



Hardscrabble

NEWS

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Upcoming March Event

Message from the Chamber President

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Informative articles to help your business grow!

Thank you

Rhinebeck Savings Bank for their continued support of the Chamber.



St. Patrick's Day Mixer 5:30pm—7:30pm

O'Leary's Restaurant
7100 Albany Post Road
Red Hook, NY 12571

Come out for our next After Hours Mixer and celebrate St. Patrick's Day at O'Leary's Restaurant.

Free hors d'oeuvres and cash bar. 5:30pm-7:30pm. There is no fee for this event. Take some time to visit with fellow Chamber Members, network, and enjoy delicious foods and beverages. Eleanor Davis will also speak to our group briefly about Bard's SummerScape Program.

Thank you to our sponsor, Rhinebeck Savings Bank.

RSVP [online](#), send us an email at info@redhookchamber.org, or call 758-0824

Have you ever noticed how the Red Hook area has developed into a close-knit and supportive community? One need only look at a list of upcoming local events to see a true demonstration of community spirit. There are so many fund-raising and cause-specific events planned in our area, all for the benefit of others and successful only due to the good-will, hard work and precious few free dollars of our citizens.



In November, individuals and local businesses joined together to host a special Spaghetti Dinner at St. Christopher's School. Local businesses donated raffle prizes, and Rhinebeck Ford financed the food costs for this fundraiser, so that 100% of the proceeds could be sent directly to two local families currently dealing with serious medical issues.

On February 16th, many local restaurants, including An Apple a Day Diner, Hana Sushi, Me-Oh-My Pie Shop, Red Hook Curry House and Rusty's Farm Fresh Eatery, participated in a "Restaurant Night" fundraiser. 10% of each diner's bill was donated to the Red Hook PTSA to support their efforts to improve our student's education experience. Kudos to Angela May, for coordinating this effort. This is a great example of how all the groups in Red Hook can work together to make Red Hook strong.

On March 12th, the community will come together again at the Red Hook Fire House for a fundraiser pancake - breakfast to support St. Jude's research. The Holy Cow "Clown Cake Breakfast" is from 8:30am-11:30am and all proceeds from the breakfast (\$5 per person, 5 years old and up) will be donated to St. Jude Children's Research hospital.

As you can see, there are a number of generous citizens and merchants in our area. The Red Hook Chamber is proud that so many of our members understand that support for our community can extend beyond the normal channels of everyday life. A strong community will thrive when we work together in a number of ways - to attract tourists, build a stronger economy, invest in the education of our young, and offer support to those in need.

Are you looking for new ways to be more involved in our community, both on a personal and business level? There are many opportunities to do so, and I encourage you to explore these in the future. You can always contact the Chamber office or look on our website for additional information on upcoming community events or to suggest ways we can all become more involved.



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Chamber Events Calendar

March 16, 2011 - *St. Patrick's Day After Hours Mixer*. O'Leary's Restaurant. 7100 Albany Post Road. 5:30pm-7:30pm. Come out for our next After Hours Mixer and celebrate St. Patrick's Day at O'Leary's Restaurant. Free hors d'oeuvres and cash bar. There is no fee for this event. Take some time to visit with fellow Chamber Members, network, and enjoy delicious foods and beverages. Eleanor Davis from Bard College will speak to us about Bard's SummerScape Program.

March 23, 2011 - *March Breakfast Meeting*. Taconic Retreat & Conference Center. 64 White Drive, Milan. 7:30am - 9am. A joint breakfast meeting with Rhinebeck Chamber of Commerce. \$15 members, \$25 non-members. Our speaker will be Bennett Neiman, PhD, speaking on "An Introduction to Working Smarter Sales."

April 9, 2011 - *Ribbon Cutting at Mondello Upstate Properties*. 5:30pm. 7 West Market Street. Join the Chamber for this special event as we celebrate the one year anniversary of the opening of Mondello Upstate Properties. Delicious snacks provided by Taste Budd's Café.





2nd Annual Red Hook Chamber Golf Tournament – May 11, 2011

Join us for a day of fun, food, prizes and great golf for only \$100 per person or \$380 for a foursome. Included in your registration fee will be breakfast, lunch and dinner in a private banquet facility, access to the driving range, golf cart, beverages during the tournament and an awards ceremony upon completion of the tournament. We will also have a number of raffle prizes again, donated by local businesses. We are also pre-selling mulligans this year., one mulligan for \$5 or three for \$10. (They will be \$10 each at the tournament). If you are unable to join us for golf, but would like to come for the end-of-tournament dinner, you can purchase a dinner ticket for \$35.

Become a sponsor – promote your corporation through the Chamber website, tee box signs, banner display & much more:

Platinum Sponsor \$2,500

Foursome, carts, advertisement on tournament materials, logo on chamber website for 1 year, 6 tee box signs, banner displayed during tournament, sponsorship of Chamber dinner with speaking opportunity, promotional material in each tournament gift bag.

Gold Sponsor \$1,500

Foursome, carts, logo on chamber website for 6 months, 3 tee box signs, banner displayed during tournament, sponsorship of Chamber lunch with speaking opportunity, promotional material in each tournament gift bag.

