

# SULLIVAN COUNTY BUSINESS EDGE

SEPTEMBER 2021

Sullivan County Partnership for Economic Development ▶ Sullivan County Industrial Development Agency ▶ Sullivan County Chamber of Commerce ▶ Sullivan Catskills Visitors Association ▶ Sullivan County Democrat



Liberty Rotary's Operation Feed was a resounding success and helped earn them the Walter A. Rhulen Award.

## Partnership to honor Liberty Rotary, John Brust

BY FRED STABBERT III

Now in its 27th year, the Sullivan County Partnership for Economic Development is at the forefront of attracting new business to Sullivan County.

And throughout its history, the Partnership has honored business men and women for their hard work and leadership in the field of economic development.

This year – on Wednesday, October 6 – Partnership members and guests will get together at Resorts World Catskills in Monticello for the annual event, entitled “Rediscovered: For Life... For Work.”

This year's honorees include Walter A. Rhulen Award winner Liberty Rotary Club and Distinguished Serv-

ice Award Winner, John Brust of Delaware Engineering.

“These two very deserving honorees spotlight the best Sullivan County has to offer,” Partnership President and CEO Marc Baez said. “The Liberty Rotary Club is synonymous with public service and their efforts during the pandemic were instrumental in helping businesses get back on their feet and helping those in need.

“John Brust has been a great member of our organization since he joined nearly 10 years ago,” Baez continued. “All I ever have to do is pick up the phone and John is there, ready to lend a helping hand. He is both a great volunteer supporter and financial supporter of so many of the Partnership’s events. We are truly fortunate to have him on our board.”

Tickets for this year's event, which runs from 5:30 to 8:30 p.m. are still available.

R.S.V.P. Vanessa Olivo at [vanessa@scpartnerhship.com](mailto:vanessa@scpartnerhship.com) or call 845-794-1110 for reservations. Guests can also go online to [scpartnership.com/events](http://scpartnership.com/events) for more info.

Tickets are \$150 for members or \$165 for non-members.

Sponsorship opportunities are also available.

### Walter A. Rhulen Award

“With so many people performing exceptional work throughout the Covid-19 pandemic, the Partnership opened its criteria to include organizations that provide support to our communities”, Baez said. “This past year the Liberty Rotary's work helped

## INSIDE:

**President's message:  
Rediscovering the  
Sullivan Catskills**

page 2E

**The leaves are turning**

page 4E

**SUNY Sullivan:  
Building for the future**

page 6E

**Rediscovered: Sullivan County  
is on the map**

page 8E

**Sullivan County bus revved up**

page 10E

**Important things you need to  
hear as a business owner**

page 12E

**Real Estate update: As I see it**

page 14E

position the businesses community to open up safely and expeditiously,” he added.

The Liberty Rotary has grown into an organization renowned for its work to assist those most in need in disaster afflicted countries.

Dubbed “People of Action,” this past year the Liberty Rotary conducted this work right here in Sullivan County providing assistance, meals, fundraisers and more to first responders.

This work has been deemed critical to helping Sullivan County open up its economy. The Liberty Rotary began Operation Feed, a food delivery program that fed over 1,000 essential healthcare workers at: Gar

Please see **BRUST**, page 3E

# PRESIDENT'S MESSAGE

## Rediscovering the Sullivan Catskills

To the People:

As we enter the fall of 2021 and many of us have transitioned into getting our kids to school and getting ourselves reoriented for the last quarter push, both professionally and personally, there are some factors to take note of.

First, while our economy is not where it was prior to Covid, there are signs, even as we continue to deal with Covid issues, that the rebound is taking place, at least locally.

Sullivan County jobs grew the fastest in New York at 12.3% while unemployment hovered at 5.3% showing much promise as the economy continues to reopen and more folks go back to work.

The real estate market, though not as robust as last year due in large part to lack of inventory,

continues to be thriving, down 1% from last year but still significantly higher than 2019 for the same time period.

Total sold median housing prices are up from \$151,00 to \$270,000, again a strong indicator of inventory challenges, yet the increased value is welcome in some communities that have not experienced this for some time.

These among other indicators show that people are rediscovering the Sullivan Catskills. The factors that drove interest in 2020 continued well into 2021 with seemingly no end in sight, opening the door for a potential housing development as the market remains active.

New businesses are opening up throughout the western Sullivan area that appeal to this changing market as well. From high-end boutique hotels, cideries, specialty eateries, and new outdoor focused tourist destinations, the Sullivan Catskills is fast gaining more interest as a place



CEO/President Marc Baez

to visit and to plant roots.

When added to our larger destination locations now fully open and new projects on the horizon, one can see how it makes sense to be optimistic about the future.

Yes, there are many lingering challenges to overcome across the board, but as we move on with our lives there are real reasons to be positive about our future. As the fall tourist season is upon us take a trip to our local towns and see for yourselves the renaissance that is taking place.

Folks are rediscovering the Sullivan Catskills and it's a good thing.

