



# Newsletter

**September 4, 2025**

Meeting: Walter Guiles

Greeter:

[mycdbl.com](http://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**

## **ANNOUNCEMENTS**

**Mike Corey** of LeChase Construction announced that they are starting a 900-space parking garage, a \$45M project, on Florida Rd.

**Dawn Morrison** of Armida Rose Realty is closing on a piece of vacant land and also a rental. Dawn also advised that when cleaning wood floors, don't use vinegar because it can damage the finish. Instead use a damp cloth with mild soap.

**Frank Paladino** announced the Colonie Chamber will hold a mixer at Innovo on Sept. 10, 5-7 pm. They are also having a golf tournament on Sept. 19 at Mill Rd. Acres, starting at 11:30 am.

**Ann MacAffer** of CBRE announced that the Community Bank now has their sign up at their leased space on Plaza Drive.

## **GOOD NEWS**

**Jeff Dorrance** of Premium Mortgage Corp. reports that this August was even busier than July for him.

**Mike Corey** has been prospecting and sending out cold emails during the summer. He noted that cold emails rarely work, but as a result of one he has a meeting today with Vassar College.

**Terry Hamlin** of OnCore is working on a proposal for Digital Express.

## **WISH LIST**

**Dawn Morrison** is looking for residential listings.

**Jeff Dorrance** is looking for people who want mortgages.

**Frank Paladino** is looking for any new businesses coming into the area.

## **THANK YOU'S**

Frank Paladin to Walter Guiles, Dylan Mirarchi  
Walter Guiles to Frank Paladino, Chuck Shank, Andy O'Reilly  
Nick Marchese to Davis Moeckel  
Ann MacAffer to Chuck Shank  
Will Berglund to Andy O'Reilly

## **COMMITTEE REPORTS**

### **Treasurer's Report – Nick Marchese**

One member past due on 3rd quarter dues, otherwise everything is good. 4th quarter invoices will go out next week.

### **Leads – Frank Paladino**

Lead of the Week - **Frank Paladino**

*Please remember to submit your leads.*

### **Special Events –Will Berglund**

Will has some possible dates for our event at Therapeutic Horses. Spouses and families will be welcome to attend.

### **Membership – Josh Jennings**

Terry Hamlin has two guests attending our next meeting, Sept. 11.

### **Speakers/Greeters – Davis Moeckel**

#### **Aug. 28 - NO MEETING**

Sept. 11 - Andy O'Reilly, Speaker - **Need Greeter**

Sept. 18 - Terry Hamlin, Speaker & Greeter

#### **Sept. 25 - NO MEETING**

### **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.

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

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

## **CDBL OPEN CATEGORIES**

Advertising  
Architect  
Caterer  
Document Destruction  
Event Planner  
Florist  
Healthcare  
Interior Designer  
Jeweler  
Limousine Service  
Long Term Care  
Office Supply  
Promotional Items

Sign Company  
Title Insurance  
Water/Coffee Vendor  
Web Designer

## **TODAY'S SPEAKER**

### **Davis Moeckel CCR Wealth Management**

Davis moved to the Capital Region from Florida in 2018 when he was offered his current position. He was looking forward to a change from the heat in Florida.

Davis plays a lot of tennis. He likes a challenge and so recently he purchased a 15' sailboat and is planning to teach himself how to sail. He also enjoys making pizza at home in his outdoor pizza oven.

Davis handed out a sample balance sheet as an example of the financial plan that is provided to every client.

There are some assumptions in the plan, such as life expectancy, rate of inflation and asset growth.

Inflation reduces the purchasing power of investment funds.

CCR provides an initial plan, and then fine tunes it based on the client's needs after reviewing it with them.

Estate planning is also factored into the plan.

Although it's best to have no debt, a mortgage is ok if you are planning to stay in the home.

Having a pension is a big plus to supplement income.

For younger people, Roth IRAs are better than traditional IRAs since you pay the tax up front.

If you have a 401K from your employment, you can roll it into a self directed IRA when you retire.

CCR clients usually have at least 2 full reviews per year, depending on client preferences.

For more information about investments, contact Davis:

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ccrwealth.com

### **50-50 - Davis Moeckel - No Joker**

Collected: \$14 - Jackpot = \$20.00

## **ATTENDANCE (19 Members)**

Members (13). Alternates (-). Guests (-)  
Total Attendance (13)