Silver Sponsor \$750

2 players, cart, logo on chamber website for 3 months, beverage cart sponsor, promotional material in each tournament gift bag.

Tee Sponsorships (1) \$75 or (3) \$150



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Membership

Dues

We value your membership!

Please remember that membership fees for March and April 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.

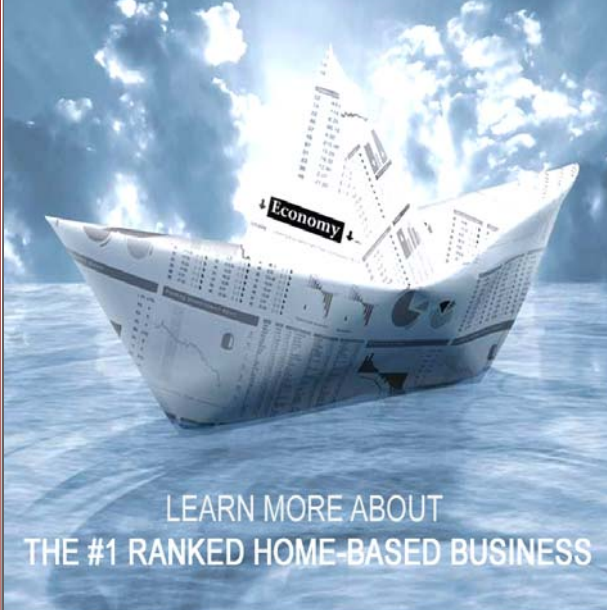
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Serving our Community & Region continuously for 38 Years...

5 Tips for Handling Business Finances, Duane Blough, SCORE Counselor

How well you handle your business finances is vital to your success as a small business owner. Here are five key ways to effectively manage your finances.

1. Good record keeping. The starting point for managing finances is good record keeping of all revenue and expenditures. It is best to use an integrated financial software package such as QuickBooks, because all business transactions need to be recorded only once. In addition, software programs provide all the required business information in reports tailored for the specific business. If you are not able to use such a program, make sure that all records are kept in a single, easily accessible location and maintain a summary of file contents. It is imperative to maintain a separate bank account for your business. Personal income or expenses should never go into or come out of this account.

2. Revenue and expenditure budgeting. Budgeting will help to ensure that your business has enough cash for its operations. All revenue and expenditures need to be budgeted at least three months in advance to make sure there are adequate funds to run the business. In many businesses, the budget will be a part of a business plan. Existing businesses should create a budget using past history as a guide, and make modifications based on knowledge of specific circumstances and events which could cause variation from historical data. Keep in mind that budgets need to be flexible, as the assumptions on which the plan is based may change.

3. Cash flow and credit management. With a budget in place, you must manage cash flow by comparing actual revenue and expenditures with the budget. You will need to either provide additional cash or reduce expenditures if it seems that there might be a cash shortage at some point. If your business has employees, make sure that sufficient cash will be available to meet all obligations related to the handling of amounts withheld from employee paychecks, which must be passed on to government entities at some later date.

Effective management of customer credit (accounts receivable) is necessary to make certain your cash flow forecasts for receiving payments from customers will allow timely payment of your own expenses (accounts payable). Establish a standard policy for payment and make sure all customers granted credit are aware of it. If a customer is not paying invoices on time, find out why. It may have to do with a faulty product or poor service which needs to be corrected. Work out a payment plan acceptable to both parties and monitor closely.

4. Financial statement review. A regular review of financial statements helps with budgeting and cash flow forecasting. The three basic statements which should be prepared and reviewed every month are the balance sheet, the profit and loss statement and the cash flow statement. These statements will also be important if you need to get a loan to help with your cash flow.

5. Sufficient cash reserves. Sufficient cash reserves must be maintained so that the business is never in jeopardy because of some unexpected expenditure or shortage in expected revenue. Reserve funds should only be used in an emergency and should be replenished as soon as possible. Some reserve options include a CD, marketable security or even your personal borrowing ability so that money can be put into the business on a temporary basis if needed. It with a professional.

Advertising Deadline

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

Ad deadline for next
issue is April 25.

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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Business Spotlight Down Under Faux Muriel Calderon

Crocodile Dundee, Crocodile Hunter...both Australian, so perhaps it's not a surprise that Muriel, an Australian Faux Finish Artist and owner of Down Under Faux, is creating amazing Crocodile finish wall tiles as part of her Contemporary Finish Collection.

Faux finishing is a term used to describe a vast range of paint and plaster decorative finishes. In over twenty-five years as a faux finish artist, she has transformed (adjective here) homes into Tuscan villas, ordinary fireplaces into marble and stone masterpieces, tired kitchens into new and, refinished every surface imaginable to create works of art.

While many people think that faux finishing makes things look antique or ancient, Muriel has refined some sleek, contemporary finishes that wouldn't (and don't) look out of place in a sleek Manhattan loft. One of her current favorites is the aforementioned Crocodile finish which looks enough like the real thing that a passing croc would do a double-take. It makes a striking accent and works equally well in bathrooms and cabinets, or for adding understated sophistication to a feature wall.

