



Newsletter

October 8, 2026

Meeting: Dylan Mirarchi, Vice President

Greeter: Josh Jennings

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 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.

Frank has also reserved Dec. 17th at the Desmond for the CDBL holiday luncheon.

GOOD NEWS

Dylan Mirarchi of Don's Moving & Storage reports that he and his family are getting into the swing of their fall activities schedule. He's also busy on the commercial side of business, although residential has slowed down somewhat.

Mike Corey of LeChase Construction announced that their Saratoga County Airport project got an award from Engineering News Record Magazine. Mike will also be attending the Northeast Contractors Trades Coalition convention at Rivers Casino in November.

WISH LIST

Steve Mather of HMS Agency is looking for medium sized trade companies such as HVAC, tilers and landscapers.

THANK YOU

Terry Hamlin to Patsy Immediato

Will Berglund to Patsy Immediato

COMMITTEE REPORTS

Treasurer's Report – Nick Marchese

No report. Fourth quarter dues are due.

Leads – Will Berglund

Lead of the Week - Tie between **Patsy Immediato** and **Will Berglund**

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. 15 - **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

Davis Moeckel

CCR Wealth Management

Davis grew up in Florida but was born in Michigan. He has two older brothers and a younger sister. His family has deep roots in Michigan. His mother's family came over from England in 1853 and her family had a dairy farm. Davis' grandfather took over the farm at age 14 after his father died. The land is still in the family, where they now grow corn and soybeans. On Davis' dad's side of the family, his grandfather was a sign painter, originally painting advertising on buildings but eventually painting cars, trucks and racecars. He became a race chaplain and traveled following NASCAR races.

Davis got his first job at Chick-FilA. He attended the University of Southern Florida, staying close to home. After he graduated he moved to NY state and he enjoys outdoor activities here. He likes to learn new things, which is why he took up sailing a few years ago. He sails on Lake George and Schroom Lake.

Davis has been with CCR for around four years. It's an independent firm with many resources and a staff that has experience on a variety of topics.

More than just an investment firm, CCR provides financial planning for its clients. The firm charges an advisory fee rather than working on commissions. Agents that work on commission have no obligations to their clients after the transaction is made.

In the advisory fee model, the support to the client is ongoing. Advisors have fiduciary responsibility, and clients usually have a semi annual or annual review of their finances. Plans are updated annually.

Factors that are incorporated into the plan include retirement projections, educational planning needs, insurance planning and tax considerations.

CCR uses financial planning software that can link all of the clients accounts and run scenarios to help develop the best plan.

AI can be used to help define goals and objectives for the financial plan, but requires real expertise to determine if it's the right plan for the client, both financially and emotionally.

An ideal client for Davis is someone in their early to mid 50s who needs a retirement plan. There are no minimum dollar amount requirements at CCR.

Financial plans are included in the advisory fee. Standalone financial planning is also available for those who already have investments with other firms.

For more information contact Davis -

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50-50

Josh Jennings - No joker

Collected: \$15 - Jackpot = \$245.50

ATTENDANCE (19 Members)

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

Total Attendance (14)