



Vol XIII: Issue 1

# PAWLING

MATTERS

MAY 2016

**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

## Annual Pawling Car Show Set for Sunday, May 22



The Dutchess Cruisers Car Club and the Pawling Chamber of Commerce will be presenting the 7th Annual Car Show in the Village of Pawling on Sunday, May 22 from 9:00 am to 4:00 pm with a Rain Date of May 29.

More than 300 cars are expected to participate in this popular fun filled event with registered cars and trucks assembled for viewing on Charles Colman Blvd. Live music, giveaways, and more will add to the festive mood at the car show. Many of the merchants who participated in last year's event enjoyed an increase in their business will also be participating again. Admission is free for residents and visitors.

## Presentation on the Proposed New Waste Water Treatment Plant to be held on May 24

The Pawling Chamber of Commerce is pleased to host the workshop meeting of the Pawling Joint Sewer Commission Tuesday, May 24, 2016, 7pm at the Pawling Firehouse on South Street for a presentation about the proposed new waste water treatment plant. A Question and Answer session will follow. All are invited.

Please RSVP to Linda Murray, Secretary for the PJSC (845) 855-9442 or Paulette Carlucci for the Pawling Chamber of Commerce



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).

The Money You Need to Make More Money (and Other Tips for Small Business Owners)



P. Simon Mahler is a small business influencer and SCORE mentor. For 15 years, he has been a consultant for or founded several start-up companies that have amassed more than \$30 million in annual revenues.

**How do I create a business plan and then get the money to finance it?** Business plans are the lifeblood of any business and should not be taken lightly. To put a plan together, make an appointment with your local SCORE office -- we can help!

As for financing, if your credit history is challenged, look at alternative sources like LendingClub.com, Kickstarter.com,

Kabbage.com, and Crowdfunder.com. Consider these platforms to start looking at and doing some research. Various states have small business grants with zero interest that you can have as well. Call your local SCORE office or visit [SBA.gov](http://SBA.gov) and they can assist you with those needs.

**How should one find the funds to start a business? Should ideas be clear from the start or can someone go with the flow for some of the decisions?** You must be very clear and concise with your vision and have it all down on paper. Would you buy a car without ever seeing it? Your idea needs to be very clear. To find the funds to start a business, my obvious choice is to see who is around you that would be interested in going in with you. My second mission would be the SBA to see if there were any grants available. The third method is probably where I would be most successful and have the most fun, but it can be a daunting task and that is to put together a Kickstarter campaign to see if people will donate funds to your venture. The issue with this route is that you have to be different. You need to be creative. You only get one shot for these people and you either share it in a special manner or you lose out on the opportunity. I like this approach because it brings some sort of validation as well to the idea or business being launched.

**How soon before opening a business should you launch a Kickstarter or other fundraising campaign? Do lenders want to see guaranteed personal funds to be used for the business?** Is your business ready to go? Do you have your product ready for launch? Most Kickstarter campaigns are measured in terms of success by what levels investors contribute to what they get in return. For example, what do they get if they donate \$500 to the cause? Is your small business ready to distribute goods and services right now? If not, I would tighten up those areas first and foremost before making the one shot impression on any Kickstarter campaign. To answer your question regarding lenders, 9 out of 10 times lenders will want to see guaranteed funds that you are contributing to a start-up business idea. The promise of funds is never a good reality to live off of when starting a business. Lenders and investors will not go off promised funds.

**At what point does one need to get an accountant or CPA, and is a tax attorney better?** I always immediately find my CPA team when starting a business. When I take the time to find the right people from the beginning, I tend to get better performance from my team. I really enjoy working with a CPA firm or having a tax attorney. I have not used an independent tax accountant that is not a CPA or some large box store business to manage that side of my business. You want good guidance and protection if the need ever arises.

