrook/Washington Historian) presented ideas on how to raise community awareness regarding local history.

Light Up Pawling This Holiday Season

Pawling's traditional celebration for the holiday season is taking place December 5. Santa and his elves, the tree lighting event at the Chamber building, the musicians and singers from our schools, the hot soups and hot chocolate, cookies and gifts for the children will help us launch the holiday season in Pawling.

Funding this event is urgently needed. The chamber and its volunteers are vital and appreciated as well as sponsorship funding for special activities including lighting the large 60' tree, the chamber building, the wreaths and lights in the village. Please support this year's Pawling Decemberfest and Tree Lighting with a donation or sponsorship. Major sponsors will be recognized at our Tree Lighting event and listed in the January issue of Pawling Matters.

(continued on page 11)

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 scorecny@hotmail.com or call 845-454-1700 x 1021 for the Dutchess Chapter, or find a counselor online at www.score.org.

SEO Tricks: What Not to Do

SEO, the practice of "optimizing" your Web content in order to achieve higher rankings on search engines like Google and Yahoo!, has become popular among many Web-based businesses. SEO providers make changes to site content, links and code in order to make sure search engines can read your site accurately, often resulting in a better rank. But remember, if something sounds too good to be true, it probably is –no company can "guarantee" that you'll be the number - one result on Google for popular keywords 100% of the time. Companies that do usually deal in shady practices that can actually get your Web site banned from popular search engine results pages.

Here are a few SEO practices to stay away from:

Cloaking

Cloaking refers to code changes that indicate one thing to search engines but provide totally different content to users. For example, Web programmers can write code that makes a search engine think your Web site is taking charitable donations for an international organization, when in fact your site sells internationally produced counterfeit handbags. Cloaking is usually a red flag that a site (or company) is up to no good and Google is always on the lookout for sites dealing in illegal activities in order to ban them from search results pages. Even if your business is legitimate, cloaking can get you banned.

Keyword Stuffing and Hiding Copy

Don't stuff your site full of irrelevant keywords – the search engines catch on fast if copy isn't written in natural language or if totally unrelated keywords are used. Some sites hide these keywords on pages by using a font the same color as the background, so users get different copy than the search engines. Both of these practices are pretty easy to spot for the sophisticated computers used by search engines – the benefits just aren't worth the risk.

Using a Competitor's Name

Don't overload your site with the names of major companies or competitors in order to divert some of their traffic to your site. Customers will be confused and angry when the site isn't what they're looking for and you could get blacklisted from all the major search engines – not to mention being sued by the competitor whose traffic you try to steal.

Snaking Content

It's never a good idea to "borrow" text or copy from another site. Not only does this often violate copyright laws, it will also get you kicked out of search engine rankings. Write your own content or make sure copy is totally different if you're addressing the same subjects as competitors.

When it comes to SEO, quick and easy fixes like those above are almost always a bad idea. Make sure you preserve your reputation (and search engine ranking) by engaging in honest and reputable SEO practices. Resource Nation provides online and offline resources for entrepreneurs and small businesses. From how to information about online marketing to Web design, Resource Nation also helps businesses select and choose vendors in over 100 categories from search engine optimization to Web designers.

Pawling Events Calendar

Tree Lighting
Friday, December 5

Pawling Concert Series
The American Boychoir
Friday, December 5

Pawling Concert Series
The Rose Ensemble
Friday, March 27

Pawling Concert Series
The Hot Sardines
Friday, April 17

The American Boychoir



Choristers seem to need space, splendor and occasion when they perform and the Pawling Concert Series is delighted to fulfill all three needs. On Friday, December 5, you are invited to enjoy the annual Holiday Concert with the performance of the American Boychoir at 8 pm in the Gardiner Theater on the campus of Trinity-Pawling School. The Book Cove and Pawling Engineered Products have wrapped up this present for us.

The Boychoir was founded in 1937 and is recognized as the pre-eminent organization that provides an exceptional training program for musically talented boys combined with a superior academic curriculum. This School recruits boys in the fourth through eighth grades from all over the world to attend the boarding school in Princeton, New Jersey where they will pursue the mastery of choral music. The Choir regularly performs with major orchestras and is frequently invited to join internationally renowned jazz, pop and classical performers on stage.

The program will include many of the songs from Benjamin Britten's Ceremony of Carols, traditional works by Felix Mendelssohn, Norman Dello Joio, Gabriel Faure, a Hanukkah offering, contemporary songs from Venezuela, Nigeria, Spain, the very welcome Georg Friedrich Handel and much more on this bountiful holiday menu.

