



PAWLING

MATTERS

Vol XII: Issue 8

MARCH 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



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

County Executive Molinaro to Hold Town Hall Forum in Pawling

Dutchess County Executive Marcus J. Molinaro and the Pawling Chamber of Commerce invite you to an upcoming town hall forum on Tuesday, March 8th at 5:30 pm at the Pawling Town Hall, 160 Charles Colman Boulevard.



Join County Executive Molinaro for an overview of the 2016 State of the County. Participate in an open conversation to ask questions and share feedback about the county issues important to you, your family or your business.

Town hall forums are open to the public and all are welcome to attend! For more information, visit dutchessny.gov or call 486-2000.

More Than Just Cookies

Girl Scouts believe that every girl can change the world. Belonging to a nationwide sisterhood with more than 2.8 million members and 59 million alumnae, Pawling Girl Scouts serves almost 200 girls within the Pawling School District. Scouting encourages our girls to seek new challenges, makes friends, serve the community, and discover new skills and interests. From Daisies in Kindergarten through 12th Grade Ambassadors, our girls are learning what is important to them, creating adventures, and taking action to make the world a better place! They are reaching their fullest potential through their involvement in Girl Scouts.

Right now, the Pawling Girl Scouts is creating a cookbook of favorite recipes as a fundraiser to support everything from large projects like trips, camping expeditions, and training programs, to important little thing like buying a uniform for a girl who might not otherwise be able to own one. Opportunities to support these programs are available now with advertising in the Pawling Girls Scouts Favorite Recipes Cookbook.

These cookbooks will be treasured for years to come. You're welcome to send us your recipe. Pre-order cookbooks for yourself or as gifts and receive a \$3 discount off the sale price of \$25. For more information about ordering cookbooks, advertisings or sending a recipe, contact AnneLouise Kern, Manager, Pawling GS Unit 109: tel 845.855.0567 or managerpawlings@mail.com

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

How Business Owners Can Fight Rising Fraud

Daniel Kehrer shares how business owners can fight against rising fraud.



"Back office" and other types of financial fraud are rising at U.S. companies, and are hitting small businesses especially hard. Fraud experts point to the lingering effects of recession, cutbacks that have eliminated financial checks and balances at many businesses, and simple complacency as key reasons.

According to Joseph Wells, a CPA and founder of the Association of Certified Fraud Examiners, these three major risk factors can lead to fraud in a small business:

Inadequate screening of employees before they are hired. Doing background checks is advised.

Inadequate financial controls around record-keeping, bank accounts and how cash is handled.

Too much trust. Sadly, the very thing that makes a small business a nice place to work also helps thieves succeed.

Some common back office fraud schemes include billing for non-existent goods or services, creating fake vendors, writing checks to dummy businesses or taking kickbacks from vendors.

A recent survey of small business owners by TD Bank, one of America's 10 largest financial institutions, found that 75 percent are taking at least some steps to protect themselves against financial fraud. But most aren't doing nearly enough.

"It pays to be vigilant," says Robert Dunlop, who heads corporate security and investigations for TD Bank. "Given the influx of new technologies available to small business owners, it's important to learn about the latest techniques used by criminals, and to be more diligent in defending against fraud."

Here are some tips for protecting your business against financial fraud:

Employ financial checks and balances. Perform an internal review of company finances monthly. Make sure payment amounts match all invoices, and check for missing documents. Running random audits or having a third party audit the books yearly shows employees that you are serious about fraud and deters would-be thieves.

Protect computer systems and practice web awareness. Being complacent about cyber protection has cost many small companies dearly. Every computer should have the latest firewalls and anti-virus software. Beware of "phishing" schemes that try to obtain confidential information from you or your employees. These usually take the form of an email that appears to be from a financial institution or service provider, but is fraudulent. While most are easy to spot, some contain enticing headlines or appear to come from a legitimate address.

Guard sensitive hard copy documents, too. The digital realm isn't the only place your information is at risk. Employees and others can steal your mail, credit card information or checks. Printed financial statements and other sensitive papers should be shredded or stored securely. Most financial institutions now let you opt out of receiving paper statements entirely, so that's something to consider.

(continued on page 7)

Pawling Events Calendar

Pawling Concert Series

Sultans of Strings
Friday, April 1

Pawling Concert Series

Jeremy Denk
Friday, April 29

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:
Town Hall Forum
Dutchess County Executive
Marcus Molinaro
Tuesday, March 8th
PAWLING TOWN HALL

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

Performers Without Borders



On Friday, April 1, the Sultans of String, an instrumental foursome, will perform an exotic mix of folk and world music in Gardiner Theater on the campus of Trinity-Pawling School. This fourth concert of the Pawling Concert Series will take off at 8 PM.

