MARCH 2022

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

Beautification: An economic stimulator **NS**

like no other

BY FRED STABBERT III

not conomic development. It's something every community strives for but not all succeed.

For the past 22 years, Sullivan County communities have been fortunate enough to be able to utilize a grassroots organization to beautify their community, build special projects and inspire hundreds of volunteers to take pride in where they live.

Sullivan Renaissance has also been there with monetary support.

"Since 2000 Sullivan Renaissance has awarded over \$5 million in grants which, in turn, has leveraged \$13 million in additional investments in our communities," Executive Director Denise Frangipane said.

"In addition \$2.6 million in grants



Projects funded through the Sullivan Renaissance Business Assistance Grant Program include, Clockwise from top right: Local Table and Tap in Kauneonga Lake, High Voltage Kitchen and Bar in Mountaindale and Tusten Cup in Narrowsburg.



President's message: **Economic Development... Building a foundation** page 2E

Economic Summit set for March 24 in Rock Hill page 3E

Minding our business page 6E

Sullivan County business landscape remains hot page 8E

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SCVA expanding its digital footprint page 14E

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Chamber launches diversity initiative page 18E

have been secured from our elected representatives, including Assemblywoman Aileen Gunther, former Senators Bonacic and Metzger and the late Congressman Maurice Hinchey," she said. "It was our late Assemblyman Jake Gunther who first saw the impact and benefit of the program."

You cannot drive very far in Sullivan County without seeing a "Sullivan Renaissance project." Even if you

Please see **BEAUTIFICATION**, page 4E

2E BUSINESS EDGE SULLIVAN COUNTY DEMOCRAT MARCH 2022

PRESIDENT'S MES

Economic Development the foundation for thriving communities

To The People

As the latest COVID variant cases are seemingly on a downward trend, and the days are beginning to get slightly warmer and longer, it signals that the construction season is fast approaching.

Throughout the winter months engineers, land use attorneys, and developers have been quite busy here in Sullivan County guiding projects through their respective approval processes.

Industrial commercial projects and many touristbased projects are seeking approvals like we have not experienced for some time. This is a positive sign that our economy will be accelerating once again to meet the demand for a growing diverse portfolio of market drivers.

This economic development growth is a culmination of the Partnership's consistent push to help grow our economy, diversify it as much as possible, and help grow our middle class. Economic Development is the foundation for prosperous

communities.

There are challenges that developers, professionals, and communities face in the difficult development environment that exists today that must be strategically dealt with in order to move projects forward.

Understanding the raw fundamentals, the regulatory hurdles, and the anti-development sentiment we face is critical to effectively addressing and overcoming these headwinds on our path to positively impacting our communities through the economic development process.

From site selection, infrastructure, environmental impacts, environmental reviews through to the impacts of competitive projects and what happens when projects do not happen, economic development is becoming much more challenging yet more needed today than ever before.

Our world has changed dramatically over the past two years; beginning before but accelerated by the pandemic. For example, a major shift is occurring in industrial commercial development



CEO/President Marc Baez

and logistics projects, driven by supply chain woes and an ever-increasing consumer demand for delivery of goods, prepackaged meals, and even vehicles directly to our homes.

It is now estimated that the demand for logistics facility space has surpassed 1 billion sq. ft. nationwide as we shift from a "just in time" economy to a "just in case economy."

Corporations simply cannot function with a log jam of container ships sitting at ports for months at a time. Companies like those that promote Hello Fresh, Blue Apron and others with prepackaged meals have only added to a demand for an estimated 300 million sq. ft. of last mile cold stor-

This phenomenon is trending upward for the near future with no end in sight. What does that

It means communities that are not ready or that push back on this type of development will be bypassed. Many areas need the ratables and significant investment these projects can bring to

Please see page 3E



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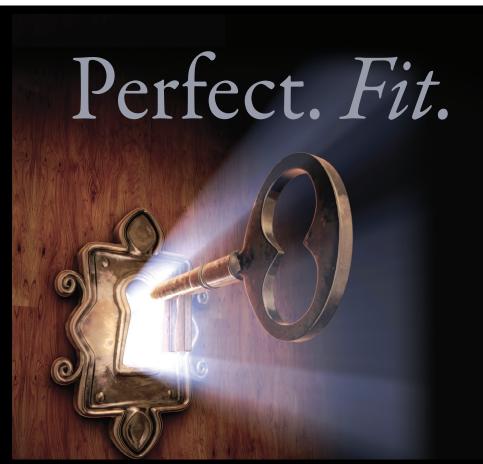
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PRESIDENT'S MESSAGE

From page 2E

their community (where zoning allows), with less of a demand for large numbers of employees as AI automation has advanced how these facilities operate. So where in the past 1,000 employees may have been needed to support large scale projects a mere 100 can suffice in certain circumstances with automation, allowing for projects like these to be located in areas with challenging workforce issues

For those who fear this type of the development, it can only occur in areas that are properly zoned for industrial commercial projects.

