



# Newsletter

**November 13, 2025**

Meeting: Walter Guiles

Greeter: Ann MacAffer

[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 that today is World Kindness Day. Also December 18 is Ugly Sweater Day.

**Jeff Dorrance** of Premium Mortgage Corp. thanked veterans for their service (Nick Marchese is a vet.) He announced that Premium has no processing or application fee for VA loans, and during November they are also waiving the appraisal fee.

Regarding 50 year mortgages (as seen on the internet) - it's illegal to go past the 30 year limit on mortgage terms per the Dodd-Frank Act. In addition a 50 year loan would incur a lot more interest than a 30 year loan. Currently house prices are the highest they've been. Eventually they'll come back down and a longer term loan could result in the buyer being under water. Rates for 50 year rates would also be higher than for 30 year mortgages. Jeff also feels it would be a bad idea to waive the 620 credit score requirement for mortgage loan approval.

AND, on Saturday the Wing Wars will be held at the Franklin Terrace. Jeff will be tending bar and it's a fundraiser for St. Jude's School in Brunswick.

**Terry Freeman** of 1st National Bank of Scotia promoted a program called ZEscrow which helps businesses and landlords manage escrow accounts. Terry has also been made VP of Private Banking.

**Frank Paladino** of RightComm LLC announced the Colonie Chamber Holiday Mixer at the Century House, Dec. 2, 5-7 pm.

## **GOOD NEWS**

## **WISH LIST**

**Dawn Morrison** of Armida Rose is looking for residential listings.

**Ann MacAffer** of CBRE is looking for a closed restaurant or commercial kitchen in the Scotia Glenville area. The client wants to buy the building.

**Jeff Dorrance** is looking to talk to people who want to get preapproved for residential mortgages.

**Jordan Modiano** of Express Employment Professionals is looking for companies that are hiring finance, accounting, IT, or supply chain management personnel.

**Terry Freeman** is looking for landlords.

## **THANK YOU'S**

Ann MacAffer to Davis Moeckel, Chuck Shank

Davis Moeckel to Ann MacAffer

Dylan Mirarchi to Patsy Immediato

Walter Guiles to Ann MacAffer, Jordan Modiano

## **COMMITTEE REPORTS**

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

Please pay 4th quarter dues. Nick will discuss 2026 dues next week.

### **Leads – Frank Paladino**

Lead of the Week - **Frank Paladino**

*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**

No report

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

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 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**

### **Will Berglund O'Connell & Aronowitz**

Will grew up in a small town in Connecticut, went to University of Conn for his undergrad and in 2000 attended Albany Law. He was offered a clerkship at O'Connell & Aronowitz in their litigation department and did a lot of research and discovery. After graduating from law school he was offered a position as a full time associate in their matrimonial and bankruptcy department. He met his wife Lisa in 2005. She is a radiation therapist at St. Peter's. In 2008 they married and had a son. That's also the year he joined CDBL. Will's son is now a junior at Columbia H.S.

O'Connell & Aronowitz is celebrating its centennial this year. Will gave some history about the firm and its founders, whom he described as two attorneys with opposing political views, dressed in three piece suits with pocket watches, who got along famously.

*In 1925, in Albany, NY, Edward J. O'Connell, and Samuel E. Aronowitz, two young attorneys of different religious faiths and political persuasions, forged a friendship that lasted a lifetime and founded a law firm that, to this day, remains their enduring legacy to the legal community of the Capital District and the entire state.*

*Despite their diversity, they were united in the belief that the rule of law is a quintessential prerequisite for men and women of different backgrounds to live together in harmony and to achieve their full potential in a free and prosperous society. Together they founded a law firm dedicated to serving their community's personal, business, and professional needs. Honesty, integrity, a culture of hard work, and commitment to their clients defined O'Connell and Aronowitz then, as it does now.*

Both founding attorneys have passed away and there are no O'Connell or Aronowitz family members currently in the firm.

Will said that the legal landscape has changed in the Albany area, with many NY city firms having satellite offices in the Capital area. It makes it challenging for local firms to compete, and the last 10 years has seen many mergers and closures of area law offices.

O'Connell & Aronowitz is moving from downtown Albany to British American Blvd. and has 30 attorneys.

Over the years they've added several attorneys from other firms and broadened their practice areas. Business law is their largest department. Other areas include litigation, security, compliance, communication and constitution law, toxic torts, appellate, and criminal defense.

They also do real estate (mostly commercial), regulatory compliance, and elder law and estate planning.

Will's department includes bankruptcy and matrimonial, including prenuptial agreements, custody, divorce, and family court. He tries to work out a resolution before having to go to court.

There are five attorneys in Will's department.

For more information contact Will:

**O'Connell and Aronowitz**

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### **50-50**

**Terry Freeman - No Joker**

Collected: \$14 - Jackpot = \$62.00

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

Members (16), Alternates (-), Guests (-)

Total Attendance (16)