Muriel has also developed many of her own unique finishes; her latest uses paint and tissue paper to create the look of bamboo wallpaper. You can see it at The Escoffier Restaurant at the Culinary Institute in Hyde Park which she refurbished last year. Her contemporary high-end finishes transformed the restaurant from its outdated dusty rose design to a sophisticated elegant atmosphere. That was one of the reasons she was declared "Best of Hudson Valley" by Hudson Valley magazine.

From Olde World to Contemporary, walls, floors, kitchen cabinets, furniture, floors to name a few are Muriel's canvas. Many homes, restaurants and estates in Hudson Valley have been faux finished by this Australian Artist. Sotheby's New York recently sourced Muriel for their renovation and her work has been published in national magazines and featured on television shows.

Muriel is available by appointment for all projects big and small and can be contacted at 845 758 1040 and through www.downunderfaux.com

Welcome To Our New Members!

Barrytown Soap
Works

Bella Fiori

Central Press

Elizabeth St. Leger

Kevin T. Wade

Melissa Shelton

Me-Oh-My-Foods

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Looking for a new way to advertise your business? A great way to present your business to other members is by hosting and/or sponsoring a Chamber event. We are currently finalizing our 2011 Schedule of Events, and there are still spaces open for sponsorships, location hosting and even speaking engagements. Contact us today if you would like to take part in these unique opportunities to showcase your business. 758-0824 or info@redhookchamber.org

Reaching Out!

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

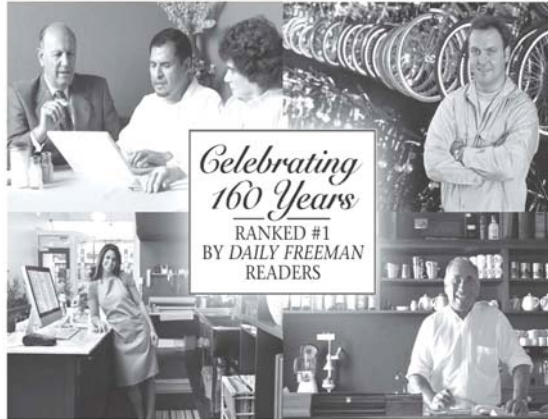
You can also add community events, links to your own website and other personalized information.

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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Do you have an upcoming event you would like to advertise? Contact the Chamber's office. We can place the information on our events calendar, highlight it on our Facebook page, and even email the information to your fellow members.

Get the most out of your Chamber membership!

Call us at 758-0824, or email info@redhookchamber.org

Upcoming Community Events

March 12, 2011 – Annual Dutchess-Ulster Start! Heart Walk to be held on the grounds of the very beautiful campus of Vassar College on Saturday, rain, snow, sleet, hail. We walk no matter what weather! Join this wonderful day of exercise, festivities & lunch while supporting the local chapter of The American Heart Association. Registration at 8:30am. Walk begins at 10am.

March 19, 2011– Chili Cook Off. Elmendorph Inn. The Friends of Elmendorph will provide servers, tasting cups, spoons & drinks. Live Acoustic Music by Rick Z & Friends. Event Tickets: \$10/adults, \$6/child under 12; includes Chili & soda, ice tea or water \$20/adults includes Chili and beer or wine (2 of either beverage) To enter:: complete an entry form by March 12, 2011. You must submit an Entry Form & \$20.00 entry fee (Limited to 15 entries). <http://www.elmendorph.org/contact/FOE-Chili-Contest-Entry-2011.pdf> Bring your chili already prepared in a crock pot and ready for tasting.

May 7, 2011– Apple Blossom Day. 10am–4pm. Red Hook Village. Local merchants, vendors, food, music, etc. The stage for music will be located in the Village parking lot next to the Village Hall. The food vendors will also be located in this lot and on Prince Street, which will be partly closed to traffic. Four bands are scheduled to play! Kettle corn, pizza, burgers, hot dogs, cotton candy, etc. Hosted and organized by the Red Hook Rotary Club.

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Hudson Valley Pet Palooza—May 21, 2011
The Hudson Valley's 3rd Annual Pet Palooza and Dog Walk

Now in its third year, the Hudson Valley Pet Palooza will incorporate not only an on-site rabies clinic, but on-site micro-chipping, interactive games for humans and their furry companions, pet product and service vendors, dog agility demonstrations, live music, fabulous food and lots more, guaranteeing fun for the entire family! The money raised from the event will be used to support the following three non-profit organizations: P.A.N.T, Russell Refuge, Inc. and American Brittany Rescue.

For more information on events, or if you would like to volunteer or become a sponsor, please visit www.hudsonvalleypetpalooza.com



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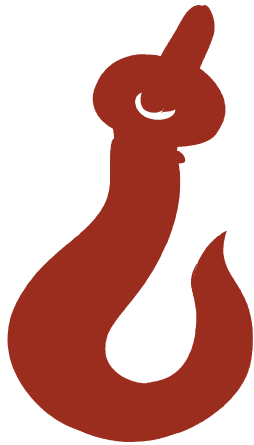
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Good For Business. Good For The Red Hook Area.

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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