Tourism continues to evolve and grow in Sullivan County with a continued push for high end outdoor-focused destination locations.

These low impact, environmentally friendly projects bring high tax ratables with minimal if any pressure on a municipality's cost of services budgets.

Add a burgeoning tech economy, where people can work from a second or primary home and the formula begins to reveal itself for a diverse economy that serves a widening breadth of interests and demands creating the need for sub industries like construction, entertainment, restaurants and more linked to professional services and finance firms.

It's economic development. While not perfect, what is? It is the foundation for thriving communities. It's finding a diverse balance to meet the evolving needs of our society while ensuring we can provide basic needs to our communities so that our families can work, live, and enjoy where we live.

Sincerely,

Marc Baez

President, Sullivan County Partnership

Economic Summit set for March 24 in Rock Hill

The Sullivan County Partnership for Economic Development is sponsoring a special educational opportunity on Thursday, March 24 to help educate Sullivan County residents about the ever-changing land-scape of economic development.

The free breakfast meeting will feature an expert panel of speakers who will talk about construction, infrastructure, site selection and more.

The morning will start at 8 a.m.

with a hearty breakfast as our expert panel explores how Economic Development in the county affects you, your business, your community and taxes.

Have you ever wondered how projects get started and completed? How do developers and entrepreneurs "discover" Sullivan County and why now? What are the challenges and benefits of developing in rural communities?

Event Details

FREE INFORMATIONAL BREAKFAST EVENT

Thursday, March 24 | 8 - 10 Bernie's Holiday Restaurant 277 Rock Hill Drive, Rock Hill

To RSVP visit our website, call our office at 845-794-1110 or email vanessa@ scpartnership.com

Pre-Registration Required! Deadline to RSVP is March 17th.

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BEAUTIFICATION

From front page

don't necessarily see a plaque or "Rennie the Rooster" logo, chances are a Renaissance group had something to do with it.

"If you create places where people love to live, they become places people also love to visit," Frangipane

You can see it happening in Callicoon, where Callicoon Creek Park on Audley Dorrer Drive hosts a Sunday Farmers Market.

In Glen Spey, Circle Park is a fivestar playground as well as a host to many community events.

In Kauneonga Lake, the Community Park hosts the Bethel Lakeside Music summer concert series.

And the list goes on. Walking trails, community gardens, parks, welcome signs, gazebos, pavilions and so much

"You can trace it all back to an army of volunteers," Frangipane said. "Which snowballed into a movement. Most people don't realize that the work was - and continues to be done by volunteers."

And today, Frangipane said, 12 of the 21 municipalities in Sullivan County have expressed interest in par-



ticipating with Sullivan Renaissance this season.

What counts

Sullivan Renaissance was founded through the vision and financial contributions of Sandra and Alan Gerry of

Sandra still stays deeply involved with the group as its board chair and also hosts the organization's conferences and awards ceremonies.

In fact, one such conference at Bethel Woods highlighted Dr. Peter Tarlow, a nationally recognized community planner who explained how tourism was directly linked to economic development.

"You can say that in so many ways," Frangipane explained.

"Planting flowers is a symbolic gesture that shows that somebody cares about their community," she said. "Just as clearly as boarded up storefronts and litter send the opposite message."

That was Dr. Tarlow's message. Beautification adds to the quality of life of an area as well as improving

CONTRIBUTED PHOTO

The Junction in Roscoe recently received a Sullivan Renaissance Business Assistance Grant.



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the economy. It also adds value to properties.

How it happens

"Renaissance is all about small successes," Frangipane said. "This program is really important to tourism because it shows our visitors people care [about their community].

"We always remind people 'It's OK to care and to love where you live," she said.

Frangipane said the success of Sullivan Renaissance is due, in large part, to the fact that volunteers get a sense of accomplishment, a sense of satisfaction, in starting and completing a project.

"They are part of something," she said. "We started out small and have continued to enhance the appearance of Sullivan County. Sullivan Renaissance has a way of helping people see they can make a difference."

Frangipane said right now Sullivan Renaissance is focusing on "Placemaking."

Placemaking is both a process and a philosophy. It is centered around observing, listening to, and asking

MAKING AN IMPACT SINCE 2001

Over \$5 Million in Grants Awarded

to community organizations, businesses, schools and municipalities in Sullivan County.

\$13 Million Leveraged

in beautification, healthy initiatives and community development projects.

CONTRIBUTED PHOTO

The Walk In in Livingston Manor offers out-door seating.

questions of the people who live, work, and play in a particular space in order to understand their needs and aspirations for that space and for their community as a whole.