Sincerely,

Marc Baez

President, Sullivan County Partnership



Sullivan County Partnership  
for Economic Development  
196 Bridgeville Road • Monticello, NY 12701  
845-794-1110 • Fax 845-794-2324



196 Bridgeville Road, Suite 7  
Monticello, New York  
PO Box 405 • Mongaup Valley, NY 12762  
845-791-4200 • Fax 845-791-4220



548 Broadway  
Monticello, NY 12701  
Phone: 845-428-7575 • Fax: 845-428-7577



15 Sullivan Ave. • Liberty, NY 12754  
Mailing Address: PO Box 248  
Ferndale, NY 12734  
845-747-4449 • Fax 845-747-4468  
[www.scvva.net](http://www.scvva.net)

**Published by Catskill-Delaware Publications, Inc.**

**Publisher:** Fred Stabbert III

**Designer:** Rosalie Mycka **Advertising Director:** Liz Tucker

**Assistant Advertising Director:** Barbara Matos

**Advertising Representatives:** Susan Panella

**Production Manager:** Petra Duffy

**Production Associates:** Elizabeth Finnegan, Nyssa Calkin, Kately Dnistrian, Jessica Roda

**Business Manager:** Sue Owens **Distribution:** Anthony Bertholf, Phil Grisafe, John Fischer

**P.O. Box 308, Callicoon, NY, 12723 • 845-887-5200**

# Perfect. Fit.



# BLS

**BILLIG LOUGHIN  
& SILVER, LLP**

**BUSINESS. LAW. SUCCESS.**

Results-oriented and client-centric, we are a leading multi-practice law firm in the Catskills & Hudson Valley.

- REAL ESTATE
- COMMERCIAL & RESIDENTIAL DEVELOPMENT
- LITIGATION
- ESTATE PLANNING
- BUSINESS LAW

845.794.3833

[www.BLSlaw.net](http://www.BLSlaw.net)

**BRUST**

From front page

net Regional Medical Center, Mobile Medic, Sullivan County Public Health, Sullivan County law enforcement agencies, Achieve Rehabilitation, Sullivan County Adult Care Center and Roscoe Nursing Home.

Liberty Rotary raised \$26,000 to purchase meals from 28 local restaurants who needed the business.

The Liberty Rotary then joined "A Single Bite," a nonprofit organization founded by Foster Supply Hospitality, to raise funds for food insecure families as phase 2.0.

They coordinated help from the Fallsburg Lions, Monticello Rotary and the United Way bringing together 75 volunteers delivering 22,000 meals and raising another \$25,000.

The Liberty Rotary then continued with Operation Feed 3.0, providing meals to workers staffing immunization clinics throughout the county.

**Distinguished Service Award**

The Partnership will also honor John K. Brust with the Distinguished Service Award. The Distinguished Service Award is given to a Partnership director who has put forth extra effort in helping the organization achieve its



John Brust has been a valuable member of Partnership's board of directors.

mission.

"John is ever present when we need help with projects, regulatory matters and financial support for the work that we do. His can-do spirit helps put the organization in a position to be successful and we appreciate that," said Randy Resnick, Chairman of the Board of Directors.

## Recovering Your Receivables *is all in the Approach.*



*The leading New York law firm specializing solely in recovering receivables.*

543 Broadway | Monticello, NY 12701 | Tel: 845.794.3660 | Fax: 845.794.3919 | [www.mzager.com](http://www.mzager.com)

# MALEK PROPERTIES

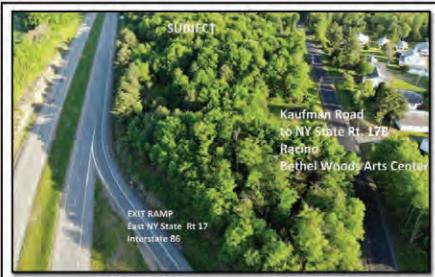
FULL SERVICE REAL ESTATE BROKER

RESIDENTIAL ♦ COMMERCIAL ♦ LAND ♦ FARMS ♦ VACATION HOMES ♦ RENTALS  
COMMERCIAL & INVESTMENT CERTIFIED



**AWESOME EXPOSURE ON RT-17!**

21.5± acres located directly across from the hospital fronting on NY State Route 17 / Future I-86, exit ramp and Old Route 17, this is an amazing offering. Gentle slope for easy development, high visibility, and long frontage with over 900 feet on the highway. Terrific opportunity for many ventures. **\$749,900**



**HOT SPOT ON THE HIGHWAY!**

17.5± acres w/frontage on NYS RT-17, on exit ramp & secondary road. Municipal sewer & access to water. Abutting Monticello Racino. Perfect For Hotel, apartments & more! Minutes to Resorts World Casino & Water Park, YO1 Yoga Center, Monticello Motor Club & Bethel Woods. Fabulous location! **\$1,450,000**

**(845) 583-6333**

**10 Waldheim Road, White Lake, NY 12786**

Search ALL Multiple Listings at [MalekProperties.com](http://MalekProperties.com)

Some debtors pay when nudged gently.  
Others respond best to a good stern growl.

**M.L. Zager, PC** is a full service, collections law firm with 38 years of experience helping businesses improve cash flow and maximize revenue.

We rely on your guidance and knowledge of your customers and devise a strategy that combines state-of-the-art and traditional collection techniques with the full impact and effect of a law firm.

**WE'RE LOYAL, SMART PROTECTORS WHO LISTEN TO YOUR COMMANDS.**

**Z**  
**ML ZAGER, PC**

# The leaves are turning in the Sullivan Catskills

**A**s summer turns into fall here in the Sullivan Catskills, the Sullivan Catskills Visitors Association (SCVA) is excited for what lies ahead. This summer was busier than ever, with many visitors coming to Sullivan County to take in all we have to offer, from great restaurants to outdoor and recreational activities.

While some might see fall as a time to slow down, the SCVA is not slowing down as we prepare for our 2022 Travel Guide.

This attractive publication is the premier tourism magazine for the Sullivan Catskills and is distributed throughout the region, state, and nation, as well as being available online.

We are currently putting together the magazine, which comes out in January and will be filled with member business listings and photos for both residents and visitors alike to pick up and find out where to go, what to see, and what to eat.



