



Hardscrabble

NEWS

Proudly serving the Northern Dutchess Region for 50 years

Upcoming July Event

July Summer Mixer



5-7pm

O'Leary's Restaurant

7100 Albany Post Road
Rhinebeck, NY 12572

Come join us on July 12th at O'Leary's Restaurant for an early evening mixer.

A perfect opportunity to share a lovely evening while meeting with fellow chamber members.

This is a free event. Cash bar and free hors d'oeuvres will be served.

RSVP online, send us an email at info@redhookchamber.org or call 758-0824.

Message from the Chamber President



Greetings Chamber Members! Summer is finally here and we can continue to enjoy the best that Red Hook has to offer. Take a stroll through our town or Villages of Red Hook and Tivoli and spend time with some of our local merchants. Whether you are doing shopping or just stop and say hello, it's important to support our local economy. Take some time during this warm stretch to check out all the hidden jewels we have.

We're fortunate enough to say that our 2nd Annual Golf Tournament at the Red Hook Golf Club went off successfully this May, with over 75 participants and a host of wonderful sponsors including Rhinebeck Savings Bank, Wells Fargo Advisors, Superior Wireless, Superior Telephone Systems, Frontier Communications and Professional Computer Associates!

With our launch this spring of the Red Hook Community Arts Network, we continue to have some exciting plans in store for this Summer. The most visible will be the latest Pop-up Gallery in the Village of Red Hook. More details on this will be forthcoming.

Finally, I would like to introduce Kimberley McGrath Gomez to the Red Hook Chamber family, who will be our new Executive Director. Kim has been an active and visible member of the community for the last 6 years, and more importantly brings with her enthusiasm and energy which is vital during this transitional period in Red Hook and its surrounding communities.

Very Best Regards,

Ed Pruitt
President, Red Hook Area Chamber of Commerce

WHAT'S INSIDE

President's Message

Business Spotlight

Welcome Our
New Members

Events Calendar

Chamber opportunities for
2011

Many informative articles
to help your
business grow!

Thank you

**Rhinebeck Savings
Bank for their
continued support of
the Chamber.**





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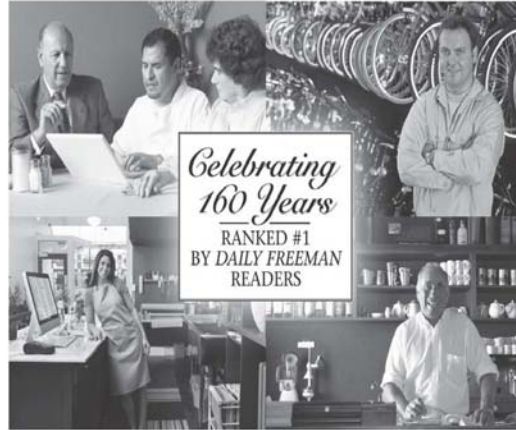
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Chamber Events Calendar

July 12th, 2011 - After Hours Mixer. O'Leary's Restaurant, Rhinebeck, NY

July 27th, 2011 - July Breakfast Meeting. Joint meeting with Rhinebeck & Hyde Park Chambers of Commerce. . Dutchess County Fairgrounds. 7:30am-9:00am.

Blogtalkradio.com/raymac

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Hardscrabble News, a quarterly publication targeted to the Red
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for more information.**

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Membership

Dues

We value your membership!

Please remember that membership dues for July and August renewals are due. You can expect a notice being sent to you in the mail. If you have not yet paid your dues, or have any questions about your membership, please call the Chamber at 758-0824.

The Red Hook Area Chamber of Commerce is striving to bring our members more value for their membership.

Exciting events and benefits are on the way and we don't want you to miss out!

Renew Today!

Linda Legault Quinn

Adjunct Mathematics Professor - Marist College
Statistics, Business Calculus

Math Tutor: Algebra, Geometry, Trigonometry, PreCalculus,
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Serving our Community & Region continuously for 38 Years...

Business Spotlight

Ray McGrath,

Blogtalkradio.com/raymac



Ray McGrath, or RayMac, as his listeners know him, had a love of music from childhood. This love of music lives on decades later as he delights his listeners through his online site, Blogtalkradio.com/raymac, with music from the DooWop era. As a young boy from Brooklyn, Ray's idol was Murray "the K" Kaufman, a musical industry giant who discovered talents like Dionne Warwick and Bobby Darin. As fate would have it, his path would collide with Murray "the K", early on while he waited to attend a one of his shows. Dusty Springfield was a highlighter that night, and she had just broken the heel of the only shoes she had for the performance. Murray pulled Ray from the line for the show that night, to help assist him in getting the shoe repaired for Dusty. This chance encounter with Murray set in stone his decision to follow the path of his idol, and upon Murray's recommendation to finish school, Ray set out to become a DJ.

After finishing broadcast school in Boston, he landed a job with WHBI in New York, at the same station famed ShockJock Howard Stern was working from at the time. His specialty for playing music from the 50s was established at this time, but unexpectedly a stroke at the age of 25 years, halted his early career. Not until November of 2010, did Ray decide to resume his passion for music from a different time. But his innovative use of current technology has helped him create a following today. Ray has developed out of his bedroom computer, located within Red Hook Commons, a show called The Ray Mac Family of Friends. His music ranges from Oldies, acapella, DooWop, to unsigned music. He spends time as well, managing performers, and is always looking for new talent. Ray also has plans to soon broadcast his show live from Rusty's Local Eatery in Red Hook.