Sullivan Renaissance recently hosted a Placemaking seminar. Instead of highlighting photos of places from around the globe, they were able to showcase places within our own communities.

"If Sullivan County can pull it off — with all our challenges — it shows how tenacious we are," she said. "It shows how strong our spirit is and it shows what's possible."

\$2.6 Million Additional Secured

in Federal and NY State grants for downtown revitalization, municipal & community development projects.



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Jeff Bank announces recent promotions

eff Bank announced at its
Organizational Meeting held
on Tuesday, February 22, the
following promotions: Bertha
Donohue, Abigail Opper, and
LeighAnne Pfriender to the roles of
Vice President; Jill Atkins and
Amber Novikov to the roles of
Assistant Vice President; and
Margaret Blaut to Regional Branch
Manager.

Bertha Donohue is the Branch Manager of our Liberty Office and has been with the Bank since 2007. Mrs. Donohue is a United States Air Force Veteran, a Girls Scouts Heart of the Hudson Valley Troop Leader, Ellenville Public Library and Museum Board Trustee, and Sullivan County Head Start Board Trustee.

Abigail Opper is the Controller of the Company and has been with the Bank since 2009. Mrs. Opper is the Treasurer at Christ Church and member of P. E. O., which supports continuing education for women.

LeighAnne Pfriender is the



Pictured from left to right: Bertha Donohue, Vice President / Liberty Branch Manager; Abigail Opper, Vice President / Controller; LeighAnne Pfriender, Vice President / Commercial Processing Manager; Jill Atkins, Assistant Vice President / Assistant Controller; Amber Novikov, Assistant Vice President / Jeffersonville Branch Manager; Meg Blaut, Vice President / Regional Branch Manager.

Commercial Processing Manager of Jeff Bank serving in various roles since she began her career in 2000 with the company. Ms. Pfriender is a member of the Banks internal Wellness Committee.

Jill Atkins is the Assistant Controller of the Company and has worked in various roles since joining the organization in 2010. Ms. Atkins is the Secretary for Literacy Volunteers of Sullivan County.

Amber Novikov is the Branch

Manager of the Jeffersonville Office and has been with the Bank since 2006. Mrs. Novikov is a member of The Western Sullivan Public Board of Trustees.

Margaret Blaut is a Regional Branch Manager located in the Anawana Lake Office and has been with the Bank since 2001. Mrs. Blaut is an Executive Board Member for the Can't Hurt Steel Community Foundation, Treasurer for AYSO Region 1551, and a member of the Yulan Fire Department Ladies Auxiliary.

"Bertha, Abigail, LeighAnne, Jill, Amber, and Meg have all played an integral part in the continued growth of Jeff Bank," stated George W. Kinne, Jr., President and CEO. "Each of them have exhibited leadership in their departments, which has helped strengthen the bank as a whole. We are fortunate to have such hardworking and dedicated employees."



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SUNY Sullivan offering eight-week Certified Nurse Aide (CNA) Continuing Education Course this spring



FILE PHOTO

UNY Sullivan's Nurse Aide Training Program is offering a Certified Nurse Aide course this spring from March 28-May 20 in cooperation with Sullivan County Workforce Development. The continuing education course prepares students for testing to become a Certified Nurse Aide (Certified Nursing Assistant). CNAs work as part of a healthcare team in a health or nursing facility. Students learn through classroom sessions and clinical experience how to perform non-medical services. They

will also learn how to provide supports for residents who need help with daily activities, such as feeding, dressing, grooming and ambulation.

The eight-week course runs from March 28 -May 20, Mondays, Wednesdays, and Fridays, from 9 am–2:30 pm. In weeks seven and eight, there will be a clinical experience on Mondays and Wednesdays from 7am–3 pm at the Roscoe Nursing Home, with those Fridays being review and prep days for the state certification exam.

Tuition for the course is \$2,000. To see if you qualify for a sponsorship through Sullivan County Workforce

Development, please contact their office at (845) 807-0387.

For more information about the Certified Nurse Aide course, tuition, fees, requirements, or the application process, please visit sunysullivan.edu/suny-sullivan-offering-spring-2022-certified-nurse-aide-cna-course, or contact Bridget Schiffer at (845) 434-5750 ext. 4242 or Bschiffer@sunysullivan.edu.



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Sullivan County business landscape continues to stay hot

changed

World

and there have

been many addi-

tions to the busi-

ness communi-

ty – including the

tallest building in

Sullivan County,

Resorts

Catskills.

BY FRED STABBERT III

SULLIVAN COUNTY – Ask nearly any Planning Board member from one of Sullivan County's fifteen townships about economic development and they will probably tell you a similar story – "We're busy."

None may be any busier than the Town of Thompson Planning Board, which has reviewed and approved more than \$1.2 billion in building projects during the past decade and has plenty of new projects in the pipeline.