**This creative dove was unveiled on September 3 at White Lake Homes in White Lake.**

## New Doves ready to roost

But the Travel Guide isn't the only thing on the horizon as we head into the colder seasons. We have ten new Doves that will be unveiled this month.

The Sullivan Catskills Dove Trail commemorates the 1969 Woodstock festival and features a collection of

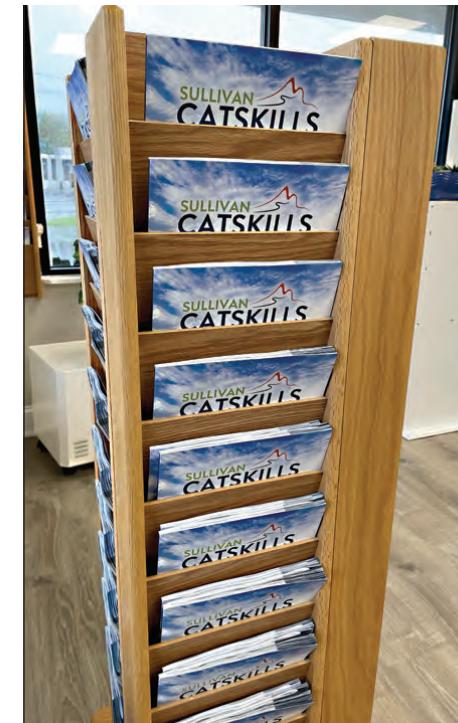
dove sculptures painted by local artists.

While the 50th anniversary of Woodstock may be over, the SCVA plans to make the Dove Trail a legacy project that will encourage visitors from around the world to appreciate our history and heritage while embracing the new tourism opportunities in the Sullivan Catskills.

New locations include:

- Annie's Ruff Cut,
- Callicoon Hills,
- Foster Supply Hospitality- The Cabin at Hessinger Lare,
- Happy Days Campground,
- Neversink Agriculture Society,
- Swiss & Rose Cottages at Debruce,
- The Eldred Preserve,
- Town of Liberty on behalf of White Sulphur Springs,
- White Lake Homes, and
- WJFF Radio.

Since its inception in 2019, the Dove Trail has been a huge hit and people are encouraged to take photos and post them with the hashtag #SullivanCatskillsDoveTrail.



**The Sullivan Catskills Visitors Association Travel Guide is a popular magazine that highlights our member businesses.**



**SUPERIOR SURFACING SYSTEMS LTD.**

[www.superior-surfacing.com](http://www.superior-surfacing.com)

## Proudly Participating in SULLIVAN COUNTY'S GROWTH

- Asphalt Paving
- Sealcoating
- Asphalt Repairs
- Crack Filling
- Signage & Line Striping
- Concrete Work
- Drainage
- Color Coatings
- Sports Surfacing

## ASPHALT CONTRACTORS & RELATED CONSTRUCTION SERVICES



## Introducing the Sullivan Catskills Podcast

And there's another project coming out soon: a brand new podcast! SCVA Brand and Communications Manager Isabel Braverman will take her journalism skills and interview invited guests from our members on Sullivan Speaks.

You can expect to listen to in-depth interviews with all the interesting people that make up our area and get a look behind the scenes. Stay tuned.

## Fall media trip in the works

Fall is a beautiful time of year here in the Sullivan Catskills, with its colorful leaves and cozy nights. We're inviting an exciting roster of media writers and influencers to come expe-



CONTRIBUTED PHOTOS

**Fall is a beautiful time of year in the Sullivan Catskills. Pictured here is the Delaware River with fall foliage almost at the peak.**

rience all we have to offer this fall.

We're planning a diverse and entertaining itinerary for them so they can taste our local cuisine during the fall harvest, explore our many businesses and attractions, and spend some time in nature with a scenic hike.

Fifteen to 20 members of the media will be invited at the end of October for two nights/three days to experience the Sullivan Catskills. We're excited to showcase much of what makes our Sullivan Catskills the must-see travel destination.



Proudly providing **civil and environmental engineering and survey** services to the lower Hudson Valley Region



**C.T. Male Associates**

A DESIGN PROFESSIONAL CORPORATION

C.T. Male Associates Engineering, Surveying, Architecture, Landscape Architecture & Geology, D.P.C.  
12 Raymond Avenue, Poughkeepsie, NY 12603  
(845) 454 - 4400

95646

# COOMBE, & BENDER COMPANY

**Financial Planning & Investment Management**

*Investment Advisors*

*Creating and Preserving Wealth*

**Philip Coombe III, CFP® • Catherine M. Coombe, CFP® • Lynn McDonald**  
**Office locations:**

### Main Office:

P.O. Box 333 / 6872 Route 209  
Wawarsing, NY 12489

548 Broadway

Monticello, NY 12701  
Call for appointment

# Building the Future of Sullivan County one Partnership at a Time

BY JAY QUAINTE

PRESIDENT

SUNY SULLIVAN

This time of year, rather than the end of summer, always feels like a time of new beginning to me. As an educator, to me September marks the start of the new academic year and all the new possibilities that brings, including new friendships, new relationships, and new partnerships.

When the pandemic forced us to move most of our programs to distance modalities eighteen months ago, like the rest of Sullivan County,

we were doing well.

Enrollment was up, we had new healthcare-related programs coming to help build the regional workforce of tomorrow, and we were planning a new Early College High School.

If you haven't heard, there are a lot of new exciting things happening at SUNY Sullivan.

