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Split the Difference^{*} of your Mortgage Rate at Trustco Bank!

By: J.R. George, Senior Vice President at Trustco Bank

At Trustco Bank, we continuously seek ways to maintain our position as one of the Capital Region's top mortgage lenders. We have been able to achieve this status by providing straightforward lending options that put the customer first. With that, we are proud to announce our latest innovative product, where this belief truly shines through. When our current portfolio mortgage customers are looking to buy a new home, we are offering to split the difference in the mortgage rate with them. Take the existing rate they are paying, and subtract that from the current market rate, divide it in half, then add it to their existing rate to get their new mortgage rate. It is that simple.

In addition to helping our current customers save thousands over the life of their loan, this will also stimulate the current housing market. Many people out there do not want to sell their existing home to buy

another one because of the fear that they will lose out on their low mortgage rate. This product helps alleviate that fear.

"The current market certainly may seem daunting for some current homeowners considering a move but unable to accept a higher mortgage rate," said Robert J. McCormick, Chairman, President and CEO of Trustco Bank. "It's our mission to empower our customers to make these impactful decisions on their terms, not the market's."

With the volume of mortgage applications at a 28-year low, it is important for everyone in the real estate industry to work together by being forward-thinking to get the marketing moving again.

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Our vast network of branches and knowledgeable loan originators are available to ensure that you and your client have a smooth mortgage process, from application to closing and beyond. Trustco Bank is rooted in the community and will be there for you for many years to come.

We hope you have a strong finish in 2023 and an even better 2024.



Mike Curtis, Assistant Vice President

MCurtis@trustcobank.com
Mike has over 25 years of experience in mortgage originations and management. Mike has served on the boards of the Mortgage Bankers Association of Northeastern New York (MBANENY) as well as the Capital Region Builders and Remodelers Association (CRBRA). My business certifications include Accredited Mortgage Professional (AMP) and Certified Mortgage Banker (CMB), both from the National Mortgage Bankers Association (MBA). I enjoy spending time with my wife and two children, and I'm a big baseball fan!

^{*}Split the difference offer is only available to existing Trustco Bank customers who have their first mortgage with Trustco Bank. The final mortgage rate will be rounded up to the nearest 0.25%. Please note: We reserve the right to alter or withdraw these products or certain features thereof without prior notification. All loans subject to credit approval. Trustco Bank NMLS #474376.



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TABLE OF CONTENTS



08

Index of Preferred Partners



18

Your Social Media: You and Your VIPs



20

Legal Hotline: NY Housing Stability and Tenant Protection Act



24

Partner Spotlight: Don's Moving & Storage



30

Rising Star: Nicole Wilkie



34

Cover Story: Angie Mead

Cover photo courtesy of Michael Gallitelli Photography.

RP

If you are interested in nominating REALTORS® to be featured, please email the publisher at wendy@kristinbrindley.com.

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EMBRACING GRATITUDE & HONORING SERVICE

Dear Real Producers of Capital Region,

As the autumn leaves drop, November arrives with a special invitation to pause and reflect. Thanksgiving, the cornerstone of this month, reminds us of the importance of acknowledging the blessings that enrich our lives.

Gratitude is not just a fleeting sentiment; it's a powerful force that shapes our perspective. In real estate, where every transaction carries the potential for growth, gratitude forms the bedrock of a positive mindset. It's a reminder that even amidst challenges, there is much to be thankful for! As we gather with loved ones this month, let's take a moment to reflect on the aspects of our lives that fill us with gratitude.

November also brings Veterans Day, a time when our nation pauses to honor the service and sacrifice of our veterans. At Capital Region Real Producers, we join in this tribute, expressing our heartfelt appreciation and thanks to the men and women who have served our country with dedication and valor. Their commitment to protecting our freedoms is a source of inspiration.

Speaking of giving thanks, we had an unforgettable time at our Fall Fête on October 12th with the agents of our community and our preferred partners. It warmed my heart to see everyone coming together as one of our newest Real Producers communities.



Photos from the event will appear in next month's issue and are also on our social media. Be sure to tag yourself and your friends!

Looking ahead, we're excited to reunite in early 2024 to kick off the New Year with another exclusive Capital Region Real Producers event. Stay tuned for more details; we can't wait to create more fun memories together!

Lastly, a warm welcome to our newest Capital Region Real Producers preferred property management partner, **Carda, LLC**. Your expertise enhances our community, and we eagerly anticipate the collaborative opportunities that lie ahead.

With gratitude,



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Mike Baker is the owner and founder of Your Social Liaison. To learn more, call Mike Baker at (518) 669-1462, email YourSocialLiaison@gmail.com, or visit Facebook.com/YourSocialLiaison.

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By Erin P. DeLancey, Esq

NY HOUSING STABILITY AND TENANT PROTECTION ACT A LANDMARK LAW FOR TENANTS' RIGHTS

In June 2019, the State of New York enacted a groundbreaking piece of legislation that would have a profound impact on the lives of tenants and landlords alike. The Housing Stability and Tenant Protection Act of 2019, commonly referred to as the HSTPA, ushered in a new era of tenant protection and regulation in the state.

This comprehensive law brought significant changes to the rental landscape. Key provisions of the HSTPA include:

Rent Increases: The HSTPA placed limitations on how much landlords can increase rent. Annual rent increases for rent-stabilized and rent-controlled apartments were capped, providing tenants with more predictable and affordable housing costs.

Just-Cause Eviction: Under the HSTPA, landlords are required to provide a valid reason, or "just cause," for evicting a tenant. This provision aims to prevent arbitrary and unjust evictions, giving tenants greater security in their homes.