Tickets are \$30 for adults, \$15 for students and no charge for those 12 years old and under. Tickets are available at the Book Cove, at the door on the evening of the concert and through PayPal. You might want to come early for a light meal of soup, sandwich and salad for a modest price served in the CAVE from 6-7:30 pm. Gardiner Auditorium is handicapped accessible and there is plenty of parking on campus. Additionally there are helpful Trinity-Pawling student ushers, armed with flashlights, to help you on your way. For more information call 845.855.3100 or visit www.pawlingconcertseries.com.

The Concert Series will take a hiatus in the mid-winter months, returning in the Spring on March 27, 2015 with The Rose Ensemble performing the country's early American songs that gave birth to bluegrass and old-time music. And, yes, on April 17, sounds of yet another period in legendary American music - The Hot Sardines. Just wait and see!

The Pawling Concert Series is partially underwritten with funds from the New York State Council on the Arts, and by Arts Mid-Hudson. Other very generous donors include M&T Charitable Foundation, Castagna Realty, Andron Construction, Joe Pietryka Incorporated and by Joseph Meunier & Sons.

2014 Holiday Season at The Book Cove

The Book Cove, your independent book store, continues the tradition of bringing the best local minds to the very center of our village this holiday season. This is our 38th year in business and we have just finalized our events for December.

Local author Bernedette Rosetti-Shustak will be autographing her best-selling book *I Love You Through and Through*. This children's classic is a must have for any families in the area who have welcomed a new one into their family. Released just in time for the holiday season is a new gift set featuring her book with a plush bear doll matching the one in her book. This set is perfect for toddlers. Mrs. Bernedette Rosseti-Shustak will be at The Book Cove on December 6th at 11am.

This December 13 we are proud to welcome author Joseph Luzzi. A professor at Bard College, Mr. Luzzi has written for The New



York Times, The Los Angeles Times, and The Yale Journal of Criticism. His latest book *My Two Italies* is his memoir of growing up as the child of two Italian immigrants. Mr. Luzzi writes about Italy as both a native and a foreigner. He attempts to explain the fascination with the 'old country', as well as the clichés surrounding Italian-American stereotypes. This book speaks of the immigrant experience that shapes our country. It does not critique but explains the reality our country presents to those fortunate enough to journey here. Mr. Luzzi will be at The Book Cove on December 13th at 11am.

Without the support of the people of Pawling, we would not have become the landmark that we are today. Please visit us this holiday season so that we may return the favor and assist you with your holiday shopping

- Max Weber

SPECIAL NOTE:
Next General Meeting is
Wed, December 17, 2014, 6 pm
DARYLL'S HOUSE CLUB
Route 22, Pawling
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

The members of the Pawling Chamber of Commerce wish you a joyous holiday and a happy New Year. And remember, keep warm and shop close to home.