**At what point should you draw a salary (beyond necessities & household expenses)?** It depends on the startup business. Most investors and bankers acknowledge the fact that you need money to live on however being excessive is what

(continued on page 6)

Pawling Events Calendar

An Affair of the Art  
Quaker Hill CC  
Sunday, May 1

Classic Car Show  
Sunday, May 22

Pawling Farmers Market  
Saturdays, June 18 - October 1

Community Garage Sale  
Saturday, September 10

Arts and Crafts Festival  
Saturday, September 24

Chamber Auction  
Tuesday, October 18

Tree Lighting  
Friday, December 2

**SPECIAL NOTE:**  
**Next General Meeting is**  
**Tuesday, May 24 at 7:00 PM**  
**PAWLING FIREHOUSE**  
**ON SOUTH STREET**  
**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)

Pawling Rotary Sponsors Student for the International Youth Exchange Program

As part of its focus on supporting area youth by providing services and scholarships for educational enhancement, The Pawling Rotary Club has sponsored an exchange student to Austria during the 2015-2016 school year.

Ms. Chloe Panzer, daughter of John and Kristin Panzer of Millerton, New York, and a member of the Panzer family of Pawling has been studying abroad since early September of last year. Chloe came to the attention of Pawling Rotary last spring, through the director of Rotary International exchange services for this district, Ms. Nan Greenwood. At that time, Chloe was seeking sponsorship from a local Rotary Club, and her family connection to Pawling seemed an ideal match for the Pawling Club.

Chloe has maintained continuous contact with Lori Johnson, who chairs the youth exchange program for Pawling Rotary. Ms. Johnson reports regularly to Pawling Rotary about Chloe’s activities, experiences, and adventures, as she explores Europe with other Rotary International Exchange Students. Chloe, a junior in high school this year, has been living with two families in Austria and attending a local high school outside the city of Linz. Her course work and graduation requirements have been coordinated with her home school, Webutuck High School in Millerton, preparing her to graduate with her class in the spring of 2017.

Pawling Rotary is exploring the expansion of a Rotary Youth Exchange Program in Pawling High School beginning in the 2017-2018 school year with the goal of making this one of Pawling Rotary’s signature ongoing community offerings. Through continuing discussion with Pawling Superintendent of Schools, Dr. William Ward, who has secured approval of this program with the Pawling School Board, it is the club’s



Chloe Panzer and her family

desire to sponsor an outgoing Pawling student who would spend his or her junior year abroad, as well as to sponsor an incoming international student who would spend the school year living with a Pawling family and attending Pawling High School, enhancing the experience of cultural exchange and diversity community-wide.

To read all about Chloe Panzer’s amazing year studying and living abroad, log onto her blog at: <https://mytriptoautriablog.wordpress.com/>

For more information about Rotary’s International Youth Exchange Programs, or to find out how community students and families may participate in Pawling Rotary’s Youth Exchange Scholarship Program, please contact Lori Johnson or Susan Stone at [info@pawlingrotary.org](mailto:info@pawlingrotary.org).

The Pawling Farmers Market is Back for its 9th season



The Pawling Farmers Market opens Saturday, June 18 for the season, with extended hours, more vendors, and more special programs delivering the finest fresh produce, specialty foods, and wines the Hudson Valley has to offer. The market, now in its 9th season, will be open Saturdays through October 1st, from 9 a.m. to 1 p.m., staying open an extra hour and an extra two weeks in response to visitor requests for more time to shop at the market situated on Pawling’s Village Green.

Vendors this year will offer orchard produce, fresh baked goods, local cheese, maple syrup products, poultry, and more. The market has also doubled its artisan program with hand-made cutting boards and photography.

A petting zoo from ‘Two by Two’ will help launch the season June 18, with a free-of-charge (donations appreciated) traveling zoo for Farmers Market visitors.

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# Local Conservation Groups Promote The Great Swamp Initiative

The Great Swamp, one of the largest wetlands in New York State covers some 6,678 acres.

The Oblong Land Conservancy (OLC), the Putnam County Land Trust (PCLT) and Friends of the Great Swamp (FrOGS) are pleased to announce that they have formed a collaboration and jointly entered into a Memorandum of Understanding (MOU) that will lead to increased focus on conservation efforts in the Great Swamp Watershed.



The Great Swamp, one of the largest wetlands in New York State, covers some 6,678 acres and drains a watershed of approximately 62,343 upland acres. The 20-mile long Watershed lies in the Harlem Valley that extends from Brewster to Dover and occupies parts of Putnam and Dutchess Counties in New York and Fairfield County in Connecticut. Conservation of this natural resource is vital for a number of reasons:

- It provides the sole recharge facility for the aquifer that serves over 40,000 people in the Watershed
- It forms the headwaters of the Croton Reservoir System that provides New York City with some of its drinking water
- And it provides critical habitat for a wide variety of flora and fauna, some of which are endangered.