"We are staying busy," Matthew Sush, who is a 13-year member and current chair of the Thompson Planning Board, said. "We meet twice a month and always seem to have a full agenda."

Sush, who grew up in Monticello and graduated from the local high school before going off to college, said a lot has changed since he was growing up

He said the familiar stores along Broadway in the Village of Monticello



Matthew Sush

That coupled with Kartrite

Indoor Water Park and several other project accounted for a nearly \$1.2 billion building boom during the mid-2010s.

Moving forward

Although smaller projects are on the agenda these days, Sush said they are exciting and will give residents and visitors added options.

"The Popeye's walls are up [on

Route 42 North in Monticello]," Sush said. "They were very efficient [in their application process] and should be opening this Spring.

"Aldi's is really close to approval," Sush said. "And they could potentially be open in Fall or Spring [of next year]."

Aldi's is a supermarket chain which is relocating its Monticello store from Broadway to Lanahan Rd., just off Route 42 North.

Another project which will be before the Planning Board in the coming months is Gan Eden Columbia Hill Development, a housing development on the former property of the Columbia hotel.

Technology

Laptops

Desk Computers

Supply Items

Sush said technology has played an important roll in helping his board become more efficient.

"We now work off a Google drive and our agenda is linkable and it's easier to review pages," he said. "The public has access to these documents and it's really super easy for anyone to access.

"The public is allowed to Zoom our meetings and they can leave comments on the google drive," Sush said. "It has been very helpful for us."

And while the board only meets twice a month, Sush said "there is a little homework involved" and he credits a strong staff at the Town of Thompson for helping his board.

"They are fantastic," he said. "Attorney Paula Kay, Consultant Helen Budrock and Town Engineer Matt Sickler."

Sush said he also enjoys the ability to see the projects after they are approved.

"We got a tour of Serenity Gardens – we got to see the homes Michael Watkins is building at the Monticello Motor Club," he said. "This is a completely different town since I was a growing up."

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SUNY Orange announces Spring Break Tours, Info Sessions Program- March

For area high school students seeking to begin or expand their college search process, SUNY Orange will be hosting campus tours and program information sessions during the week of April 11-15 when most local school districts are closed for Spring Break.

Those looking to get an up-close look at either of SUNY Orange's campuses, and to learn more about the college application process, can register for in-person campus tours planned for 11 a.m. or 1 p.m. daily, as follows: Newburgh campus: Monday (April 11) and Thursday (April 14); and Middletown campus: Tuesday (April 12), Wednesday (April 13) and Friday (April 15).

Meanwhile, the College will also be holding a three-part Academic Information Series on its Newburgh campus that week, hosting sessions where prospective students and their families can learn more about the College's human services, criminal justice and business programs. All sessions will be held from 6 to 8 p.m., with dates and locations as follows: human services, Tuesday (April 12), Kaplan Hall Great Room; criminal justice,

Wednesday (April 13), Kaplan Hall Room 201; and business, Thursday (April 14), Kaplan Hall Great Room.

Throughout the Spring, the Admissions staff is available to meet individually with students, by appointment in person or virtually, between 10 a.m. and 2 p.m. Monday through Thursday.

Specific
Academic
Information
Sessions and
Campus
Tours
announced
for week of
April 11-15



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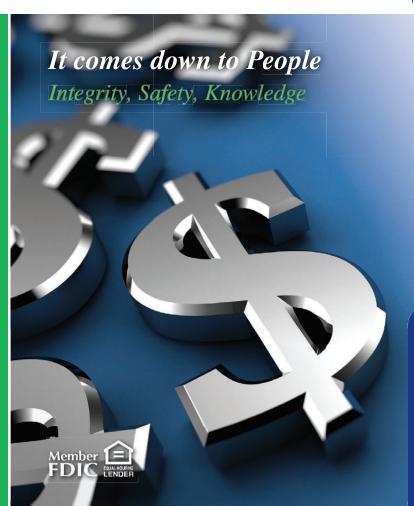
Gilman Center at SUNY Orange Middletown Campus

To register for any of the available tours or academic information sessions, visit

https://sunyorange.edu/admissions/visit.html. High school students can also speak with their guidance offices to see when SUNY Orange representatives may be making virtual or in-person visits

with their school. For more information, contact the Admissions Office at (845) 341-4030, online at www.sunyorange.edu or via email at apply@sunyorange. edu.

For students who apply and are accepted, the College will also be hosting its Incoming Students Day on Saturday, April 30.



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Resorts World Catskills invested in making Sullivan County stronger

he Sullivan County Democrat recently sat down with Robert DeSalvio, President of Genting Americas East, who oversees operations of Sullivan County's largest business, Resorts World Catskills.

Here is the interview with Mr. De-

Democrat: Resorts World Catskills in vested the largest sum ever spent in the building of a business in Sullivan County.