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|--|--|--------------------------------------|---|
| A.R.M. Carpentry | Dutcher House Holdings, LP | Karen's Drive In | Phoenix Marketing Services |
| Acupuncture & Chinese Herbs | Dutchess Auto Body and Service Center | Kenny's Carpet One | Phoenix Pottery |
| Akin Hall Association | Dykeman Farm | Key Bank N.A. | Professional Pest Control |
| ALM Heating & Air Conditioning | Earth Alterations | Land Works Excavating | Putnam County Savings Bank |
| Altium Wealth Management | Edward Jones | Lieb Chiropractic | Putnam Hospital Center |
| Amass Cameon | Emery & Webb | Little Red Bakeshop | Quaker Hill Country Club |
| Amelie Rives Rennolds, Architecture | The Embroidery Nut | Magnolia's | Quilt Basket |
| American Legion, Pawling Hasler-Kamp Post #215 | The Evangelical Lutheran Church of Christ the King | Mama Pizza II | R. Ferris Real Estate |
| American Pump Service | EVO Merchant Services | Martin's Country Craftsman | Radio Shack of Pawling |
| ANEU.Salon.Spa.Style | Ex-Klar Technologies | Marvin & Marvin | Raymond Opticians |
| Anglers' Den | Fairway Accounting | Mary Kay Cosmetics | Rose and Kiernan |
| Anna's Airport & Limousine Service | Family Quick Stop | McGrath's Tavern | Rusch Associates |
| Carol A. Aprile | Fred Feindel | McKinney & Doyle | St. John the Evangelist Catholic Church |
| Arch Street Communications | Fountain Plumbing & Heating | Mike Pepper~Computer Guy | SERVPRO of NW & SE Dutchess County |
| Berkshire Hathaway Home Services | Friends of the Great Swamp | Millennium Printing & Graphics | Earl M. Slocum |
| Hudson Valley Properties | The Frosty Noggin | Mistover/Great Swamp Associates | Smith Johnson Scout Reservation |
| Joseph Bevilacqua | Gallery on the Green | Mizzentop Day School | The Spirits of Pawling |
| The Blue Olive | Garden Large | Morales/Communications | Stephen Martin Ent. |
| Bob's Auto Repairs | Gaudino's | Native Landscapes | SunDog Signs |
| The Book Cove | George Apap Painting | New York State Grange | Sweet Peet of New York |
| John Brockway | Gillian Stewart Real Estate | Oblong Land Conservancy | Rosemarie and Michael Sylvester |
| Buckner Graphics William B. Owens | Cathy Giordano and Ed Beauchamp | Parrino's Greenhouse & Garden Center | Nancy Tanner |
| Buzz Electric | Girl Scouts of Pawling | PatterPaws Animal Hospital | Tanner-Prince Agency |
| Castagna Realty Co. | Gold Standard Enterprises | Pawling Animal Clinic | Taylor Oil |
| Catholic Daughters of the Americas | Good Tidings Gift Shop | Pawling Antiques | Thomsen Bookkeeping & Office Solutions |
| Cerny Associates | Kathrine Gubner, LCSW, LLC | Pawling Beer & Soda | Town of Pawling |
| Chamberlain Physical Therapy | HPM - Home and Property Maintenance | Pawling Central School District | Trinity-Pawling School |
| Christ Church on Quaker Hill | Hannafor Bros. Co. | Pawling Community Foundation | Utter Brothers Feed Supply |
| Rose Clarkson | Anne E. Harnes, Esq. | Pawling Concert Series | Village Medical |
| Dr. George M. Coulter | Heinchon's Ice Cream | Pawling Dog Salon | Village of Pawling |
| CPI Equipment Corp. | Mrs. Betty Hettinger | Pawling Engineered Products | Drew A. Nicholson |
| Arthur A. Crowe | Historical Society of Quaker Hill & Pawling | Pawling Farmers Market | Vinny's Deli & Pasta |
| Raymonda L. Crowe | Holy Trinity Episcopal Church | Pawling Fire Department | Dr. William Ward |
| Fayne Daniels | Horn & Thomes | Pawling Free Library | Welcome Wagon |
| Daniels, Porco and Lusardi | Houlihan Lawrence | Pawling Garden Club | Welsh Sanitation Service |
| J. Peter Demetri, DDS | Hyatt's Pump Service | Pawling House B & B | West Mountain Kennels |
| Denton & McLaughlin | Ingersoll Auto of Pawling | Pawling Elementary School PTA | Charlotte H. Whaley |
| Phil DeRosa | Inner Balance Studio | Pawling Public Radio | Alan Wolfson, CPA |
| Salvatore J. DiGrandi, M.D. | Joseph Meunier & Sons | Pawling Resource Center | Yarn & Craft Box |
| Keir H. Donaldson | Journey of Hope Fellowship | Pawling Rotary Club | Zarecki & Associates |
| Sharon Gallaway Doyle | KFC of Pawling | Pawling Shakespeare Club | |
| Dutcher Avenue Builders | | Pawling Trading Company | |
| | | Pawling United Methodist Church | |



Ceramic Arts at Gallery on the Green

Gallery on the Green's *Earthly Delights II*, a group exhibition of works in Ceramics, Mixed Media and Sculpture will continue through the holiday season with selected works by Barbara Allen, Reed Asher, Joel Brown, Deb Heid, Nancy Holmes-Doyle, Kyle Gallaway, Lindi Gessin, Peter Kukresh, Deb Lecce, Susan Leoni, Alison Palmer and Missy Stevens. The show opened with a reception on Saturday, November 29th and will run through the January 9th.

Gallery on the Green is located at 7 Arch Street in Pawling. Hours are Wednesday through Saturday from noon to 5pm and always by appointment. To arrange an appointment, call 845.855.5642. For more information visit www.gotgpawling.com.



Many of the ceramic pieces are informed by cultural and sociological influences. Each piece embodies experiences garnered in Asia, Africa and throughout the Americas. They are executed in figurative, sculptural, whimsical and even archeological styles using different processes and firing techniques, including reduction firing and wood firing. The show also features evocative prints by Alison Palmer based on man and nature.

More information on each artist and their work can be found at www.gotgpawling.com/sculpture/group-show

Gallery on the Green represents contemporary artists whose works range from representational to abstract. From painting to drawing, from sculpture to mixed media, it exhibits innovative artists who share a high standard of excellence and artistic judgment and is taking the lead in helping Eastern Dutchess County establish a major presence in the Tri-State arts scene.

PAWLING CONCERT SERIES

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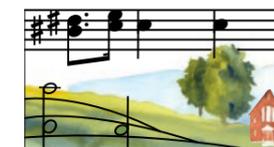


THE AMERICAN BOYCHOIR

Friday, December 5 8 P.M.