The MOU identifies two specific initiatives that will raise public awareness of the importance of the Watershed. The first involves the creation and placement of signage at the points of entry on the principal roads to the Watershed so that everyone can become familiar with the Great Swamp's existence and boundaries. The second initiative involves the development of an educational program called Swamp Smart. This will inform watershed residents about the importance of the Great Swamp and what each individual can do to protect its quality.

Financial support for this collaboration was provided by a grant from the New York State Conservation Partnership Program (NYSCPP) a unique program of the Land Trust Alliance and the New York State DEC .Funding for priority conservation projects and land trust initiatives around the State help communities protect water quality, wildlife habitat, community gardens, working forests and farmland.

OLC and PCLT jointly applied for a Catalyst Grant to initiate local and regional partnerships and community initiatives that will lead to greater engagement in, and increased public support for, the protection and stewardship of environmentally significant lands. Conservation Catalyst projects for land trusts should engage multiple partners and stakeholders, have clearly defined outcomes, and advance the land trusts' missions, strategic goals, and programs. Funded projects typically involve collaboration with local municipalities, other land trusts, or other conservation partners and to that end FrOGS has joined the collaboration to build on the work they have undertaken in conserving large areas of the Great Swamp.

OLC is an all-volunteer organization based in Pawling that undertakes conservation in the greater Harlem Valley. It was founded in 1990 and now has approximately 1,100 acres under stewardship.

PCLT is an all-volunteer organization based in eastern Putnam County. Its mission is to preserve and maintain for the public, open spaces and



the natural resources within, for the purpose of conservation, education and recreation. PCLT's fee properties total 1,058 acres and it holds easements on another 138 acres.

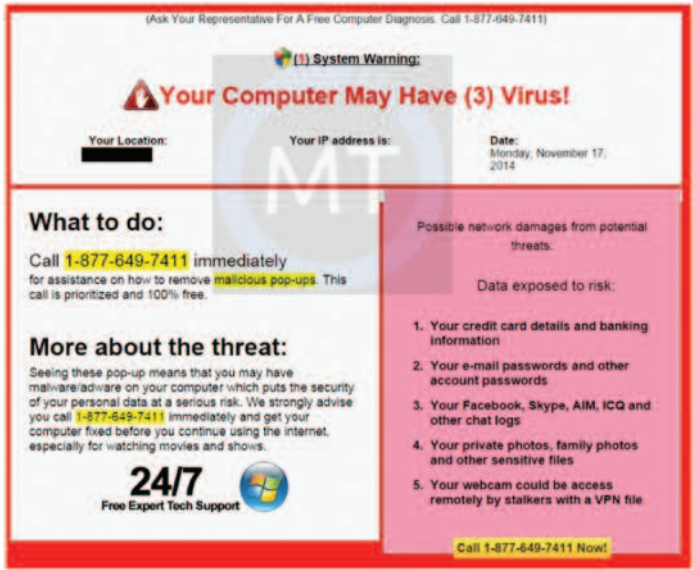
FrOGS is an all-volunteer conservation organization dedicated to promoting stewardship of New York's Great Swamp. FrOGS pursues this mission through Education, Scientific Research, and direct Conservation Action. They provide science based information for local issues and focus on protecting habitat and species of conservation concern through collaborative coalitions with other organizations.

For further information please contact:

OLC at (845) 855 7014 - [www.oblongland.org](http://www.oblongland.org)  
PCLT at (845) 278 2808 - [www.pclt.net](http://www.pclt.net)  
FrOGS at (845) 878 0081 - <http://frogs.ny.org>

## Mike Pepper, The Computer Guy - Fake Computer Warnings Rampant - Again

A very scary looking – but fake – error message has been popping up on local computer screens lately. It looks like some version of this screen capture.



This happens to Windows computers and to Macs, and there have also been reports of similar things on all sorts of smart phones.

The message not only takes over computer screens, but it also starts talking to victims through their computer speakers. The voice warns the user to not turn off their computers, but to call a phone number to get assistance.

It looks very serious, and it may even sound threatening, but IT IS A FAKE. Don't follow those instructions – instead, do the opposite and Turn Off Your Computer.

