



Newsletter

November 30, 2023

Meeting: Jeff Dorrance, President

Greeter:

mycdbl.com

MISSION STATEMENT

Capital District Business Leaders enhance the growth of members' businesses by providing a forum for the exchange of business leads, products, and services. Our name represents excellence and respect for our clients, community and professions. We are committed to contributing back to the community.

VISITORS/ALTERNATES

Alison Sawyer

Guest of **John Hall**

Alison is a senior architect at CPL and will be taking over John's presence at CDBL while John transitions into retirement.

Allison Sawyer, AIA | Project Manager

518-915-7450

ASawyer@CPLteam.com

ANNOUNCEMENTS

Davis Moeckel of CCR Wealth management issued an invitation to their holiday open house on Dec. 5.

Frank Paladino of RightComm LLC announced the Colonie Chamber Holiday Mixer Dec. 6th, 5-7 pm at the Century House.

Ann MacAffer of CBRE announced that they will hold their annual Market View event in February at Wolfert's Roost. Let Ann know if you'd like an invitation.

Ann also mentioned the Price Chopper purchase of ShopRite properties. Not all locations will become Price Chopper markets.

GOOD NEWS

Jeff Dorrance of Premium Mortgage Corp. announced that yesterday he had a rate of 6.99 on a 30 year fixed mortgage.

Dawn Morrison of Armida Rose Real Estate closed a sale on a home in Scotia last week.

Frank Paladino and **Ann MacAffer** attended the opening of Nicole's Catering.

WISH LIST

Matt Clarke of OneDigital is looking for a warm introduction to Peter Carney.

Dawn Morrison is looking for residential listings and buyers.

Jeff Dorrance is looking for homebuyers.

THANK YOU

Jeff Dorrance to Josh Jennings

Nancy McKiernan to Dawn Morrison

Ann MacAffer to Dawn Morrison

Jeff Dorrance to Dawn Morrison

Frank Paladino to Nancy McKiernan

COMMITTEE REPORTS

Treasurer's Report – Nick Marchese

The fourth dues invoices are out. A few members are past the due date.

If the decision is made to go to 3 meetings per month in 2024, the dues will be increased to 850/year billed quarterly or 800/year if paid up front.

Leads – Frank Paladino

Lead of the Week - **Jeff Dorrance**

Special Events –Will Berglund

Upcoming is our holiday luncheon on Fri. Dec. 15th. There will be no meeting on Thur. Dec. 14th.

Please let Will know if you will be attending on the 15th.

Membership – Josh Jennings

No new membership applications have been received.

Josh is also working on the 2024 slate and will have it solidified for our vote on Dec. 7th.

Speakers/Greeters – Alan Baker

Contact Alan to sign up for open speaking and greeting dates for the 4th quarter.

2023 Schedule:

4th Quarter

December 7th – Dawn Morrison, Speaker

December 14th – No Meeting

December 15th (Friday) Holiday Luncheon at the Desmond

Social Media – Nancy McKiernan

If you are active on social media, please like, share and comment on the weekly LinkedIn and Facebook posts featuring the week's presenter. Also check the CDBL website calendar for updates on networking events.

<https://www.facebook.com/CapitalDistrictBusinessLeaders?mibextid=ZbWKwL>

<https://www.linkedin.com/company/cdbl---capital-district-business-leaders/>

CDBL OPEN CATEGORIES

Caterer
Chiropractor
Event Planner
Florist
Interior Designer
Jeweler
Limousine Service
Long Term Care
Public Relations
Sign Company
Title Insurance Company
Travel Agency
Water or Coffee Vendor
Web Designer

TODAY'S SPEAKER

Davis Moeckel
CCR Wealth Management

Davis was born in Michigan and grew up in Florida. He's lived in the Capital Region for the last five years.

CCR Wealth Management is an independent financial advisor firm.

Every person's situation is unique, and CCR offers personalized plans that are adaptable to changes.

CCR can create a financial plan for every client, with no minimum amount of money required.

Davis discussed lifestyle and how it impacts clients' ability to save for the future. It takes discipline to manage a budget.

Davis works with clients to determine how much they need to save to reach their financial goals. Data points are always changing as the client's life changes, so flexibility is important in financial planning.

After retirement, the "go-go" years are usually right after retirement, when the retiree is healthy and wants to do everything and be active. The "slo-go" years are when the retiree begins to slow down.

Davis looks at the client's social security income, pension and investments as well as annual expenses in developing a plan.

In contrast to day trading, CCR first looks at the individual's financial plan and goals and then backs the investments into the plan. The focus is on consistency over time, not chasing the market.

CCR can also provide clients with long term care, life and health insurance through their various teams within the company.

CCR is headquartered in Westboro MA and has a few other offices, but can serve clients anywhere in the country.

When working with a new client, CCR will first have a get acquainted meeting, followed by a discovery meeting. From there they will create an action plan.

Successful financial planning is not a matter of the quantity of assets a client has.

Davis can review a client's 401k and make sure it's being invested properly.

CCR's advisory fee is 1% on assets. They offer seminars on social security planning and investment planning.

For more information contact Davis.

CCR Wealth Management

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50-50 – Josh Jennings - No Joker

Collected: \$16 Jackpot = \$218.00

ATTENDANCE (24 Members)

Members (15), Alternates (-), Guests (1)

Total Attendance (16)