All Saints' Chapel at Trinity-Pawling School

More than thirty youngsters loose in the arts center? This might be the USA's answer to the Boys Choir of Vienna. The pagentry and program will help usher in the joyous celebration of the holiday season.



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

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Live From Daryl's House in Pawling



The concept for this new music venue and restaurant was born with Daryl Hall and his television show *"Live From Daryl's House"* where he invited his favorite musicians to his home in upstate New York for an afternoon of music and great food!

Daryl Hall started *Live From Daryl's House*, the free monthly web show in late 2007, after having the idea of "playing with my friends and putting it up on the Internet," and the show has since garnered acclaim from Rolling Stone, SPIN, Daily Variety, CNN, BBC, Yahoo! Music and influential blogger Bob Lefsetz, who have cited *Live From Daryl's House* as a perfect example of a veteran artist reinventing himself in the digital age by collaborating with both

established colleagues and newer performers.

Past episodes of *Live from Daryl's House* have featured a mix of well-known performers like Smokey Robinson, The Doors' Robby Krieger and Ray Manzarek, Nick Lowe, K.T. Tunstall, Todd Rundgren, Gym Class Heroes' Travis McCoy, Fall Out Boy's Patrick Stump, Finger Eleven's James Black and Rick Jaccett, the Bacon Brothers and country star Jimmy Wayne, along with newcomers such as Philly soul singer Mutlu, Canadian techno-rockers Chromeo, MySpace pop-rock phenom Eric Hutchinson, Cash Money rocker Kevin Rudolf, Wind-up Records' Chicago rockers Company of Thieves, Bay Area singer/songwriter Matt Nathanson, Charlottesville, VA's rising Parachute, Chicago rock band Plain White T's and highly touted tunesmith Diane Birch. So, *"Live From Daryl's House"* was born and continues to be watched all over the world.

As Daryl sees it, "At the same time, although people could see me at home, there was no way to invite everybody over to have some food and watch us musicians play. So, here we are...." "Daryl's Restaurant & Lives Music Club" ...a club where we can ALL hang out, drink some wine, have a good time, and listen to great music. Welcome to my house!" See more at: www.darylshouseclub.com

Pawling Public Radio – UPDATE – Now WPWL!

The growth and development of Pawling Public Radio continues. And, now has its call letters – WPWL!

Pawling is fortunate to have an educational and informational resource in the community: Pawling Public Radio. As the only multi-media resource in the area, WPWL provides an array of cultural, musical, artistic, and educational information and announcements. For example, you will find a community calendar of all events in the Pawling area, just go to www.pawlingpublicradio.org. From this website, you can also tune in and listen to all WPWL programs online, streaming live.

Next Steps for WPWL

Pawling Public Radio applied for their FCC License in November

of 2013, and WPWL received FCC approval was in February 2014. A location for the broadcast tower was found in nearby on the boarder of Wingdale and Pawling. Once the tower is up, it will provide a broadcast area of up to 10 or more miles around the tower. You will then be able to access WPWL on 103.7 FM.

Funding the WPWL Tower

WPWL is run by community volunteers, supported solely by community funds, for the benefit of the Pawling and surrounding communities. The tower is the next and significant step in getting WPWL on the air, which will need to happen by next summer to meet FCC deadlines. Fund raisers will be planned over the next few months to raise the WPWL tower. Stay tuned to WPWL to hear more.

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The Pawling Garden Club: Feeding Birds in the Garden

Autumn and winter can be challenging seasons for our feathered friends, but we can help by providing nourishing food at a time when natural food supplies are scarce. Leaving spent flowers of plants such as Echinacea, Sunflower, Black-eyed Susan, and the daintier Brown-eyed Susan during fall garden cleaning will provide seed heads for birds during winter. Choosing the right seed mixtures for bird feeders is important as not all commercial seed mixtures are created equally and may contain cheap fillers such as milo or oats. Specialized food will attract specific birds to your yard:

Nyger Seed – This thistle seed attracts goldfinch, common redpoll, pine siskin, song sparrow, and small finches.

White Proso Millet – An inexpensive grain favored by ground-feeding birds and may be offered in a hopper feeder to attract dark-eyed junco, eastern towhee, and painted bunting.

Safflower – Attracts northern cardinal, purple finch, white-winged dove, and evening grosbeak but is unattractive to gray squirrels.

Black Oil Sunflower – Valued for its high oil content. Attracts black-capped chickadee, nuthatch, blue jay, and purple finch.

Mealworms – Attract bluebird, American robin, chickadee, nuthatch, tufted titmouse, wren, oriole, woodpecker, and pine warbler.

