



# Newsletter

**April 2, 2026**

Meeting: Ann MacAffer, President

Greeter: Terry Hamlin

[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**

**Ann MacAffer** announced that today is **Sean Howley's** first official meeting, replacing Terry Freeman of 1st National Bank of Scotia.

**Frank Paladino** of RightComm LLC has a home on the Jersey shore that sleeps 12. He has the weeks of July 4 and 11 available for rentals.

### **GOOD NEWS**

**Dawn Morrison** of Armida Rose Realty announced that she has exceeded her productivity over last year's first quarter.

**Mike Corey** of LeChase Construction announced two key wins for his company; Skidmore College renovations to residence halls, and Vassar College renovations.

**Steve Mather** of HMS Agency announced that the partnership his company formed with Hudson Valley Credit Union has produced 400 referrals to date, and they are writing a lot of business as a result of it.

**Jordan Modiano** of Express Employment Professionals announced that his year over year numbers are double over last year. As a result he has hired two additional recruiters.

### **WISH LIST**

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

Jordan Modiano is looking for an executive assistant. Must be trustworthy and a go-getter.

Ann MacAffer is looking for large users to help fill the 40,000 former Golub building in Schenectady.

### **THANK YOU'S**

Patsy Immediato to Josh Jennings

Dawn Morrison to Patsy Immediato  
Frank Paladino to Patsy Immediato, Terry Hamlin, Walter Guiles  
Terry Hamlin to Frank Paladino, Patsy Immediato  
Jordan Modiano to Walter Guiles  
Mike Corey to Walter Guiles

## **COMMITTEE REPORTS**

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

No report.

### **Leads – Will Berglund**

Lead of the Week - **Walter Guiles**

Reminder - submit your leads.

### **Special Events –Frank Paladino**

Frank is working on a spring event.

### **Membership – Josh Jennings**

No report.

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

Davis is looking for a speaker for April 9th and has some openings for speakers in May and June.

## **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**

**Steve Mather**  
**HMS Insurance Agency**

Steve expressed appreciation for having been able to become a CDBL member. He grew up in Clifton Park, the youngest of five children. He currently lives only three miles from where he grew up. He graduated from Shenendehowa in 89, where he was voted best partier. He attended St. Bonaventure in Olean NY, a Franciscan school. Steve's brother and sister also graduated from St. Bonaventure, and Steve met his wife of 29 years there. They have three children and his son is now a freshman at St. Bonaventure.

Steve's father was a Union graduate and worked in the insurance business. Steve got a job in 93 as a commercial insurance sales rep for straight commission. His siblings also worked in insurance - Lori Ann in employee benefits, Michele in HR and Bill in risk management. In 97 the family started their own insurance business with his father as CFO. Bill and Steve handle the commercial end and Lori Ann and Michele handle HR. HMS is an acronym for Mather, Harris (Lori Ann) and Seddon (Michele).

Their first office was on New Karner Rd. They had a lot of small hits but kept at it by showing up every day, working hard and treating people well. Steve also stressed the importance of being out in the community and serves on several boards and participates in referral groups. Most of their business is by referral.

HMS is licensed in MA, CT, VT and FL. There are currently 15 people in the firm. They're located on Sand Creek Rd. and also have an office in Malta.

Personal auto rates are going down. During COVID the costs went up and insurance companies raised rates. Recently bigger carriers like Progressive dropped their rates nationwide, so other agencies will eventually follow suit.

Some companies that offer very low rates don't offer good coverage and minimal limits, so check the policy you're getting.

Private equity companies sometimes invest in liability claims to keep lawsuits going, making claims get bigger.

For more information about anything related to insurance, contact Steve:

**HMS Agency, Inc.**

454 Sand Creek Rd., Albany, NY 12205

**Steve Mather**

518-378-2720

[smather@hmsagency.com](mailto:smather@hmsagency.com)

[hmsagency.com](http://hmsagency.com)

**50-50**

**Sean Howley - No joker**

Collected: \$13 - Jackpot = \$140.00

**ATTENDANCE (18 Members)**

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

Total Attendance (14)