Ray is proof positive that to be successful today, it really just takes a willingness to adapt, even if you don't have a chance encounter with Murray "the K" to motivate you.

Advertising

Advertising in the Hardscrabble News is available to members of the Red Hook Area Chamber of Commerce.

For more information please contact us at 845-758-0824 or info@redhookchamber.org

Hardscrabble News is published to provide news and information to the members of the Red Hook Area Chamber of Commerce. Hardscrabble News strives to publish a full range of articles on Chamber events, member news, profiles of area business and informative practical information on running a business. We welcome articles from members on general business topics using their areas of expertise.

The opinions and points of view expressed in this publication are those of the individual writers, who are identified by name unless otherwise indicated.



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Questions to Ask When Buying a Business

by [Stephen Windhaus](#)

There are so many questions to ask when considering the purchase of an existing business. In fact, there is not enough room on this page to list them. But let me give you a few examples that relate to financial, marketing, ownership and operations:

- Most importantly, why is the seller selling? The answer will either raise red flags or be consistent with, and met with, no resistance when asking the information in the questions below.
- Have you asked to review the certified financial statements of income, cash flow and balance sheets for the last three years? If you borrow from a bank to purchase the venture, the bank will want to see them.
- Have you asked to see the company's (not the owner's personal) IRS returns for the last three years? The bank will.
- Have you asked for a copy of all documents of all outstanding indebtedness like notes payable, accounts payable, real estate and equipment leases? The bank will.
- Has the seller offered to stay around for awhile after the sale to help with transition, and have you discussed some compensation for his services during that transition period?
- Have you been allowed to talk with the employees, or is this sale of a confidential nature at this time? If so, why are the employees not being told of the impending sale?
- Has there been any significant turnover of employees? If so, why is that?
- Have you learned anything about the quality of customer relations at the company? Is there a close relationship between company and customers?
- Have you learned anything about the relationship between the company and its vendors? Do vendors display preferred, regular or irregular relations with the company?
- Are there any members to a management team for this company? If so, are they aware of the impending sale, and how do they feel about it?
- What are the actual conditions of the working environment? Are there any hazardous situations or is this a well-kept workplace?
- What are the actual conditions of existing fixed assets like office equipment, machinery, vehicles and the like? Do employee, managers and supervisors demonstrate good maintenance and cleanliness of company property?
- There is so much more to ask, but this is a brief list designed to give you a starting point from which to begin the investigation of the venture in which you are about to invest.

We have not even discussed the issue of fair market value or selling price of the venture. I would suggest you will want to examine some of the expert panel responses on this subject. It is a detailed matter requiring a significant explanation.

Another relevant source of information on buying and selling businesses is the *Entrepreneur Magazine Small Business Advisor*. It is an excellent book with a most extensive array of subjects for any small business entrepreneur, addressing all aspects of the operation in easily understood language and graphic examples of the topics. It is an excellent investment for the purchasing process and can be used repeatedly when operating the venture. It is readily available online or at a reputable bookstore.

<http://articles.bplans.com/buying-a-business/questions-to-ask-when-buying-a-business/20#ixzz1RQoV8K1r>

Recent Chamber Events

2nd Annual Red Hook Chamber Golf Tournament



May 11, 2011.

A wonderful day at the beautiful Red Hook Golf Course.



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Did you know you can post job openings and hot deals for your business on the Chamber's website?

You can also add community events, links to your own website and other personalized information.

If you haven't already done so, log into the "member" section of our website, and explore how you can reach even more individuals.

Have you visited the Chamber's Facebook page yet? Become a fan today by clicking the "like" button on our page at www.facebook.com/pages/Red-Hook-Area-Chamber-of-Commerce/11233752211638 or simply by searching for "Red Hook Area Chamber of Commerce" on Facebook.



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CALL US AT 758-0824, OR EMAIL INFO@REDHOOKCHAMBER.ORG

Upcoming Community Events

July 16th, 2011-Tivoli Day- Fun for the whole family, with parade, childrens entertainment, food and more.

July 17th, 2011-Roseanne Cash for Red Hook Public Schools- The Red Hook Education Foundation is presenting Roseanne Cash in concert at Bard Speigeltent with great pleasure. All proceeds from the concert will be donated to the Red Hook Schools.

August 23rd, 2011- Opening day of Dutchess County Fair. Hundreds of vendors, amazing selection of foods, 4-H competitions and much much more.

September 24th, 2011-Hardscrabble Day in Red Hook Village. Music, Food, Family Fun, all in the quaint village of Red Hook.



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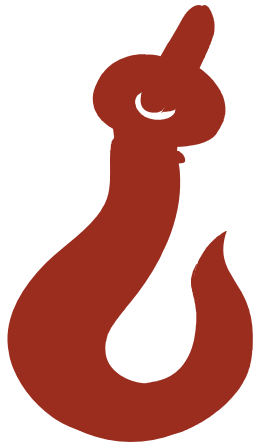
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- Junior Art Institute, July 5-Aug 5
weekly & two-week sessions • ages 11-14
- The Art Institute, June 27-Aug 5
two-week sessions • ages 14-19

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Good For Business. Good For The Red Hook Area.
The Red Hook Area Chamber of Commerce was established in 1960. It is operated by elected volunteer business members.

The Chamber was organized for the purpose of advancing the trade, commercial, industrial and civic interests of the Red Hook area.



RED HOOK AREA CHAMBER
OF COMMERCE

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