How is the company performing now that the pandemic seems to be lessening and more people are willing to travel to new destinations?

Mr. DeSalvio: The team at Resorts World Catskills has created an experience where gaming meets luxury with live table games, slots, poker, sportsbook, Crystal Life Spa, dining options and first-in-class accommodations.

March is an exciting time at Resorts World Catskills, as we just launched Resorts WorldBET, our safe and fast mobile sports betting app, just in time for March Madness.

We're also running plenty of exciting promotions all month long, plus a couple of overnight stay packages for anyone who is looking for a quick getaway to unwind.

We continue to attract guests from

all over the world who want to come check out the beauty of the Catskills Mountains in a resort setting.

Democrat: Resorts World Catskills is one of – if not the largest – employer in Sullivan County. We know what a tremendous benefit this is, not only to the Town of Thompson, but the entire

Can you tell us the total investment in both number of employees and payroll is for a year? Is Resorts World Catskills still looking for employees, and, if so, in what areas?

Mr. DeSalvio: Resorts World Catskills is a top employer in Sullivan County, with more than 1,200 employees currently and a number of open posi-

We have one of the most comprehensive benefits packages in the area and we're always looking for enthusiastic team members to help provide our guests with unparalleled experi-

A full list of open positions can always be found at rwcatskills.com/ca-

We also believe in ensuring our teams are properly trained. To that end, we just launched the latest series of our casino dealer school classes to help fill full- and part-time table games dealer positions.





We look forward to continuing to provide high-quality career opportunities for the residents of Sullivan County and the surrounding area.

Democrat: Resorts World Catskills has always been a good partner with Sullivan County non-profits. But recently, your company has taken a real active roll in helping the local hospital, and many other organizations.

How has this commitment and dedicated service to the community been received?

Mr. DeSalvio: We've always taken pride in being a good neighbor to organizations that provide critical services to the community, and we love supporting those in need.

By doing things like hosting the 98.3 WSUL Heart-A-Thon, we're doing everything in our power to give back to the local community. The more organizations we're able to assist, the more we're able to ensure the Catskills are the best place in the state to live, work, stay and play.

In 2021, through Resorts World Gives, Resorts World Catskills proudly donated more than \$200,000 to over 50 organizations across the region.

Democrat: Resorts World Catskills is not just a casino - but a hotel, restaurant destination, and offers shopping. Please tell us a bit about your offerings both on the gaming floor as well as outside the gaming arena.

11E

Also, please talk about the Adler and what they offer... Do you have to be a guest to go to dinner, enjoy the gaming center... etc.

Mr. DeSalvio: You don't have to be a hotel guest to enjoy our varied bar and restaurant experiences, which include Cellaio Steak, an Italian steakhouse created by celebrity chef Scott Conant, and Dos Gatos Mexican Cantina.

We're also proud to now be offering menu items from the famed Carnegie Deli, which allows us to get in touch with the property's roots.

For anyone who is interested in staying, between our main hotel tower and our boutique lifestyle hotel The Alder, there are hundreds of guest rooms, plus the Crystal Life Spa, two indoor pools and two fitness centers.

There's also plenty of year-round live entertainment at the 2,500-seat RW Epicenter, including comedian Kevin James, who will be performing on April 30.

In addition to world-class gaming and resort amenities, we also have the Kartrite Indoor Water Park and New York state's first Topgolf Swing Suites

Genting Rewards members are also

Please see **CASINO**, page 12E







Top: Sportsbook 360 is one of the only sportsbooks in New York offering in-person sports wagering to customers.

Left: Resorts World Catskills in Monticello is the tallest building in the Right: The Lotus Restaurant at Resorts World Catskills is a Chinese Sulivan-Orange-Ulster county region.

Above: Celebrity Chef Scott Conant created Cellaio Steak, an Italian steakhouse specializing in perfectly aged beef.

restaurant with a truly inspired menu of authentic Chinese delicacies.



CASINO

From page 11E

encouraged to dine and shop at community partner businesses and receive exclusive offers just by showing their card.

Democrat: Resorts World Catskills list of great entertainment and events seems to be growing. How do Sullivan County residents keep in touch with Resorts World to find out what is going on?

Mr. DeSalvio: A full list of entertainment coming to the RW Epicenter and Doubletop Bar & Grill can always be found at rwcatskills.com/ entertainment. With seven conference rooms and over 48,000 square feet of customizable meeting spaces, we're also fully equipped for anyone looking to host a meeting or event.

Democrat: Sports Betting is a big topic of late. Tell us what Resorts World Catskills is offering on this front. Can you bet on sports in per-





Above: The gaming floor offers real casino games and slot machines. At left: Brett Eldredge performed recently at Resorts World Catskills.

son at Resorts World? Or do you have to use the app?

Is there a place to watch games at the Casino while betting on the games?