Do not click on the message or any of its links, and do not call the number provided on the pop up message. They will want money – by credit card – and they will want to connect to your computer remotely in order to “repair” it. Just turn it off, and then reboot.

If you can't get to the normal power-down link on your computer screen, then press and hold the power button for 5 full seconds, until all the lights go off on your computer.

Likewise, on smart phones: hold down the power button until the phone powers down or gives you an on-screen button to power down completely.

Reboot your computer after that. If your computer asks if it should reboot normally, choose “yes, startup normally.” There's a good chance that the fake problem warning will be gone, just by doing this shutdown and reboot.

If the fake message does not come back, this would be a good time to manually start your antivirus program and run a “full scan” to look for malware that might have been installed when this faker popped up.

If the problem isn't gone, but comes back right away, then you'll need to boot into a “safe” mode for your computer and do two things:

1. Check the startup settings for your computer and disable anything that you don't recognize. (If you accidentally turn off a feature that you need, you'll be able to re-enable it later.)
2. Reboot to make sure that the problem faker is gone.

Then run a full scan with your antivirus program.

Hoping, as always, that this is all quite clear and useful; but if I can fill in some details or help with anything on your computers, please don't hesitate to call: Mike Pepper ~ Computer Guy. [www.PawlingComputerGuy.com](http://www.PawlingComputerGuy.com) 845-855-5824

# SMART GROWTH IS HERE AND NOW

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## Tips for Small Business Owners

usually kills the deals and ultimately the business. Numerous reports have been published on this subject matter. My experience has taught me that unless the business can support a salary, then don’t give yourself a check. Too many people get caught up on this idea.

What I have always done is create a deferment salary, meaning from day one, I know my wage is \$5,000/month, but I will not take a paycheck until our gross revenues can justify a check being cut. By the third or fourth quarter, you can start recouping some of those deferred payments back to you if the business is booming. If you want to create a paycheck to keep you motivated, then make sure the amount of the paycheck is in balance with the growth of the company. There is no real exact science to this. Just don’t kill the business because of your salary, which, unfortunately, happens all too often.

**How should one prioritize limited funds?** I would look at the importance of branding in your community and go that route. I would create a technology following that sees the value in the information you provide and send out press releases constantly to grow your business. You need to be public in the community and provide tools for non-profits to succeed as well -- contribute in as many ways as possible. Public awareness is key for anyone starting a business on limited funds. PR! PR! PR! It is so critical and since some of it can be done for free, there is no reason not to make it happen.

**As an entrepreneur, where does one start researching market trends and saturation levels in the field of public relations?** Start looking at various online news sources. I get a lot of knowledge from INC., Forbes, Entrepreneur, Fast Company, The Wall Street Journal, and various blogs. The blogs I pay attention to have direct influence in the industry Next, find a few top-rated professionals in your industry and start to ask them questions. I do this utilizing my LinkedIn and finding quality business leaders who might have some insight on industry trends. Lastly, I look at the county, state, regional, and national numbers on how my industry and sector is performing year to year. SBA has some great resources and so does your local SCORE office.

**Does one need to register their company name? How does a small business owner protect their original artistic products?** You should always consider registering your business name, however, the minute you do the clock starts ticking with various government agencies that will confuse you. Register if you intend to launch your business this year. If you are more like a hobbyist, then take your time and really get customer validation before starting the process. To protect your artistic products, I just published a blog post on LinkedIn about that very topic. I would suggest at least meeting with a patent attorney and getting some answers there.

**Let's say someone specializes in a very niche service, such as pet sitting or dog walking. How could they grow their business and attract new customers?** This is a great question for a SCORE mentor. I would first ask what you are doing to separate yourself from your competition. What are you doing that is different? You need to be marketing yourself in a special way that has people on notice. Create a website if you don’t already have one and begin to share blog stories on pet care, pet exercise, etc. that give you the edge in gaining popularity and ultimately more business.

*(continued from page 2)*

**How should one go about finding mentors in high-power positions for specific industries?** Long story short, utilizing your LinkedIn account allows you to connect with dynamic leaders in your industry that have either been where you want to go or understand the industry you are trying to make a splash in. Using the search tool LinkedIn provides, comb through those in your industry and find the right people who you feel could add value to your success as a business leader. When you find those people, send them an “InMail” explaining your situation and what you hope to gain from them. People will respond. Pretty soon you will have a team of people who are all very successful, helping you grow your business and providing valuable knowledge along the way.