Cracked Corn (non-GMO) – Beloved by ground feeders such as

ring-necked pheasant, quail, and mourning dove. This feed is susceptible to rot when wet, so avoid the finely cracked type.

Warning: Never put out grapes or raisins as they are extremely toxic to dogs.

Lastly, always provide birds with fresh, clean water for drinking, bathing, and grooming of feathers.

- Geneva Claire Hamilton



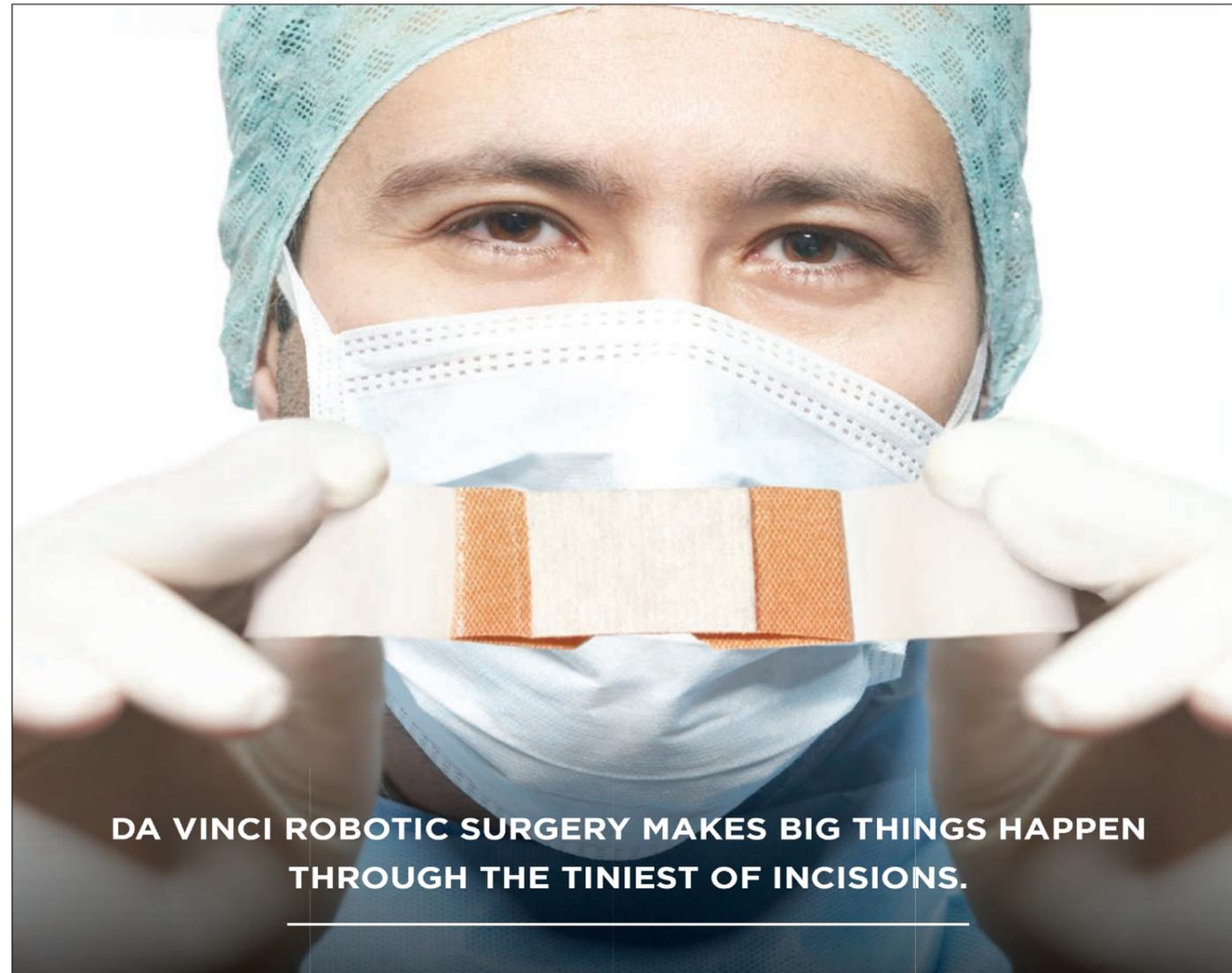
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earthly delights II

Nov 29 thru Jan 9

Gallery on the Green
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www.health-quest.org/daVinci

Sources: American College of Healthcare Executives (ACHE), "Top Issues Facing Hospital CEOs 2009"; The Estes Park Institute, "The Top Issues in Health Care 2010," *reprinted on page 10*

Mike Pepper, *The Computer Guy* - Beware of "Tech Support" Phone Calls

If you receive a phone call purporting to be from Microsoft with someone telling you that your computer has been compromised – it is a fake call, with fraudulent intent.