Mr. DeSalvio: You can bet on sports in person at our Sportsbook 360, one of the only sportsbooks in New York offering in-person sports wagering to its customers.

Or you can take in the big screen environment, which is always showing the biggest games throughout

the year, while placing your bets through our new Resorts WorldBET app.

Democrat: Please talk a little bit about your relationship with two local organizations - the Sullivan County Partnership for Economic Development and the Sullivan Catskills Visitors Assn. We recently attended both annual meetings at your facility and they were not only well received but well attended. What do you feel these two organi-

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zations do to help Resorts World Catskill succeed?

Mr. DeSalvio: Both of these organizations [Partnership and SCVA] have recognized us for the work that we do in the area. We wouldn't be as successful as we are without strong community partners such as these. They both know how much untapped potential there is in the area and how by working alongside one another, we can continue to drive economic development.

Democrat: We all like to talk and plan for the future. What plans does Resorts World Catskills have for 2022 and 2023? Will you be adding any new offerings, or reopening any areas of the resort that may have been closed?

Mr. DeSalvio: Now that Resorts WorldBET is live, the next several weeks will be all about March Madness, and then the Kentucky Derby will be right around the corner after that. As we look to put the last two years behind us, we are reaffirming our commitment to safety for all of our guests and visitors. We will also continue to book some of the biggest names in enter-

RESORTS WORLD BET

tainment for the RW Epicenter, while offering exciting promotions each and every month. 2023 will bring the reopening of the Monster Golf Course.

Democrat: And lastly. The former Concord Monster was one of the top public courses in the United States. Recently Rees Jones helped redesign several holes and work was

Resorts World Catskills donated more than \$200,000 to 50 local organizations last year. Here Darlene Monzo, Chief Marketing Officer, Resorts World Catskills and Resorts World New York City, and Robert DeSilvio, president of Genting Americas East, present backpacks filled with school supplies to a local group.

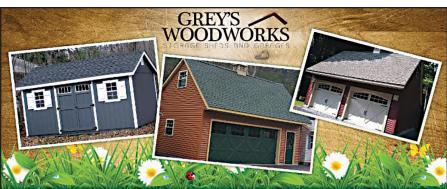
started on the course. Do you have an opening date for the fabled Monster? Can you talk a little bit about the course and what golfers and visitors can expect.

Mr. DeSalvio: Golfers can expect a complete redesign of the Monster Golf Course at Resorts World

Catskills, which is scheduled to reopen for the 2023 season.

Legendary golf course design firm Rees Jones, Inc. has brought all of the golf course components up to today's standards. Multiple tees will make the golf course more playable but at the same time, challenge golfers of all skill levels.





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BY ISABEL BRAVERMAN BRAND AND COMMUNICATIONS MANAGER, **SULLIVAN CATSKILLS VISITORS ASSOCIATION**

s the world turns more and more Adigital, the Sullivan Catskills Visitors Association (SCVA) is jumping on board. In addition to our website

catskills.com) and our social media pages, we are very excited to announce a brand new app - Sullivan

This app is completely free to use, and it can be downloaded through Apple or is user friendly and is a great dents and visitors alike, offering a guide of where to go, what to see and where to eat.

Launched in the past month, the app took many months to create, design working with our CRM partner Simpleview. The allows users to

Catskills Go app has been launched and is a wonderful resource for resi**Explore**

discover locations near them and

makes it easy to find what you're look-



Catskills Go!

Google. The app resource for resi-

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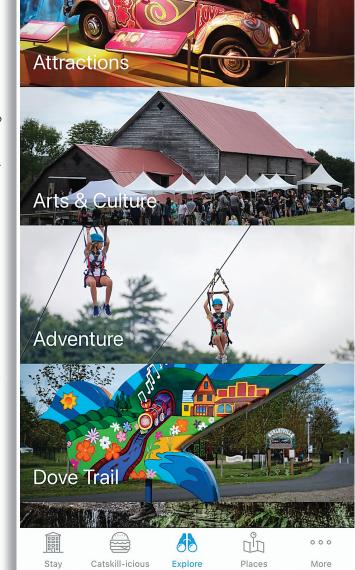
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short-form video, creating original TikTok videos that highlight our members and the Sullivan Catskills as a tourism destination.

These videos are also posted on Instagram Reels, which has shown to be a successful emerging platform.

We encourage our members to take part in this exciting space with us - it's important to hashtag #SullivanCatskills, tag us in posts, and post events on our website.

Getting ready for summer The SCVA is here for you; we want to highlight everything that's going on.

While all of this is happening in the digital atmosphere, of course we're still here on earth. We're preparing for a robust spring and summer season, with numbers rising back to pre-pandemic levels.