Founded 8 years ago and based in Toronto, Canada, this genre-bending band is a favorite of Canadians often hitting No.1 on the radio charts and winning annual Junos, the equivalent of our Grammys. The group has played with the Toronto Symphony Orchestra, on CBC Canada Live! and in jazz halls such as Birdland in NYC. They have done it all.

Chamber Members Partner For Special Taste Event



Spirits of Pawling wine store, located at Pawling Commons in the Village of Pawling and The Pawling Bread Company partnered to present a Bread and Wine Tasting event Saturday, February 13th from 2-4pm. Visitors to this event were welcomed by Ralph Petrucelli, owner of the Spirits of Pawling, a long standing member of the Chamber, and Cynthia Kinahan, owner of the Pawling Bread Co., a new member of the Chamber.

The Spirits of Pawling offers a variety of excellent wines and liquors. The Pawling Bread Company introduces a variety of hand made artisanal breads with no sugar, no preservatives and no toxic additives.

Discover some new taste sensations offered by two local chamber members in Pawling. Contact Ralph Petrucelli at the Spirits of Pawling 845-855-5131 and Cynthia Kinahan at 917-968-2782.

The musicians are often referred to as performers without borders, as they present a fusion of Celtic reels, flamenco, French Gypsy jazz, Arabic, Cuban and South Asian world music rhythms. The instruments range from acoustic violins, and guitars to bass and percussion. Perhaps acoustic violins meet electronic wizardry?

The Morini Family is helping to underwrite these ambassadors of diversity, and tickets are available at the Book Cove in Pawling, at the box office in the Theater and through Paypal. Adult tickets are \$30, students \$15 and those 12 and under are our guests. A light supper of soup, salad and sandwich may be purchased from 6 to 7:30 pm at The Cave in the basement of Cluett, the main building. All buildings on campus are handicapped accessible and there is plenty of parking.

This Series is partially supported with funds from the New York State Council on the Arts and Dutchess Tourism and administered by funds from Arts Mid-Hudson. Other generous donors include Joseph Meunier & Sons, Andron Construction, Castagna Realty, Joe Pietryka Incorporated and by M & T Charitable Foundation

PLEASE NOTE: The Series is honored to present the pianist, Jeremy Denk, on Friday, April 29. Winner of a MacArthur "Genius" Fellowship, the 2014 Avery Fisher Prize and Musical America's Instrumentalist Award of 2014, he clearly is an artist you want to hear.

To learn more, visit pawlingconcertseries.org. or call 845. 855-3100.

SMART GROWTH IS HERE AND NOW

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Pawling Elementary School and the Pawling Library Team up to Teach the Code

This winter, the Pawling Elementary School and the Pawling Library teamed up to offer kids in kindergarten through fourth grade an opportunity to learn how to program computers and begin to create their own computer games. The classes, "Learn the Code" and "Cool Creative Coding," are taught by the library's children's program director, Karen DeGennaro, and take place on Tuesdays in the Pawling Elementary School's library.



In these computer-coding classes, students use both plugged and unplugged activities to begin to learn how to create their own games and stories. In the K-2 class, they work in pairs and learn how to drag & drop, program a character to move, create a logical sequence to reach a goal and more. The older students learn how to program characters to move through mazes, move an "artist" to draw pictures, and repeat commands to write efficient directions for their computers. Both groups are learning to use Blockly, a visual editor that lets them write programs by snapping blocks together. In these classes, children develop both computational and critical thinking skills and are learning how to create, not simply use, computer programs. Parent Yvette Rivera is "glad [her daughter] is being exposed to the world of computers from a 'programming' perspective and applauds the library for its "vested interest in stimulating, building and supplementing our children's literacy, digital included."

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Over the past year, incorporating more science, technology, engineering and math into the library's strong literacy programs for children has become a priority for DeGennaro. Many people have asked her, "Why teach computer coding to children in elementary school? Her response is clear. "Computers are a huge part of their lives. Children pick up technology and how to make it work very quickly. We can either allow them to play computer games written by others, or we can give them the language and tools they need to make computers do what they want them to do. By starting early, we have the opportunity to lay a strong foundation for computer literacy, while at the same time teaching some valuable life skills. Computer coding teaches children about problem solving, logic, perseverance and being creative. If they collaborate with others, they are improving their communication skills. Even if these children never decide to enter the computer field, they are walking away with some great skills.