We have strengthened our partnerships with regional healthcare providers, including Garnet Health, The Center for Discovery, and New



*Proudly Serving the Region  
for over 30 years*



**CORPORATE HEADQUARTERS**

**70 Pleasant Hill Road**

**Mountainville, NY**

**(800) 829-6531**

**WWW.TECTONICENGINEERING.COM**

**Civil / Site Planning**

**SEQR Environmental Assessments &  
Phase I and Phase II ESAs**

**Wetland Delineations and  
T&E Studies**

**Geotechnical Engineering**

**Structural Engineering**

**Surveying, Mapping and  
Construction Stakeout**

**3D Lidar Scanning**

**Special Inspections and  
Materials Testing**

Hope Community.

Potential students who are interested in the healthcare industry can find a path at SUNY Sullivan that starts with becoming a Certified Nursing Assistant and can lead in different career directions, including Medical Assistant, Registered Nurse, Certified Respiratory Therapist, Credentialed Alcohol and Substance Abuse Counselor or a Direct Support Practitioner.

Taking on further study with our partner Empire State College, students can complete the Bachelor of Science in Nursing, all while staying right here in Sullivan County!

Working with our partners at the Sullivan Catskills Visitors Association, the Sullivan County Chamber of Commerce, the Center for Workforce Development, and the Sullivan County Partnership for Economic Development, we are continuously seeking to support existing Sullivan County businesses and entice new business to the community.

To that end, the Catskill Hospitality Institute at SUNY Sullivan, which is home to our Culinary, Hospitality, and Business programs, is hosting

an industry roundtable to hear from local businesses what stackable credentials and educational pathways we can provide to ensure that future and current employees have the skills for success.

One of our goals is to leverage state and federal resources, like training grants and tax benefits, so that both employees and employers can thrive.

For example: Did you know that employers that contribute up to \$5,250 of employees' cost of college can receive a federal tax write-off and the employee pays no income tax on the contribution?

Talk about a win-win!

We did not just focus on business development, but also worked closely with the not-for-profit sector to help keep Sullivan County strong.

During the pandemic, we expanded our partnerships with Sullivan 180 and Catskill Mountainkeeper to provide much needed health and nutrition programming online.

As we make the long awaited transition back to campus, we have also found new ways to support our community.

We have a new partnership with

Healthy Kids to provide an on-site early childhood educational center for students and staff who are parents of pre-school age kids.

Working with the Episcopal Diocese of New York, SUNY System Administration and our own Community Garden, we have enlarged our food pantry to include greater variety and fresh food.

One week into the new semester, I feel very fortunate to continue to work with great people for great purpose.

Because of our collective responsibility and diligence, 82% of our faculty and staff have been vaccinated. With the support and guidance of SUNY, we are in the process of getting all our students to have at least one dose of the vaccine by September 27.

Moreover, while these are great milestones, we recognize that we still need to test and mask to limit the potential spread of the virus.

We want to continue our record of zero transmission on campus! While we can look back to all that we have done, it is truly just the beginning of a new era for the college and our partners around the county!



## **Planning & Research Consultants**

**100 Fourth Street,**

**Honesdale, PA 18431**

**Phone 570-251-9550**

**Fax 570-251-9551**

**[www.shepstone.net](http://www.shepstone.net)**

**[mail@shepstone.net](mailto:mail@shepstone.net)**

95635

*Serving the Mid-Hudson  
and Capital Regions*



***It comes down to People  
Integrity, Safety, Knowledge***

- Commercial Lending
- Residential **Simple Mortgage**
- Recognized Cybersecurity



**[www.CHBNY.com](http://www.CHBNY.com)**

**(877) CHBNY 15**



90580

# Rediscovered: Sullivan County business community continues to grow, despite challenges

STORY AND PHOTOS BY FRED STABBERT III

**T**he past year-and-a-half has been a slog – no doubt about it.

Businesses – and especially business owners – have had to deal with and overcome a myriad of challenges including the ever-present pandemic, a shortage of employees in the workforce and choking supply lines.

But through it all, many towns in Sullivan have continued to stay busy – especially with residential home sales, several new business openings and subdivisions.

## Thompson

Sullivan County's largest township – which includes the County Seat of Monticello – has seen many positive signs during the past year, according to Town Supervisor Bill Rieber Jr.

"We have quite a few things happening," Rieber said last week. "Marshalls was a coup. It was a good job by our Planning Department, which had to jump through a lot of hoops to get them here – and now they're open."

"We also have Popeye's ready to break ground at the former Catskill Hudson Bank building site on Route 42 North," he said. "They are going to raze the building and build new."

Rieber said Aldi's has also begun the planning process of building a new store, which will be located behind the current Catskill Hudson Bank building on Route 42 North [formerly the site of the Blue Horizon].

"And Hampton Inn is nearing completion," Rieber said. "That will be located behind McDonald's on Route 42," he said.

The reason for the continued economic success in Thompson?

"We have revised our entire town planning process to make it incredibly more efficient," Rieber pointed out.

He said it was important to get work done on the planning side in a "reasonable amount of time" and to give prospective developers a timeline to work with.

"We encourage ratables and jobs and encourage money to be spent," he said. "Their success is our success."

Thanks to the continued growth within the town in recent years – which has also included Resorts World Catskills, Kartrite Indoor Water Park, and YO1 Wellness Center, to name a few, Thompson has been able to cut taxes 6 years in a row.

"And we are going to make it 7," Rieber said with a



At left: Hampton Inn in Monticello will be opening shortly. It is located behind McDonald's on Route 42N.

Left center: The Rural Echo Tech Retreat will include several dozen cabins. The project is currently before the Bethel Planning Board looking for approval.

