



Newsletter

October 1, 2026

Meeting: Ann MacAffer President

Greeter: Terry Hamlin

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

Frank Paladino of RightComm LLC announced the Colonie Chamber mixer on stage at Proctors Theater on Oct. 7. Also they will hold a Sip with a Sommelier event on Oct.. 22, 5-7 pm at the Clocktower Hotel at Century House. Contact Frank for more information/

Ann MacAffer of CBRE will not be at next week's CDBL meeting.

GOOD NEWS

Josh Jennings of Tech Valley Office Interiors announced that one of their projects in the Newburgh Central School District was featured in the DDC Journal, and subsequently TVOI was awarded an additional project at their elementary school, which will start in January. Josh will be in Nashville next week celebrating some family birthdays.

Steve Mather of HMS Agency recently officiated at his sister's wedding at the Sagamore. He got certified through the Universal Life Church.

Mike Corey of LeChase Construction recently went to the Pocketbook Factory in Hudson, The hotel/restaurant/nightclub was one of **Walter Guile's** TechBridge Group projects.

Sean Howley of 1st National Bank of Scotia did an AI presentation at a conference recently, which went very well.

Frank Paladino is heading to NYC to visit his daughter this weekend.

WISH LIST

Frank Paladino is looking for new or moving businesses such as coffee shops, restaurants and retail.

Dawn Morrison is looking for listings. It's not too early to think about listing your house for spring. It's hard to find contractors so it may take a while to get your house ready for the market.

Ann MacAffer has a meeting with her new client, PureGym, who are looking for space.

THANK YOUS

Mike Corey to Ann MacAffer

Terry Hamlin to Jeff Dorrance, Nick Marchese

Jordan Modiano to Sean Howley

Frank Paladino to Walter Guiles

COMMITTEE REPORTS

Treasurer's Report – Nick Marchese

Fourth quarter dues are due. If you need an invoice, contact Nick.

Leads – Will Berglund

Lead of the Week - 3 way tie - **Jeff Dorrance, Terry Hamlin and Frank Paladino**

Please remember to submit your leads.

Special Events –Frank Paladino

Frank is working on a fall event.

Membership – Josh Jennings

No new applications have been received.

Speakers/Greeters – Davis Moeckel

Oct. 8 - Davis Moeckel, Speaker, Josh Jennings, Greeter

Oct. 17 - **Need Speaker**, Sean Howley, Greeter

Oct. 22nd - NO MEETING

Oct. 29th - NO MEETING

Nov. 5th - Ann MacAffer, Speaker, Frank Paladino, Greeter

Nov. 12th - Steve Mather, Speaker

Nov. 19th - Josh Jennings, Speaker

Nov. 26th - NO MEETING

Dec. 3rd - Frank Paladino, Speaker, Jordan Modiano, Greeter

Dec. 10th - Andy O'Reilly, Speaker, Steve Mather, Greeter

Dec. 17th - NO MEETING

Dec. 24th - NO MEETING

Dec. 31st - NO MEETING

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
Web Designer

TODAY'S SPEAKER

Terry Hamlin
OnCore Payment Technologies

Terry has been married for over 30 years. His wife has been retired from the State of NY for five years.

They have two daughters. They both live in the Boston area and one of them got married this summer.

After observing that his daughter was in Italy for her honeymoon, his brother was visiting Scotland and Ireland and his other daughter was in Germany, Terry said his goal is to do more traveling.

Terry and his wife are in the process of looking for a house in Florida and a new house in Cape Cod. They want to establish residency in Florida for tax benefits.

There's a possibility that Terry's business will be sold to Verifone. A lot of their clients are gas stations. If the business is sold it will be business as usual for Terry and the employees, who will keep their jobs after the sale. Terry is still an agent for Card Connect, a business that he and his partners sold in 2020.

Around a year ago Terry and his partners bought TRI in Vermont, and they moved a lot of their old accounts over to the new company.

A lot of other companies are offering merchant services.

These days Terry is working on moving some of the remaining clients over to Card Connect.

Some are resistant to change, but the actual transition is seamless to the customer.

For more information about merchant services contact Terry:

OnCore Payment Technologies

Terry Hamlin

518-813-3128

thamlin@payoncore.com

payoncore.com

50-50

Davis Moeckel - No joker

Collected: \$15 - Jackpot = \$238.00

ATTENDANCE (19 Members)

Members (13) Alternates (-), Guests (1)

Total Attendance (13)