This is not the first time that PES and the library have collaborated on a project—Karen DeGennaro has been working with Dr. Kirkhus for the past few years on summer reading initiatives—but it is the first time that a program has taken place in the school. Dr. Kirkhus is "thrilled to collaborate this winter with the Pawling Public Library and Karen DeGennaro in offering afterschool computer coding classes at Pawling Elementary School. The children love Miss Karen, and her classes filled up quickly! Students have enjoyed learning the basics of computer coding in this fun, interactive, hands-on class."

The programs and their new location has been a very positive experience for the students and their parents. Parent Maggie Hauser "appreciates the convenience of an educational afterschool program that her kids can attend with their classmates and have fun while learning computer code." Another parent, Carolyn Walsh, feels the same. "Joslyn really enjoys staying after to do the coding program! The topics are high interest and engaging to all of the student participants. Having the program at the school makes the transition smooth and easy for the kids as well."

**Save Gas.
Shop Pawling.**

Oblong Land Conservancy Awarded Prestigious Accreditation

Oblong Land Conservancy, the local land trust for southern Dutchess County, today announces it has achieved accreditation - a mark of honor in land conservation. The Land Trust Accreditation Commission has awarded accreditation, signifying its confidence that Oblong Land Conservancy lands will be protected forever.



Accredited land trusts across the country have permanently conserved more than 15 million acres of farms, forests and natural areas that are vital to healthy, vibrant communities.

"Accreditation demonstrates Oblong Land Conservancy's commitment to permanent land conservation in Southeastern Dutchess County," said Chris Wood, Co-Chair. "We're a stronger organization for having gone through the rigorous accreditation program and this strength will help make this an even better place to live, for us and future generations."

Oblong Land Conservancy was among 37 land trusts across the United States to achieve accreditation or to have accreditation renewed in February. Oblong Land Conservancy joins the 342 land trusts that demonstrate their commitment to professional excellence through accreditation, helping to maintain the public's trust in their work.

"It is exciting to recognize Oblong Land Conservancy with this distinction," said Tammara Van Ryn, executive director of the Commission. "Together, accredited land trusts stand united behind strong national standards ensuring the places people love will be conserved forever. In

all, over 75 percent of private lands conserved by land trusts are now held by an accredited land trust."

Each accredited land trust meets extensive documentation requirements and undergoes a comprehensive review as part of its accreditation application. The process is rigorous and strengthens land trusts with systems that help landowners and communities achieve their goals. More information about land trust accreditation can be found at www.landtrustaccreditation.org.

The Commission is an independent program of the Land Trust Alliance, a national land conservation organization working to save the places people need and love by strengthening land conservation across America. More information about the many benefits of land conservation is available at www.landtrustalliance.org.

Dutchess Dialogue
join the conversation

Dutchess County Executive Marcus J. Molinaro and the Pawling Chamber of Commerce invite you to an upcoming town hall forum

Pawling Town Hall
160 Charles Colman Blvd
Pawling, NY
Tuesday, March 8th at 5:30 pm

Join County Executive Molinaro for an overview of the 2016 State of the County. Participate in an open conversation to ask questions and share feedback about the county issues important to you, your family or your business.

Town hall forums are open to the public and all are welcome to attend!

For more information, visit dutchessny.gov or call 486-2000.

PAWLING CONCERT SERIES
presents with The Morini Family

SULTANS OF STRINGS
Friday, April 1st 8 P.M.
Gardiner Theater at Trinity-Pawling School

Canada shares with us the Sultans of String, its renown ambassadors of musical diversity with a global tapestry of Spanish flamenco, Arabic folk, Cuban rhythms and French gypsy jazz. While these master musicians often appear with major symphonies, it is the infectious sounds that create in the audiences an irresistible need to dance.

NEXT CONCERT - APRIL 29 - JEREMY DENK

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* - Be WiFi Wary at Public Hotspots

Public WiFi hotspots are everywhere, and that is a good thing. But also a little bit dangerous.

“WiFi hotspots” are where you can find a wireless connection for you to use with your laptop or tablet or smartphone to connect to the internet.

Hotels, restaurants, bookstores and our Pawling Library have WiFi hotspots. The cable companies have formed a nationwide network of public WiFi hotspots.

Most public hotspots are free, or free-ish, and they provide a very handy way to get connected to your email or work calendar or anything else on the internet that you may need.

But public hotspots also provide a way for bad guys to listen in on what you are doing, and to steal your passwords and other private data.

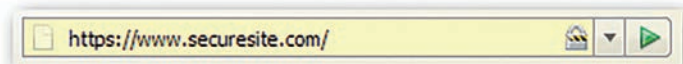
If you use public WiFi hotspots, then you must use them with care to protect your own privacy.