Left bottom: This 160-acre commercial-industrial site is located on Route 17B, one-half mile west of Monticello Raceway. It will be used for an auto insurance auction site.

At right: Marshalls opened earlier this year on Route 42N, Monticello in the ShopRite Plaza.

Below center: Seven X Motors in Bethel continues to grow, adding more cars, an expanded service center and soon a new showroom and offices across Route 17B from its current location.

Below: Popeye's will soon raze this building on Route 42N, Monticello to build a new location.



smile.  
"We just keep looking forward, you can't stagnate," he said. "The Casino numbers look good and our revenues [from casino gaming] are increasing. We will exceed our goal for 2021."

And on the other side of Monticello, just west of Monticello Raceway on Route 17B, a 160-acre site is being cleared to make way for a new salvage vehicle business.

"It will be a \$30-40 million project which will employ 25-30 employees, some with six-figure salaries," Rieber said. "They will have three building and hope to be open by spring. It is going to be an auto insurance auction site, similar to one in Newburgh. If you total your car, they will inventory it and sell it on an online auction."

## Town of Bethel

In the center of Sullivan County, Supervisor Dan Sturm said that real estate is certainly one of the hottest markets he's ever seen.

Please see **REDISCOVERED**, page 10E

**REDISCOVERED**, from page 9E

"Property values are going up and Bethel is on target for 50 new homes this year. That's big for us."

One of the town's biggest challenges is balancing growth with the peace and serenity of a rural setting.

"Quality of life" issues are important, Sturm said. "We welcome growth [but] it is a very delicate balance we are trying to achieve."

"We keep an open mind and try to solve problems," he said.

Sturm said the Planning Board is reviewing a new Rural Echo Tech Retreat on 260 Segar Rd.

"It moving along and we will have more discussion on Monday," Sturm said last week. The meeting was held last night.

Also coming soon will be a new showroom for Seven X Motors.

"My understanding is that Seven X will be coming back within two month for its new showroom offices across the street from their current location," Sturm said. "It's such a welcome addition to our town and they are doing great, too."

Sturm said Kauneonga Lake, which has been invigorated by restaurants, is still doing well.



FILE PHOTO  
**Callicoon Hills** has invested in its renovation of the hotel and restaurant and has hosted many events, including a recent Makers Market.

"Although The Fat Lady closed the other restaurants are doing fine," he said. "And the new Farmers Market also worked out well."

#### Town of Callicoon

Supervisor Tom Bose said his town's recent big news was the opening of the Callicoon Hills in Callicoon Center.

"We are all really hopeful for their

success," he said. "They have invested a lot on renovations and spent a lot more money on improving the barn across the street."

"It's a really good thing that continues to improve the Callicoon Center area," he said.

Bose reported that the residential home market continues to be hopping.

As far as small business is con-

cerned, Bose said his town is still struggling from the pandemic, as the employee shortage has been tough for many.

"We welcome small business in our town," he said. "We heard Ted's Restaurant was recently sold and hopefully will be back open soon."

"We don't want to see any empty stores on Main St.," he said.

Specializing in Plumbing,  
Heating, Renovation  
and Restoration of Historic  
and Existing structures,  
and New Construction Builds



7 Forestburgh Road  
Monticello, NY 12701

845-513-6400

Riggs@riggsp.com



**CONTRIBUTED PHOTO**  
The Sullivan County Office for the Aging continues to provide shopping bus services on a modified schedule.

The Sullivan County Office for the Aging continues to provide shopping bus services on a modified schedule. All riders are required to wear masks regardless of vaccination status.

"The shopping bus provides round-trip transportation from seniors' homes to Monticello shopping," says Office

for the Aging Director Lise-Anne Deoul. "Registration with our office is required. The suggested contribution is \$3 per round trip. Please dial (845) 807-0244 to make a reservation at least 3 business days prior."

- Shopping runs will start at 7:30 a.m.
- Riders will get two hours to do

their shopping.

- Buses will be limited from 5 to 6 people due to social distancing, and seats will be marked.

- The amount of allowed shopping bags is currently 8.

- Shoppers will be limited to two runs per bus per day. A waitlist will be maintained for any last-minute cancellations and to provide priority for the next ride available. Please only make a reservation if you're absolutely sure you will be able to keep it.

Please note: Route 2 Highland Area and Route 5 Town of Delaware are open to the general public. Please check

[www.sullivanny.us/Departments/Transportation](http://www.sullivanny.us/Departments/Transportation) for pick up locations. The same reservation procedures apply.

**ROUTE 1:** Sept. 7th, Sept. 23rd, October 12th, October 28th, November 23rd, December 14th

- A. Town of Fallsburg- Woodridge, Mountaintop & South Fallsburg.
- B. Town of Rockland- Livingston Manor & Roscoe.

## New schedule released: masks required

**ROUTE 2:** Sept. 9th, Sept. 28th, October 14th, November 4th, November 30th, December 16th

- A. Highland Area- Narrowsburg, Eldred, Barryville, Glen Spey, etc. \* and some surrounding areas, not all areas included
- B. Town of Thompson- All of Monticello, Mongaup Valley

**ROUTE 3:** Sept. 14th, Sept. 30th, October 19th, November 9th, December 2nd, December 21st

- A. Town of Bethel-Smallwood, Cochecton, Bethel Senior Housing and White Lake.
- B. Town of Neversink -Neversink, Grahamsville, Foxcroft Village.

**ROUTE 4:** Sept. 16th, October 5th, October 21st, November 16th, December 7th, December 28th

- A. Town of Liberty- Liberty – Golden Park, Barkley Gardens & White Sulphur Springs
- B. Town of Mamakating- Summitville, Wurtsboro & Bloomingburg.