It is as simple as that. Fake. Fraud. No exceptions.

Rule number 1 for determining if it is fake: Microsoft will not call you. Period. Cybercriminals have been using this scam for years – making fraudulent phone calls proposing to service your computer. A new wave of these calls is cresting over the 845 area code in the last month or so.

The way this scam works is: a fake operator calls you, out of the blue, and claims to be from a well-known company, like Norton or McAfee, or, most commonly, from Microsoft. They will tell you that they have received a report from your computer that it has been compromised by a virus attack. Or they may say that your antivirus is out of date and that they are going to give you a "free" system check up. Do not trust these unsolicited calls. No matter how convincing and no matter what the reason that they give, *these calls are fakes*. None of these companies will spontaneously call and offer to service your computer. Ever.

If you stay on the phone with the bad guys, they will offer to help fix the problems that they say that your computer has. But in order to do that they will ask you to install a program that will give them remote access to your computer. Once they get into your PC or Mac remotely and have control of your computer, then they are able to do all sorts of bad things, like:

- remotely adjust settings to leave your computer vulnerable to further intrusion,
- install malicious software that could capture sensitive data, such as online banking user names and passwords.

At some point in the process they will show you that they seem to have discovered hundreds or even thousands of problems in your computer. But, they say, in order to "fix" these problems, now they need to charge you. They will request your credit card information to bill you for the phony services, or they may direct you to a website to collect your credit card and other personal or financial information.

Don't do it. Just remember that none of the legitimate computer or security software companies will ever make unsolicited, "cold," phone calls to charge you for computer security or software fixes.

If someone claiming to be from any tech support company does call you:

Don't answer questions. Never provide or even "verify" any

credit card or personal information to someone who cold calls you from any tech support.

Don't purchase any software or services.

Basically, if there is a fee or subscription associated with the "service," just hang up.

And never, ever give control of your computer to a third party unless you can confirm that it is a legitimate representative of a computer support team with whom you are already a customer.

What to do if you already gave information to a fake tech support person.

If you think that you might have downloaded malware from a phone tech support scam website or may have allowed a cybercriminal to access your computer, or make a charge on your credit card, take these steps

1. Change your computer's password,
2. Change the password on your main email account, and
3. Change the password for all financial or shopping accounts – any that have your bank or credit card information.
4. Manually update your anti-malware program and then scan your computer with your anti-malware set to "Full scan."
5. If your credit card has been charged, call your credit card company and explain the situation. They may be able to stop the charge.

The key to remember is that you will never receive an unsolicited legitimate call asking you to pay for service from Microsoft, or Norton, or McAfee.

There's another version of this scam too. In this case, the fake operators have placed ads on search sites that are designed to appear to list the toll-free support numbers for those companies. So that if you were looking for the number for Norton or McAfee, or Dell or HP you might actually get a number for a fraudulent service joint. Always make sure that you are looking at the company's own, genuine website for that contact information.

As always, if you have any questions or can use some help with this or other computer problems, give me a call anytime: Mike Pepper ~ Pawling Computer Guy. 845-855-5824

Alternative Veterans' Exemption Survey

In 1984, the New York Legislature amended the Real Property Tax Law (RPTL) and enacted a new, at that time, alternative veterans' exemption. The original alternative veterans' exemption provided each county, city, town, and village the choice of whether to grant the exemption, providing a reduction in taxes for veterans. (For a list of information resources about the Veterans' Exemption, visit the District website www.pawlingschools.org.) In December 2013, the Legislature amended the RPTL providing local school districts the option of also allowing a partial property tax exemption for military veterans.

The Alternative Veterans' Tax Exemption is limited to the veterans' primary residence, and school districts are allowed to offer the non-cumulative reduction in assessed value subject to the maximum levels of exemption as follows: 15% exemption for wartime service, 25% exemption for combat zone service, up to 50% exemption for service-connected disability.

Implementing the alternative veterans' exemption would result in a redistribution of taxes among taxpayers who do not qualify for the exemption. Exemptions do not affect the tax levy—the total amount of money a district needs to raise. If a community's assessed property value

decreases due to exemptions, then all other taxpayers need to make up the difference resulting from exemptions.

The Pawling Board of Education did not vote on the Alternative Veterans' Tax Exemption last spring due to the late passage and signing of the legislation. Rather, the Board decided to delay the vote to gather more information and to solicit the opinions of all taxpayers affected by the decision. For a taxpayer survey on this topic, go to <https://www.surveymonkey.com/s/JNRK6WJ> to take the survey. A Board vote on the Alternative Veterans' Exemption is scheduled for January.