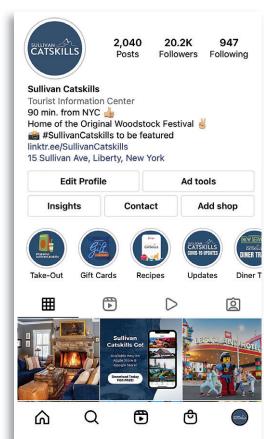
With vaccinations escalating, tourism and travel are expected to see a boom.

May 1 begins National Travel and Tourism Week, an annual tradition to celebrate the value travel holds for our economy, businesses, communities and personal well-being.

We're busy preparing for that week, which as it always has, will include our annual Literature Exchange. This is another great member benefit so stay tuned for more details.

To find out more about SCVA membership contact the Sullivan Catskills Visitors Association at 845-747-4449 or email info@scva.net.

The SCVA recently hit the 20,000 follower mark on Instagram, a platform known for showcasing firstrate photos.



15**E**

TikTok is a great way to connect with people, and the Sullivan Catskills Visitors Association is creating new videos.

but also is beneficial for our SCVA members. All members are automatically listed on the app, which includes a photo and short description of the business. We truly think this is a tremendous asset to our members and furthers their marketing initiatives

We are continuing to grow our Facebook, Instagram and Twitter pages, too, with innovative and creative content.

Our Instagram account recently hit a huge milestone - over 20,000 follow-

We're also excited to branch out to





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16E BUSINESS EDGE SULLIVAN COUNTY DEMOCRAT MARCH 2022

The anatomy of the real estate transaction for

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

While there are specific things that will always take place, each agent has their own way of managing their transactions. The following is a general guide for the novice buyer.

When you have decided to begin your search for the perfect property you should obtain from a lender or bank a Pre-Qualification.

Generally, there is no charge for this. After you have found properties that interest you, find an agent that you feel comfortable with and who has asked you questions that will tell the agent what you are looking for (a Wish List) in a property.

If you look for properties through Zillow or Realtor.Com you can request to be contacted by one of the agents who work with them. Your agent will help you with the listings you choose and/or search for others and send you a link via email to the listings for those properties that fit your criteria and your budget.

the novice 'Buyer'

After you have discussed the pros and cons of each you should pick the top favorites, usually no more than 5 or 6 and make an appointment with your agent to see them.

It is a good idea to stick with the same agent throughout your search, thus forming a relationship, provided you remain comfortable with them.

When you first meet your agent, they will ask you to sign a few NYS Department of State (DOS), NYSAR (New York State Association of Realtors) or board office documents. All these forms have explanations attached.

What the forms mean

The following are straight forward and should not make you nervous. Do not be afraid to ask questions if you don't understand something.

• Agency Disclosure: This document explains the relationship between the buyer or seller and the agent. Each relationship is thoroughly explained on the form.

Make sure a relationship on the form is checked and you are comfortable with it. It is a New York State Law that a Real Estate agent must disclose who they represent.

a: Dual Agency: Basically means that you acknowledge that you





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understand that this is your agent's listing and that they will act fairly and equally to both the buyer and seller.

b: Dual Agency with Advance Informed Consent to dual agency with designated sales agent. This basically means that this is your agent's listing so they will assign another agent from their office to represent you, the buyer, for this property.

If dual agent with designated sales agent is indicated there should be a name filled in for both the buyer's and the seller's representative.

The listing agent is not necessarily required to use a designated agent but it must be disclosed to you the buyer.

- Fair Housing and Anti-Discrimination Disclosure: Selfexplanatory.
- Covid Disclosure: Depending on current NYS and NYSAR (New State Association of Realtors) Protocols.

Now it's time to look

During the showings, it is a good idea to take notes on the pros and cons of each property so you can review and compare later if needed. You will be surprised how confused you can get after seeing multiple properties.

Now it's time to buy

OK, you've seen all the properties, you picked a property you really love. Next step, make an offer. As a Realtor® I rarely, if ever, give my opinion on what to offer. I will tell you to make an offer you are comfortable with and is fair.

In this market your offer should be reflective of how much you want this property.

Remember, in this market you are probably not the only buyer looking at it. Always put your best foot forward but you may want to save the other foot, as you may need to use it later should you get a counter-offer from the seller or are on a multiple offer situation.

The art of the deal

Scenario #1: Your agent calls and tells you there was another offer besides yours and the seller is asking for your "Highest and Best" offer.

This means exactly what it says.

Offer the highest purchase price,

the most favorable terms, i.e., Cash, large down payment, and the fewest contingencies, which will still allow you to feel comfortable and to be within your budget.

Scenario #2: Great, your offer was accepted. If you do not have a Home Inspector, ask your agent to recommend a few. Please use a licensed home inspector and not your cousin Vinny who built the shed behind the house

Speak to them and discuss what is included in a normal inspection and what extras they offer and how much. Examples of extras would be, radon, septic, and pest.