**ROUTE 5:** Sept. 2nd, Sept. 21st, October 7th, October 26th , November 18th, December 9th

- A. Town of Delaware- Fremont, Callicoon, Hankins, Jeffersonville, etc.
- B. Liberty Village & Fallsburg- Liberty Village Apts., Hurleyville, Loch Sheldrake & Kiamesha Lake.

# Merrell Benco

Insurance Agency

## Personal coverage

- Automobile
- Homeowners
- Umbrella policy

## Business coverage

- Business automobile
- Package policies
- Workers' compensation



**67 East Broadway, Monticello, NY 12701  
(845) 796-1500**



**Instant online quotes at: [mbagency.com](http://mbagency.com)**

# Important things you need to hear as a business owner

BY JAIME SCHMEISER  
PRESIDENT AND CEO  
SULLIVAN COUNTY  
CHAMBER OF COMMERCE

**O**ur metal has certainly been tested this year. Many are fatigued and stressed with juggling responsibilities, worries, and fear like they were part of the job description.

But this is not sustainable.

You may feel crushed by the weight of the world right now. Maybe your friends and family don't quite understand what you're going through because they aren't a business owner.

Perhaps you've created the perfect life on social media, and no one knows the struggles that make up your day and eat away at your confidence and security.

But the Sullivan County Chamber of Commerce does.

We've been there. We are business owners/business professionals, and we know what you're going through.

Most people think about the business resources and networking we provide but forget that we are always looking out for businesses and the

struggles of businesspeople. Being the voice of business also means understanding the internal hardships of business owners.

Our Chamber's vast business experience may help you feel more part of a tribe.

Our Chamber is also here to remind you that as a business owner, your skills, drive, and knowledge are critical to your business but so is your health and wellness.

## Steps for Success

All business owners need to hear these things, especially now:

**1.** It is OK to put yourself in time out. Use this time to recharge or think about the direction of your business.

You can't do either of these things under pressure. You are not a diamond. Schedule time away, off the grid, even if only for an hour. Focus on one area that's not working and how you might improve things.

Then create an action plan and

schedule your tactics that will get you to your goal. Or better yet, take that time and decompress by doing absolutely nothing.

**2.** Trust your intuition but weigh all sides. Discuss it with people who have experience in the area or the things you are considering.

That generally means not your spouse, nor your friends.

**3.** Take the calculated risks. No risk, no growth.

**4.** You can make a living doing anything if you take the right approach and the timing is right. Choose what you love, and you will have a more fulfilling career.

Never choose safety as a career path because sometimes the safe path isn't safe. And if that's the only reason you chose it, you're left with nothing.

**5.** If you need help, ask. But you'll be more successful if you ask the people who are able to help.

**6.** "No" is an acceptable answer. No



excuse (or reason) required.

**7.** Timing is important but persistence usually pays off. Hang in there.

**8.** Set priorities. If you feel out of control, and someone else dictates everything for you, you have given them that power (that includes your kids and pets).

## SCHMIDT'S RENTALS

- Aerial Work Platforms
- Air Compressors
- Air Tools
- Back Hoes
- Boom Lifts
- Breaker Hammers
- Carpet Cleaners
- Compaction
- Chain Saws
- Compressors
- Concrete Tools
- Concrete & Mortar Mixer
- Dump Trailers
- Excavators
- Extension Ladders
- Floor Cleaners
- Floor Sanders & Edgers
- Generators
- Heaters
- Hedge Trimmers
- Landscape Equipment
- Light Towers
- Miter Saws
- Mud Buggies
- Paint Sprayers
- Plumbing Snakes
- Plumbing Tools
- Power Washers

- Post Hole Diggers
- Scaffolding
- Scissor Lifts
- Skid Steer Loaders
- Stump Grinders
- Surface Preparation
- Table Saws
- Tile Saws
- Tillers
- Trenchers
- Turbo Dryers
- Water Pumps
- Wood Chippers
- And much MORE!

# (845) 794-RENT

146 Jefferson Street • Monticello, NY 12701  
Monday-Friday 8am-5pm • Saturday 8am-12pm



## Joseph N. Garlick Funeral Home

(845) 794-7474  
388 Broadway, Monticello

(845) 647-7747  
186 Canal St., Ellenville

[www.josephngarlickfuneralhome.com](http://www.josephngarlickfuneralhome.com)

**9.** Schedule time for “oxygen” moments that provide the breath that fuels the fire in your soul. Recharge with the care that you give your cell phone.

**10.** Everyone is on their own path. If you don't declare them as a dependent on your taxes or you can't be held accountable for their actions in a court of law, respect their process and respect yours also.

**11.** You can't make everyone happy, but you can exhaust yourself trying. Pick what you're good at, who it serves well, and do that. Don't be a salad at McDonalds.

**12.** You are always in control of

how you respond to a situation even if you can't control anything else.

**13.** If it's important to you, find a way. If it's not, be honest about that with others and with yourself. Admit that it's not on your life's “strategic plan” and move on.

Remember, mental health and wellness are not luxuries. You deserve them. Just as you take care of the tools you need to conduct business, you need to take care of yourself.

Keep this list and refer to it. There's nothing on here that isn't common sense but sometimes you just need to hear it from someone else.



**Discover why over 17 million homeowners trust State Farm®.**

**Robert Wells, Agent**  
18 Thompson Square  
Monticello, NY 12701  
Bus: 845-794-7000  
robert.wells.k2on@statefarm.com

With your new home comes new responsibilities – like protecting your new investment with the right amount of homeowners insurance. That's where I can help.