WiFi Safety Rule of Thumb: *There is no privacy at a public WiFi hotspot.*

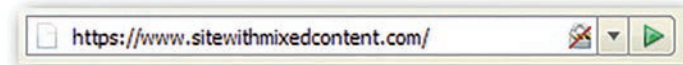
Now please don't panic about this. It is pretty easy to protect yourself – you just need to make sure that you are actively cautious whenever you're using public WiFi.

1. Be aware that you are in public – even if you can't see anyone else on a computer. On any WiFi network, a bad guy can sniff out other users' data going back and forth.

2. Look for the “s” and the padlock! If you're visiting websites while you're at public hotspot, make sure that all of the web addresses begin “https://”. The “s” is important, as it indicates that you're using a securely encrypted version of the website.



This site was retrieved through a secure/encrypted connection



This site contains secure & unsecure content



This site doesn't use an encryption mechanism

Encryption means that the data transmitted between you and the website is privately encoded so that a surreptitious watcher will not be able to read it. If encryption is working as it should, then your web browser will show a little padlock icon near the address.

3. Don't use passwords, credit card information, online bank accounts, or any other private data while you are on a public hotspot. If you must use any password, or bank or private data, BE ABSOLUTELY POSITIVE that you are on an “HTTPS” protected page. But it would be better to wait to use private data when you're back at home or in your office.

4. Use the built-in security features on your computer, tablet or smartphone. Make sure that the built-in firewall is turned on and, if you have anti-malware software, that it is turned on and up to date.

5. Remember that all public networks are a security risk. Repeating a bit, but do avoid connecting to banks, shopping sites – which may have your credit card information – or any other sites that may accidentally transmit or give access to your private data in a public place.

Above all, use common sense. Using a public hotspot is a bit like shouting across the street. Anyone walking by might hear what you're saying. On a public hotspot, even someone that you can't see – sitting in a hidden alcove or in a car parked outside somewhere – could be listening in to your WiFi data traffic.

But now, this all in mind, go ahead and enjoy the abundance of public WiFi hotspots. They are extremely handy, and with just a little vigilance, they can be safe to use too.

And of course if you have any questions at all about this, please do give me a call. Mike Pepper ~ Pawling Computer Guy; 845-855-5824.

More Thanks for Tree Lighting

“Thank you” is the simplest way to express the Chamber's gratitude for the generosity expressed by the contributions that made this year's Tree Lighting on Friday, December 4th so successful.

Verna Carey
Diana Tomassetti
The Grand
Central Baptist Church of Pawling
Hannafords

Financial Focus

Should You Retire in “Stages”?

For many people, the concept of retirement can be scary, both emotionally and financially. If you, too, feel somewhat anxious about what awaits you, you might feel more comfortable in knowing that, depending on where you work, you might be able to retire in stages.

As its name suggests, retiring in stages typically involves reducing one's work hours from full-time to part-time, and then, eventually, to complete retirement. If you enjoy the social relationships of work, and you define part of your identity with what you do at your job, this type of gradual transition may be easier for you to accommodate than the abrupt transition from “worker” to “retiree.”

As for the financial aspects of such a move, you will want to plan ahead. A “phased-in” retirement can affect your investment and income strategies in several areas, such as these:

- **Social Security** – You can start collecting Social Security as early as age 62, but your monthly payments will only be about 75% of what you'd get if you wait until you reach 66 (assuming that 66 is your “full” retirement age). And the payments get larger from there, until they “max out” at 70. So, if you had planned to retire at 62 but instead retired in stages, you could possibly afford to delay taking Social Security until your checks were bigger. You could work and receive Social Security, but if your earnings exceed a certain amount, some of your benefits may be withheld, at least until you reach full retirement age – after which you can earn as much as you want with no withholding of benefits. However, your Social Security could still be taxed based on your income.
- **Required minimum distributions** – During your working years, you may well have contributed to tax-deferred retirement

accounts, such as a traditional IRA and a 401(k) or similar employer-sponsored plan. But once you turn 70½, you must start taking withdrawals (“required minimum distributions,” or RMDs) from these accounts. You can't delay taking these payments, which are taxable. But if you did retire in stages and continued to work part-time, past when you expected to completely retire, you may be able to stick with the required minimum withdrawals at least for a while, rather than taking out larger amounts immediately. In this way, you could potentially keep more of your retirement funds growing in your tax-deferred accounts.

- **Investment mix** – If you planned to retire at a certain date, you might have created a specific mix of investments designed to provide you with sufficient income to last your lifetime. But if you continue to work, you may not have to rely so heavily on your portfolio – that is, your IRA, 401(k) and all investments held outside these retirement accounts – to help you meet your income needs. Consequently, during these extra years of work, you may be able to withdraw less from your portfolio, thus potentially having more assets to provide for your income needs down the road.