The septic can be a very costly repair, so you may want to contact the septic company that currently services the property and ask them questions about the condition of the system or hire a septic company separately to make sure you are fully informed.

There are some inspectors who offer this service. After discussing all these things, choose and schedule your inspection.

Not so fast... your inspection had a couple of issues. Regardless, if the issues are minor or of a more serious nature, your agent is there to help you work through the negotiations.

Your options are:

• Re-negotiate the purchase price taking into consideration the extent of the repairs you will have to make.



- Ask if the seller will rectify the more serious issues identified in the inspection report.
- Try to reach a compromise before you decide to walk away.

Don't be picky on the little things and potentially loose the property you fell in love with.

You're almost home

OK, you worked it out and now you need an attorney. Again, if you don't have an attorney your agent can recommend a few for you to choose from. From this point on you will rely mostly on your attorney to walk you through the rest of the process, but your agent is still your go to person.

It is also time to reconnect with your lender and tell them you found a house.

Your agent will forward the "Offer to Purchase" (negotiated terms) to your attorney so when they receive the contract from the seller's attorney your attorney will know the terms of the deal that you agreed to.

Your attorney will review the contract and add any Rider to the con-

tract that they deem necessary, and you can bet there will be a Rider. When both attorneys are in agreement, your attorney will ask you to meet and review the contract and if you are satisfied, ask for your signature and down payment.

The down payment and the partially signed contract go back to the seller's attorney for their client's signature. The down payment goes into the seller's attorneys escrow account.

At this point you have a "Fully Executed" contract and you are now protected against being "bumped" from the deal. Your Attorney will forward the contract to your lender which begins the loan process. Your lender will walk you through what is required from you.

Next stop... Appraisal

So, either the appraisal came in good, or it didn't. If it did, you're just a short time away from your closing.

If it did not, you now have a choice, either make up the "short fall" (the difference between the agreed purchase price and the appraisal value) in cash or through

your attorney's negotiation with the seller's attorney.

Odds are the appraisal came in fine and you are on your way to closing day. Your attorney should provide you with all your closing costs, what to bring to the closing and what checks you will need in both certified and uncertified funds.

Walking into your new home

Buying a property can be exciting and easy when you have a good team working for and more importantly with you. Hopefully, you had a really wonderful experience with your Realtor® and developed a relationship that will live on. Always feel free to ask that Realtor® for recommendations or advice.

You are new to the neighborhood, and they are more than happy to help you settle in. Think of them as your forever Realtor and give them a call when you are ready to upgrade or refer their services to another.

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18E BUSINESS EDGE SULLIVAN COUNTY DEMOCRAT MARCH 202.

Chamber of Commerce launches new diversity, equity and inclusion initiative



CONTRIBUTED PHOTO

The Chamber held a ribbon cutting earlier this year for Serendipity Fam, a new restaurant serving homemade Dominican, Italian and American food, in Liberty. The business is located at 187 Mill St.

BY JAIME SCHMEISER
PRESIDENT AND CEO
SULLIVAN COUNTY
CHAMBER OF COMMERCE

e are thrilled to unveil the next evolution of business support and advocacy as we integrate the best methodologies, partnerships, analytics, and industry expertise into a unified vision under an enhanced mission.

Effective February 14, the Chamber officially adopted our vision, "to be the uniting force for business in Sullivan County" enhancing our mission to be your partner for success by "uniting a culture of commerce" in our diverse county.

The Sullivan County Chamber of Commerce has strived to grow its county and regional business ecosystem by strategi-

cally aligning a variety of efforts to provide financial, social and human resources to foster business success in innovative and creative ways.

"Through a series of strategic planning sessions and recovery solution meetings, we wanted our mission and vision to better represent our 'partnership for success' tagline to include the diversity of cultures that make up our business communities."

As part of the new transformation, we are launching an exciting new program of work that will be more inclusive of our diverse membership.

The Chamber will be surveying and meeting with a variety of businesses within our county to provide new training, education, resources and networking opportunities in different formats and languages as needed, to assure provision of resources to all businesses regardless of language or cultural designations.

Providing new accessibility will now leverage the Chamber's resources to empower all businesses with access to knowledge and opportunities for collaboration.

We will be rolling out a coordinated approach between now and June to conduct surveys and roundtable discussions to provide our business community a unified voice, equitable and inclusive access to resources and their best investment in their business.

Ensuring a continuous diverse pipeline of talent is a priority for the Sullivan County Chamber of Commerce under our new "Uniting A Culture of Commerce" strategic plan.

It is our hope that the new Diversity, Equity and Inclusion initiative will increase opportunities for business leaders of



Chamber President and CEO Jaime Schmeiser

diverse groups to serve on the Board of Directors for the Sullivan County Chamber of Commerce and in other volunteer leadership capacities throughout the Sullivan County business community.



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