**Like a good neighbor,  
State Farm is there.®**  
**CALL ME TODAY.**



0907507.1

State Farm Fire and Casualty Company,  
State Farm General Insurance Company, Bloomington, IL

37697



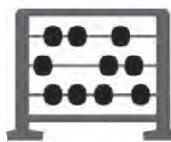
## THE LAW OFFICES OF Walter Garigliano & Barbara A. Garigliano

449 Broadway • P.O. Drawer 1069  
Monticello, NY 12701  
845/796-1010  
Fax 845/796-1040

15534

## Cooper Arias, LLP

Accounting & Accountability



Individual Taxation  
Estates & Trusts  
Not-for-Profit Accounting  
Financial Statements

Corporate, Partnership  
& LLC Taxation  
Government & Fire District  
Auditing

892 State Route 17B  
Mongaup Valley, NY 12762  
845-796-1800

2527 Route 17  
Goshen, NY 10924  
845-343-2215

133 Route 304  
Bardonia, NY 10954  
845-623-0300

Certified Public Accountants  
[www.cooperarias.com](http://www.cooperarias.com)

56069



**Providing labor solutions to businesses that want to attract and maintain a high quality workforce.**

## Vending | Janitorial

89585

**845-434-8300**  
**[www.newhopecommunity.org](http://www.newhopecommunity.org)**

# As I see it!

**I**t's not the first time in my 71 years, and I suspect it won't be the last time, I take some heat for offending someone for something I did or said, mostly said, but I tell it the way I see it.

Let me be clear, I like making money as much as the next person, but I also want to see a real estate

market that can sustain itself and not crash and burn.

I want to see Sullivan County continue to grow and prosper and avoid the difficult times we have experienced in the past. It seems Sullivan County has a history of terrific ups and devastating downs.

Realtors© are bound by a code of

BY JONATHAN SUNSHINE  
BROKER, THE SUNSHINE GROUP REAL  
ESTATE CORP.  
PRESIDENT,  
SULLIVAN COUNTY  
BOARD OF REALTORS

ethics and have a fiduciary responsibility to their clients – both buyers and/or sellers – and in some cases both at the same time.

Clients' wishes are what Realtors© must focus on. But it is also their responsibility to advise those clients in their best interest. Sometimes there is a conflict between what the client wants and what is in their best interest. Regardless of what the Realtor© believes personally, it is up to each to be honest and ethical.

This market is like the Wild West, it's a "Supply and Demand" market. Sellers are pricing their properties higher than any time in the past and buyers are paying even higher than the asking price.

If a property doesn't appraise for the full purchase price, buyers just throw more cash in to make up the difference.

If the buyer realizes that they have offered too much they just withdraw their offer and back on the market it goes, or sometimes the inspection is used as a negotiation tool.

Either way it's a cruel world Charlie Brown.

For Real Estate agents it has turned into the shootout at the O.K. Corral. They present a full price offer only to hear that there are already multiple offers over the asking price and a "Highest and Best" or "Best and Final" offer is requested.

Either of these, in this market, is to throw a number out and see what sticks to the wall. Some go as far as to waive the inspection. This is never a good idea. Sometimes even if a great over-asking-price offer is made, a lower all cash offer may beat it out because the property doesn't need to appraise.

Sometimes, after an excellent offer has been presented it could be many days before the seller responds with an answer just in case a higher offer is presented. Don't make an offer on a Friday and expect an answer before Monday. Sellers don't want to miss an offer that may come in over the weekend.

## First-time homebuyers

The losers are the first-time home buyers, young couples, seniors, or

anyone who has an average credit score with just enough money for a down payment and closing costs or even those who need a little assistance such as a Seller's Concession.

The opportunity for the average buyer to own a home is slipping away rapidly. There are options for those buyers such as a "Lender Paid Credit" or giving points.

Ask your mortgage broker or bank for options. You may pay a slightly higher interest rate, but you might actually win the bid on the home you love and really want.

While every agent wants every sale to be as much as possible because their commission is based on the final price, not all homes are high ticket.

Just because a property goes up for sale it shouldn't be overpriced because the seller wants more than the property is worth. Agents need to do their due diligence and advise sellers or buyers of all the pros and cons so they can make the most informed decision when they sell or buy.

Sellers should remember that they are selling their home and will need to move somewhere. They may make a killing here but remember that wherever they go, that seller is going to want to make a killing too. What goes around comes back around and sometimes pigs get slaughtered.

## What could happen

Here is what could happen next:  
\*The same scenario occurred leading up to late 2007. While the housing market grew in the bubble, property was often selling at overvalued prices from 2004 to the year before the burst. The property price peaked in the early months of 2006. As the year went on, prices began declining along with sales. Although prices hit a low in 2012, the largest dip happened in 2008.

It starts with an increase in demand. The increase is coupled with a limited supply of properties on the market (beginning to happen now). Spectators, who believe in short-term buying and selling (known as flipping), enter the market (already happened with AirBnB purchases).

Other factors, such as loosened credit underwriting standards, may bring in borrowers who couldn't afford to buy property before now could also be included in the increase.



**Providing labor solutions to businesses that want to attract and maintain a high quality workforce.**

## Vending | Janitorial

**845-434-8300**  
[www.newhopecommunity.org](http://www.newhopecommunity.org)

89584

## Barriger & Company, Inc. Linda Barriger

Financial Advisor  
Bridgeville Office Center  
196 Bridgeville Road, Monticello, NY 12701  
(845) 791-6600  
[www.barrigerandcompany.com](http://www.barrigerandcompany.com)

We are a full-service brokerage firm committed to helping people pursue their financial goals. We offer a wide range of financial services including managed accounts.