As you can see, a “phased-in” retirement could help provide you with options in making a variety of financial decisions. So, plan carefully before you exit the workforce – a gradual departure may be a good way to say “goodbye.”

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

How Business Owners Can Fight Rising Fraud

(continued from page 2)

Even innocent photocopiers pose risk. “Most copiers built since 2002 contain a hard drive that stores every image scanned, copied or emailed. When you sell or upgrade your copier, the machine is usually reconditioned, but often the hard drive is left intact,” says Dunlop. Once the machine is resold, anyone can simply pop out the hard drive and access confidential information such as income tax and bank records, social security numbers, and medical records.

Use secure online banking. Online banking is a secure way to manage small business finances. Most major banks now provide numerous levels of online security. Benefits include 24/7 access to real-time information, account transfers and payment management. You can easily schedule and manage payments and will have an audit trail of all transactions. Be sure to check account activity

regularly. Having instant access to payment histories helps you monitor spending for any discrepancies.

Get proper insurance. Crime and fraud-related losses generally aren't covered by property insurance policies, so it's important to protect money losses from workplace fraud. “Fidelity Insurance” protects your business against criminal acts such as robbery, embezzlement, forgery and credit card fraud. Liabilities secured under this type of insurance usually include money loss coverage (burglary or theft) and employee dishonesty (embezzlement and forgery).

Have questions about fraud? Connect with a SCORE mentor online or in your community today!

Member News

Dutchess Tourism 2016 Lunch & Learn Series

Bring Your Lunch to these FREE Seminars! 12:00pm - 1:30pm
Monday, March 14 – Spring Ahead: Use Marketing and PR to Build Your Brand, Boost Your Business - Filomena Fanelli, *Impact PR & Communications* & Katy Dwyer, *Hand in Hand Marketing*.
 HYATT House, 100 Westage Business Center Drive, Fishkill 12524
 • (845) 897-5757

Wednesday, March 23 – How to Effectively Use Social Media to Pump Your Presence - Josephine Diego, *Think Social First*;
Create a Profitable Web Site & Promote it Through Digital Marketing - Melissa Calabro, *Design by MGC*
 Paintbrushes & Party!, Apple Valley Shopping Center, 702 Freedom Plains Rd./Route 55, Poughkeepsie 12603 • (845) 467-2468
 *Lunch provided by Chateau Beacon

Wednesday, March 30 – Marketing Automation: Generating & Nurturing Leads for Better ROI - Deborah Garry & Brittany Varetoni, *BBG&G Advertising & Public Relations*; **Cutting Through the Noise - How to Be Seen, Shared, and Remembered** - Jenko Kent, *Stage 6 Media* - Staatsburgh State Historic Site, 75 Mills Mansion Drive, Staatsburg 12580 • (845) 889-8851

Wednesday, April 6 – Building Your Social Media Brand: Big-Time Hacks for Small Businesses - Phillippa Ewing & Jim Fenner, *Ashworth Creative* - Millerton Library Annex, 75 Main Street, Millerton 12546 • (518) 789-3340

Please RSVP to: Lydia Higginson: lydia@dutchesstourism.com | 845-463-5447

The Blue Olive

The Blue Olive will be hosting **Food Network Star Season 8 finalist, Malcolm Mitchell**, for a **gourmet five-course dinner** using expertly-paired extra virgin olive oils and vinegars. **Saturday, March 5**, from 6PM to 9PM at The Blue Olive - 26 Charles Colman Blvd Pawling.

This event includes a cocktail hour and five unique courses skillfully designed to highlight the breadth of possibility when olive oil and vinegar pairings come together in perfect culinary application.

Chef Mitchell is a personal chef and caterer for sports teams, politicians and entertainers, and has a passion for using the highest quality products in his cooking. The Blue Olive partnered with Chef Mitchell to inspire guests who seek inspiration in their own cooking as well as those who hunger for an incredible culinary experience.

Tickets are \$80. Seating is limited. All guests will receive 10% off their next visit to The Blue Olive.

FROGS Event

Saturday, April 2: 10 AM - Vernal Pool Walk and Talk with Dr. Jim Utter in the Pawling Nature Reserve. Explore the world of ephemeral water bodies. For information and reservations, call Dr. Utter at (845) 878-0081.

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. 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

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>	<i>845-855-5415</i>
<i>Events</i>	
<i>Chair: Marie Stewart</i>	<i>845-855-1632</i>
<i>Marketing & Communications</i>	
<i>Chair: Peter Cris</i>	<i>914-471-5083</i>

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