**How does one develop a prospect funnel from LinkedIn groups?** LinkedIn is a critical tool to use when growing any business. The best approach is to get to know your group members. Respond to their stories they share with creative follow-up information that is value-added content. Once they respond with a few “likes” of your responses, then engage with them and talk about your products and services on a more personal level. To narrow your funnel of prospects down however, I would also suggest responding to the group postings and thoughts shared that are meaningful to you personally and also very meaningful to your purpose and vision you have set for your company.

**What is the best way to find a potential business partner?** To find a business partner, I would start talking to people and networking. I would attend social gatherings that were industry related and start talking to people to nurture and foster growth. When people start seeing you around more often, then the right partner might come forward. It takes time.

The biggest mistake I see entrepreneurs making is that they jump in too fast without really identifying their niche and finding the right target market. To find financial details, I suggest you get your information from data sources like SBA and your local city manager’s office. They have great data on average salaries, cost of living and such.

**Do you have any practical examples of entrepreneurial teams?** I have lots of examples that I could use. Look at Startupweekend.org. You will see teams forming all the time to start a new business. It can work effectively if you have the right pieces in place. You can’t have four programmers working to launch a new gaming business because you need the voice to sell it. You need the leader leading the company. A team is only as strong as its weakest link and in startups that is certainly the key component. Find the areas of weakness and fill the gaps with solid players.

**How can you find a niche market for your startup business?** Well, what are your passions? If you could do any job right now in the world, what would it be as a business owner? What kind of business would you love to own? Start jotting down the answers and then pick one.

You have to be focused when it comes to owning and running a small business. There is no room for error. To become even more successful, you need to find a niche within your industry that will set you apart. What areas of weakness do you see in your industry? Can you solve the pain a customer might be having in that industry?

## Tips for Small Business Owners

I suggest you always visit your local SCORE chapter and set up a meeting to get you going in the right direction as well.

**How do you determine a competitive price for your products or services?** Make sure you do a global search and not just local. You know your price is competitive by the number of people willing pay for your services. I would always suggest calling your competitors and asking for quotes to stay relevant, but also know that you need to set the price based on what keeps your business going and worthwhile to maintain.

**For the entrepreneurs that you work with, what is the most common form of organization (sole proprietorship, corporation, or partnership?)** That depends very heavily on the business. Most of us start with an LLC. Look at what is best for the company at a given point and go from there.

**If a company cannot hire a full-time or part-time employee at the moment, do you think it is advisable to use a staffing agency to provide employees when needed?** My first source would be local colleges and universities to see if you could get interns to help you grow. My second place would be staffing agencies. The issue there is cost. I would consider posting opportunities on sites like Indeed or even Craigslist to find employees as well.

**Is now a good time to start a small farming business? Is it even realistic?** In large cities, organic farmers are doing well utilizing small spaces to grow amazing products. My suggestion is to start small and be unique. Do you have a marketing and business plan in place? I would also like to ask you if you have done any research on the farming industry. What do you see you could do to be different?

**If someone is new to social networking, how vital is it to have an e-commerce platform and website?** I would first read about the effectiveness of having the right campaigns created. You need to understand how they work and what methods have been done to make it a success. I would also try and connect with people via LinkedIn who have experience in this area to see if they would help you find some answers. There is definitely a need for this for any startup business and I wish you success. One final thing to share: stay consistent and relevant with your campaigns.

## The Pawling Farmers Market

**What are some resources you recommend for gathering relevant demographics for developing a business plan for a startup retail store?** I would visit the city manager’s office for some critical information like areas they are focusing on to grow and enhance and would then look at the census websites to get demographics of people. I would also visit the SBA website as well as SCORE to help you find all the other essential items to really give you a chance to succeed in having the right knowledge for your business plan.

**What are the most important aspects that an entrepreneur should focus on when starting a business?** Simple customer validation. They need to validate that their business is solving a pain or a need a customer might have. After that, then I would work on effectively marketing the product.