Securities and Advisory services offered through Prospera Financial Services, Inc. | Member FINRA/SIPC.

# Smalls

## Plumbing, Heating, and AC

Serving  
Sullivan County  
Since  
1953



Specializing in all phases of service & installation . . . plumbing, radiant heating, hot water/hot air heating, hydro air, air-conditioning

• AC Ductless Split Units • Water Treatment Systems • Geothermal Systems

**CALL TODAY FOR ALL YOUR SERVICE NEEDS**

Certified & Factory Trained Professionals in the Latest Technologies

**"NO JOB'S TOO BIG FOR SMALLS"**

FULLY INSURED

- 876 Old Rt. 17, Harris -

**845-794-7780**



95615

62612

Demand increases even more, the market undergoes a shift, demand decreases or remains the same as the housing market sees an increase in supply, prices drop, housing bubble bursts.

#### Pandemic still a factor

The current market was and still is fueled by the COVID-19 virus pandemic, but the floor plan is essentially the same. Buyers from NYC found that they could own a slice of the country for less than a year's rent in the city.

Instead of an 800 sq ft walk-up they could buy a couple of acres and a 2000+/- sq. ft. home with trees, maybe a water feature, grass, no traffic, free parking, and no alternate side restrictions.

Our small towns quickly became trendy with shops and restaurants that now seem to be more like Soho NYC than a small country town.

Since COVID-19, working from home has become the norm and could very well stay the norm. All that is needed is high-speed internet. For those who may need to go to the office once or twice a week, it's only a 2-hour drive away. Paying to live the country life was an easy

decision. Can't really blame them.

#### The Current Market

Since June 2021 Sullivan County's inventory has decreased by 50%. New listings are entering the MLS at a much slower pace. Because the prime properties have been purchased, the properties left may command an inflated price due to lack of inventory.

Those who overpaid in the boom will be sitting for some time before they will see an opportunity to sell.

As Realtors®, it is their obligation to inform their buyers that selling in a few years may not be profitable, and in some cases letting them know they may have just bought their "FOREVER" home.

Realtors® don't dictate the market or spend buyers' money, but they should be cognizant of the role they play, and the reasons buyers and sellers use and trust them.

Their job is to advise, protect, and help navigate through what can be a nerve-racking and sometimes daunting process, especially for the first-time home buyer; even if means possibly losing a commission.

\*Amerifirst Home Mortgage



**Kristt Kelly**  
Office Systems Corp.

369 Broadway, Monticello, NY 12701  
845-794-6639

#### Home office Specialists:

- ❖ Computer Desks
- ❖ Desk Chairs, Chairs, Chairs
- ❖ Low Volume Printers & Multifunction Black & White & Color
- ❖ Laptops
- ❖ Desk Computers
- ❖ Supply Items

#### Commercial Office Specialists:

- ❖ Kyocera Printers & Multifunction Black & White & Color
- ❖ Office Furniture
- ❖ Computer Supplies
- ❖ Office Supplies
- ❖ Commercial Vacuums
- ❖ Computer Furniture

#### In Addition:

- ❖ Extensive Copy Center
- ❖ Authorized Fedex & UPS Shipping Center
- ❖ Extensive Art Supply Shoppe
- ❖ All Types of Framing

94615



Still Banking Strong!

## Your Partner for Growth

Because of Jeff Bank's long history as a community bank, we have an understanding of the local economy unmatched by newer or larger banks. With the help of our seasoned commercial bankers, your business will receive the reliable and personalized financial services you need. To start receiving the financial support your business deserves, call (845) 482-4000 and make an appointment with one of our banking professionals today.



Joseph Coleman  
Vice President  
Commercial Loan Officer  
[jcoleman@jeff.bank](mailto:jcoleman@jeff.bank)



Bryan Flynn  
Vice President  
Commercial Loan Officer  
[bflynn@jeff.bank](mailto:bflynn@jeff.bank)



Anna Milucky  
Vice President  
Business Banker  
[amilucky@jeff.bank](mailto:amilucky@jeff.bank)



Heinrich Strauch  
Vice President  
Commercial Loan Officer  
[hstrauch@jeff.bank](mailto:hstrauch@jeff.bank)



(845) 482-4000  
[www.jeff.bank](http://www.jeff.bank)



90664

**PROUDLY SERVING THE HUDSON VALLEY  
WITH QUALITY PRODUCTS SINCE 1954**

**SCHMIDT'S wholesale, inc.**

**NAVIER**

**FUJITSU**  
*Comfort Aire*

**Burnham**  
by U.S.  
Boiler Company

**BRADFORD WHITE**  
WATER HEATERS



**PLUMBING**



**HEATING**



**ELECTRICAL**



**HVAC**



**WATER WORKS**



**PUMPS**

150 Jefferson St., Monticello, NY 12701 | 18 Industrial Dr., Florida, NY 10921  
(800) 660-4455 | [www.schmidtswholesale.com](http://www.schmidtswholesale.com)

90256

# APPLE ICE

*Family Owned & Operated Since 1990*

**DRY ICE  
CUBES•BLOCKS  
CRUSHED  
SNOW  
ICE SCULPTURES  
FIREWOOD•ROCK SALT**

*Now proudly serving your Community!*

**33 Plaza Dr. Monticello, NY 12701**

**1-800-ICE-TO GO    845-288-0808**

 [@appleice.com](https://www.facebook.com/appleice.com)

[www.appleice.com](http://www.appleice.com)



**DEER PARK • BRONX • HUDSON • MONTICELLO**