



# Newsletter

**November 6, 2025**

Meeting: Walter Guiles

Greeter: Mike Corey

[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**

**Walter Guiles** of TechBridge Group announced there will be 5 more meetings this year. Also the Pocketbook Factory is now open in Hudson, which features a hotel, event center, restaurant and nightclub.

**Jeff Dorrance** of Premium Mortgage Corp. announced that Premium is waiving the application fee for veterans in November. Premium also does not charge origination, processing, or underwriting fees for vets.

**Dawn Morrison** of Armida Rose Real Estate advised homeowners to line up snowplowing contractors now before the weather gets bad.

## **GOOD NEWS**

**Dawn Morrison** had a big closing last week.

Frank Paladino of Right Comm LLC had a good call with Express Employment Professionals.

**Jeff Dorrance** went to Aruba for Premium's sales trip last week, and based on his current numbers he'll also be going on another trip next year. He also went to London for a football game.

## **WISH LIST**

**Jeff Dorrance** is looking for people looking to buy their first home, a vacation home or investment properties up to four units.

**Dawn Morrison** is looking for residential listings. Now is a good time to think about listings for next year.

**Jordan Modiano** of Express Employment Professionals is looking for companies that are hiring office, paralegal, finance and accounting personnel.

**Frank Paladino** is looking for new businesses coming into town.

### **THANK YOU'S**

Jordan Modiano to Jeff Dorrance, Frank Paladino, Josh Jennings

Jeff Dorrance to Jordan Modiano

Nick Marchese to Frank Paladino

Dawn Morrison to Dylan Mirarchi

Dylan Mirarchi to Dawn Morrison

Frank Paladino to Jordan Modiano

Jordan Modiano to Frank Paladino

Ann MacAffer to Davis Moeckel

Walter Guiles to Mike Corey, Andy O'Reilly, Will Berglund, Chuck Shank

### **COMMITTEE REPORTS**

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

Please pay 4th quarter dues.

#### **Leads – Frank Paladino**

Lead of the Week - **Walter Guiles/Jeff Dorrance/Davis Moeckel tie**

*Please remember to submit your leads.*

#### **Special Events –Will Berglund**

The holiday luncheon will be held at the Desmond on Fri. Dec. 12 (no meeting on Dec. 11).

#### **Membership – Josh Jennings**

Josh has not heard any updates from our two recent visitors regarding membership.

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

Some greeter spots are still open.

Nov. 13 - Will Berglund, Speaker

Nov. 20 - Heather McDaniels, CEG - Guest Speaker

#### **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 Slate for 2026**

**Terry Freeman** of 1st National Bank of Scotia and past CDBL president presented the slate for 2026.

##### **Officers:**

President - Ann MacAffer

Vice President - Dylan Mirarchi

Secretary - Terry Hamlin

Treasurer - Nick Marchese

##### **Members at Large:**

Davis Moeckel - Speakers & Greeters Chair

Will Berglund - Leads Chair  
Frank Paladino - Events Chair  
Josh Jennings - Membership Chair  
Walter Guiles

### **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**

#### **Dawn Morrison**

Dawn has been with CDBL for ten years.

Today Dawn wanted to talk about seniors and housing.

Every day around 11,200 people turn 65. Where will they land in later years?

The average age that people enter senior housing is 80.

There is low inventory in all types of housing. The current pace of building will not keep up with demand.

By 2030, 23% of the population in the Capital Region will be 65+.

Now, 32% of older people own their own homes, and of that, 81% are single family homes.

Older people want to stay in their homes as long as possible. There are consultants that can assess homes and make them more accessible so people can stay in them longer.

A lot of people are adding ramps to their houses.

In retirement years, people often have less income than they had when they were working, and are unable to keep up with home repairs and maintenance, and by the time they go to sell the house it is in disrepair.

Reverse mortgages are one option that sometimes helps by allowing seniors to live off the equity in their homes. Each case must be assessed individually as situations differ. Builders are starting to build more housing for the aging population and zoning is relaxing. Modulares and tiny houses are options for some people. There are local companies that build modular homes that can be customized and delivered to sites. They offer affordable housing for many older people. Most consist of a ranch house with a full or half basement. By adding a second floor to the house, which costs about \$20,000, you can increase the value of the home by \$130,000 so it makes sense to add the second story, even if you don't plan to use it yourself. Walking up stairs is beneficial for those who are able to do so. In summary, there is a need to make more housing available for the approaching "silver tsunami":

For more information contact Dawn:  
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### **50-50**

#### **Jeff Dorrance - No Joker**

Collected: \$10 - Jackpot = \$55.00

### **ATTENDANCE (19 Members)**

Members (14), Alternates (-), Guests (-)

Total Attendance (14)