**What is a key idea for efficiently identifying a target market regardless of the industry?** I would look and study your demographics in your industry. Visit the Census Bureau and some state sites to grab the information and study them wisely. The SBA and SCORE have great tools to help you reach conclusions about the data but I would see the Census for the extracting and interpreting that data most efficiently.

**Have you helped with home-based businesses? If so, what home-based businesses have you seen be truly successful?** I have helped many home based businesses. The ones that I see that are most exciting in terms of growth and potential are the ones where the owners are really passionate. They eat, sleep, and drink their business year round, all day long. I would start there. The most success I have seen and witnessed was in consulting. That has been tremendous.

**What’s the next step after starting a business?** Marketing, Marketing, Marketing! Start creating and developing relationships to grow your business. Be aggressive on this. People need to know you exist. Share your business with those around you. Just get out there.

*(continued from page 3)*

The zoo will feature a kangaroo, goats, tortoise and pot-bellied pig. Each Saturday, musicians offer live performances. Event times will be posted on the Market website at [www.pawlingfarmersmarket.org](http://www.pawlingfarmersmarket.org).

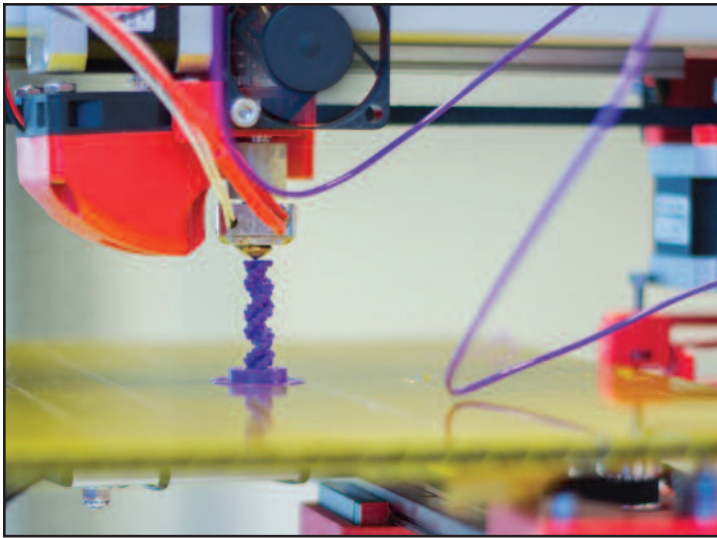
The Pawling Farmers Market is located immediately off Route 22 in the picturesque Village of Pawling on the renovated Village Green, surrounded by shops and restaurants, including The Book Cove and McKinney & Doyle Fine Foods, among others. Plenty of free parking is available, and Metro North’s Harlem Line stops right in Pawling, less than a block from the market.

The Pawling Farmers Market continues the Hudson Valley’s long agricultural heritage, offering locally grown and produced fruits, vegetables, and other foods that support local growers and bring healthy food choices to visitors.

For more information, please visit the Pawling Farmers Market website at [www.pawlingfarmersmarket.org](http://www.pawlingfarmersmarket.org) . Also visit our Facebook page and Like us!

## Member News

# 3D Printing Now Available at Your Library



With support from State Senator Terrence Murphy, we're excited to offer our 3D printer, an Ultimaker 2, for our patrons to use. While 3D production and design are not new technologies, the recent advent of affordable 3D printers now makes it possible for hobbyists and consumers, old and young, to begin experimenting with designing and creating their own 3D objects. Today, reliable inkjet and laser printers, combined with software like Microsoft Office and Adobe Photoshop, have brought us to a place where desktop publishing and the skills necessary to do it are commonplace. In

the future, designing a pair of shoes or a phone, and printing your design at your house might become the norm.

We're excited to make this technology available to the members of our community, from grown-up experimenters to young tinkerers. The kid 3D printing a toy today might be the technician 3D printing your new heart or liver in 20 years. We'll be offering classes on 3D design and printing this summer for anyone interested in learning about this cool new technology.

There is a small materials of \$0.20 per gram for each print. If you'd like to print something or have any questions, contact Library Director, Casey Conlin.

## Millennium PRINTING & GRAPHICS

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## 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: Celeste Bevilacqua, 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@petercris.net](mailto:petercris@petercris.net)*

## 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

### Marketing & Communications

Chair: Peter Cris 914-471-5083

## EXECUTIVE BOARD

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