Additional information on the Alternative Veterans' Exemption Law may be obtained from the following website:

http://www.tax.ny.gov/research/propert/assess/manuals/vol14/pt1/sec4_01/p9_guide.htm

Assistant Superintendent for Finance Dr. Neysa Sensenig's presentation to the Board of Education on the Alternative Veterans' Exemption may be found on the district's website.

Bits of Inspiration: It's Not Easy Being Green

Something that we don't talk about with others very often, but is very much a part of being human, is jealousy. Jealousy at our workplace of other co-workers and their recognition, promotions, opportunities; jealousy at home of our friends big new home, hot car, successful children, exotic trips, you name it.

Jealousy can be a deadly emotional state, especially when it remains unconscious and unacknowledged. It can eat away at us, leaving us feeling despair, self-loathing and a reason to withdraw from engaging in life.

Bringing these feelings into the light of day, not only lightens the load, but also gives us some amazing insight into who we are and what we desire. If we choose to make these feelings conscious and look at the situation that is causing these reactions, rather than keep the feelings attached to a particular person and make the wrong or bad for what they have that we want, we can tune into the longing in our heart to have that particular situation happen in our lives.

Jealousy can give us clarity about what we want. Many of us were shamed as children into not wanting, not speaking about what we wanted because it reflected badly on those caring for us who couldn't always provide it. So rather than feel the pain of inadequacy, they shamed us into not wanting by imagining the poor, starving children in China, for instance.

We were shamed into being grateful for what we had. It is valuable to be grateful—gratitude opens up a perspective of the glass half full rather than half empty—one of appreciation for the beauty, abundance and good fortune in our lives. But the way to gratitude is not down the path of shame.

As we peruse social media sites, we get to see all the wonderful



things people are doing in their lives. This can be uplifting and inspiring, or it can be a way to feel less than as our lives pale in comparison. We need to remember that no one ever posts a picture of themselves yelling at their children—those parts of their lives are not spoken of on social media—so we get this skewed version of their reality.

At a workshop I was facilitating, I asked a participant what she was envious of, saying that therein lies the gold of what she longs to have for herself. She gasped and proclaimed that she experienced no envy or jealousy of anyone or anybody. If this were true, she would have been super human and an exception to what the rest of us experience as normal.

Although we are loath to admit it, we do have jealousy and envy in our hearts from time to time. I ask you to look at these emotions as informational gifts—a place to look for what you long for, desire, want to bring more of in your life in order to live a more satisfied and fulfilled life.

Diane Ingram, PCC
www.dianeingram.com

Financial Focus

Check Out This Year-end Financial Checklist

As 2014 draws to a close, you may want to look back on the progress you've made this past year in various areas of your life — and that certainly includes progress toward your financial goals. At the same time, you may want to make some end-of-year moves that can close out 2014 on a positive note while paving the way for a productive 2015.

Here are a few such moves to consider:

Boost your retirement plan contributions. This actually isn't an "end-of-year" move because you have until April 15, 2015, to contribute to your Roth or Traditional IRA for the 2014 tax year. Nonetheless, the sooner you get extra dollars working for you in your IRA, the better. You can put in up to \$5,500 to your IRA (or \$6,500 if you're 50 or older) for 2014. If you are self-employed, or run a small business, you also have until April 15 to contribute to a retirement account, such as a SEP IRA or a SIMPLE plan. In addition to helping you build resources for retirement, these types of plans can offer you some tax advantages — so if you haven't established a retirement plan yet, consult with your financial and tax professionals

Sell your "losers." If you own investments that have lost value since you purchased them, you can sell them before 2014 ends and use the tax loss to offset some capital gains you may have earned in other investments. If you don't have any capital gains, you can use up to \$3,000 of your tax losses to offset other ordinary income. And for a loss greater than \$3,000, you can "carry over" the excess and deduct it from your taxes in future years. If you still liked the investment that you sold at a loss, and you want to keep it in your portfolio, you could repurchase it, but you'll have to wait 31 days to avoid violating the IRS' "wash sale" rules. Keep in mind that these suggestions only apply to investments held outside

your employer-sponsored retirement account; you can't take a tax deduction on capital losses in a 401(k) or similar plan.

Evaluate your 401(k) investment mix. You may be able to adjust the investment mix in your 401(k) as often as you like. So when evaluating your 401(k), make sure your holdings aren't concentrated in just a few investments, and try to determine if your portfolio is still appropriate for your risk tolerance — not too aggressive or too conservative. Also, if your plan offers a "Roth" option, consider taking advantage of it — with a Roth, you won't be able to deduct your 401(k) contributions from your taxes, but once you retire, you won't be taxed on your withdrawals.

Review your insurance coverage. If you've experienced any changes in your life in 2014 — new spouse, new child, divorce, new job, etc. — you may need to review your life insurance coverage to make sure that it's still sufficient for your needs and that you have the correct beneficiaries in place.

By making these and other moves, you can say a fond farewell to 2014, knowing that you've done what you could to help bolster your financial position — for 2015 and beyond.

Edward Jones, its employees and financial advisors are not estate planners and cannot provide tax or legal advice. You should consult your estate-planning attorney or qualified tax advisor regarding your situation.

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 celestebevilacqua@edwardjones.com

Pawling Historical District Committee

(continued from page 1)

"I have dealt with issues of Historic Districts which wielded almost Draconian power," states chairman Bob Reilly. "You had to have your house colors approved by the commission prior to painting. I have also experienced a total lack of historic protection. We strive to strike the right balance, protecting the architectural heritage of Pawling while allowing owners avenues in which to develop their land." The committee's primary desire is to have the community to 'buy into' and appreciate the Committee's goals. There is

a rich history that is Pawling and preserving vintage structures and areas is important.

Historic preservation does not have to equate to an onerous cost, nor do many in Pawling own historic museums. Modern materials can replicate vintage items with amazing accuracy with little added cost.

Tree Lighting

(continued from page 1)

The response to our appeal last year was impressive and deeply appreciated. We ask again for your financial support now to help us "light up" Pawling this holiday season with your sponsorship.

Decemberfest and Tree Lighting. Checks may be mailed to P.O. Box 19, Pawling, NY 12564. The Chamber of Commerce is a not-for-profit organization, so your contribution is tax-deductible.

Thank You

Member News

DecemberFest at the John Kane House

As in years past, the Historical Society of Quaker Hill and Pawling will be opening the John Kane House, 126 East Main Street, in conjunction with Pawling's DecemberFest Celebration. At this beautiful historic home, George Washington's headquarters in 1778, we will offer Candlelight Tours, complimentary refreshments, traditional exterior lighting and greenery, beautiful interior decorations provided by the Pawling Garden Club, and live entertainment.

The Open House Hours are:

Friday, December 5th - Open 5 p.m. – 8 p.m.
Tours & Refreshments Only. Join Us Before or After the Tree Lighting & Santa's Visit in the Village

Saturday, December 6th - Open 5 p.m. – 8 p.m.
5:30 p.m. The Velveteens – with a Special Dedication to Mae Green Rebecca Mancuso, Terri Tucker, Susan Ross, Susan Pieratti

Sunday, December 7th - Open 1 p.m. – 4 p.m.
1:30 p.m. Forbes Linkhorn and "Friend Owl"
2:30 p.m. Pawling Middle School Chorus & Band Students

Friday, December 12th - Open 5 p.m. – 8 p.m.
7 p.m. O. Henry's *The Gift of the Magi*, plus...
Pawling Shakespeare Club Board Members:
Marie DiLorenzo, Carol-Lee Kantor, Anne Wagner

Saturday, December 13th - Open 5 p.m. – 8 p.m.
5 p.m. The Christ Church DQs Singers
5:30 p.m. Music Box Students
Joseph Kennedy (Saxophone), Lucas Carney and Rebecca Itty (Violin) and Gabriella Randazzo and Abigail Itty (Singers)

Sunday, December 14th - Open 1 p.m. – 4 p.m.
1:30 p.m. Marian Grudko
"The Tale of Peter Rabbit" with Music
O'Henry's *The Last Leaf*

We invite you all to join us and be part of the Holiday Festivities at the historic John Kane House!

Mr. & Mrs. Claus Visit Pawling Library

We've got another great reason for you to visit the **Pawling Library Annual Holiday Book Sale!** While the grown-ups shop, children are invited to visit with Mr. & Mrs. Claus in the main building on **Saturday, December 6th from 10 am – 12 pm**

Children's Activities in Library Building Shopping in the Annex

Friday December 5th, 5:00 PM – 8:30 PM
Saturday December 6th, 10:00 AM – 4:00 PM
Sunday December 7th, 12:00 PM – 4:00 PM

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: \$160 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. 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

CHAMBER COMMITTEES

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

<i>Beautification</i>	
<i>Chair: Steve Parrino</i>	845-855-5415
<i>Events</i>	
<i>Chair: Marie Stewart</i>	845-855-1632
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<i>Marketing & Communications</i>	
<i>Chair: Peter Cris</i>	845-855-7000
<i>Merchant's Committee</i>	
<i>Chair: Pat Martin</i>	845-855-3397

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