Security Deposits: Landlords are now required to return security deposits to tenants within a reasonable time-frame — typically 14 days — after the end of the lease. The law also stipulates that landlords must provide an itemized list of any deductions made from the deposit.

Tenant Protection Against

Harassment: The HSTPA includes robust protections against tenant harassment by landlords. It establishes strong penalties for landlords engaging in harassment practices, such as failing to make necessary repairs to force a tenant out.

Eviction Process Reform: The law also introduced changes to the eviction process, including additional notice requirements and extended timelines for certain eviction proceedings, giving tenants more time to address issues before facing eviction.

IMPACT AND CONTROVERSY

The HSTPA has undeniably made a significant impact on the rental

landscape in the State of New York. Tenant advocates praise the law for providing much-needed stability and protection for renters, helping many of them avoid steep rent increases and arbitrary evictions.

However, the law has not been without controversy. Some landlords argue that the HSTPA places undue burdens on property owners, limiting their ability to maintain and profit from their investments. The law has sparked much debate over the balance between tenant protections and property rights.



Erin P. DeLancey is a practicing attorney and a published author with a strong background in real estate law.

She graduated from the Roger Williams School of Law in 2016 and was admitted to the Bar in 2017. Erin specializes in residential and commercial real estate as a member of the boutique law firm Rohan & DeLancey, PC, located in Albany, New York.

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▶▶ partner spotlight

By George Paul Thomas
Photos by Martyn Gallina-Jones

To Know Don's Moving & Storage...
Is to Know Its Employees

MEET
BRUCE
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and MARK
DROBISH

CONTINUING A TRADITION OF EXCELLENCE

For over six decades, Don’s Moving & Storage, Inc., has stood as a pillar in Albany’s moving and storage industry. Established in 1952, this family-owned business has been the go-to for local, national, and international moves, backed by a team of dedicated professionals and powered by its “Do What You Say” core focus. At its heart are its employees, exceptional individuals like Bruce Cozzy and Mark Drobish, two veterans who’ve played pivotal roles in the company’s enduring success.

MEET BRUCE COZZY

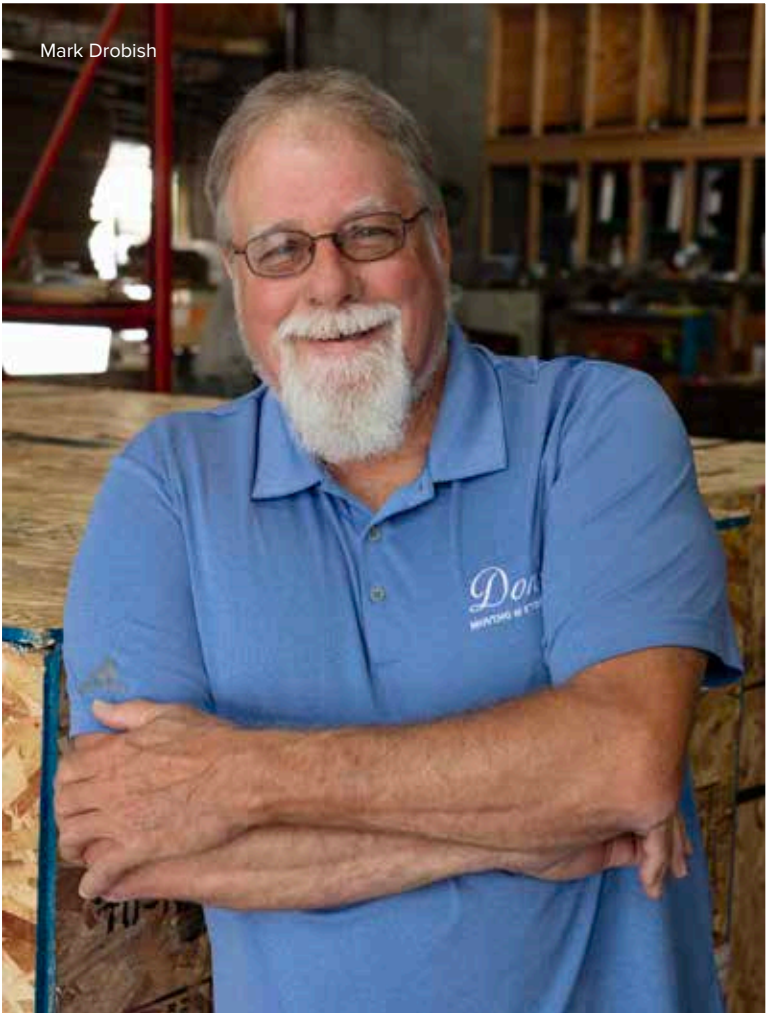
Bruce Cozzy’s journey with Don’s Moving & Storage began in the late ‘80s, a testament to his unwavering dedication. His commitment to the company’s ethos of reliability and exceptional service has made him an integral part of the team. “I was a young man just looking for work at first,” Bruce explains. “But I stayed with Don’s out of respect for Glenn Mangine, a past owner, who taught me so much about the industry. And I have a lot of friends who work with me or have worked with me over the years. I also enjoy getting to meet different people and help them move their whole life from one place to a totally new home,” he adds.

MEET MARK DROBISH

Mark’s introduction to the moving industry was a twist of fate, transitioning from a career in printing to become an essential figure at Don’s Moving & Storage in the early 2000s. His adaptability and willingness to embrace new challenges have been instrumental in the company’s growth. “I was a printer and became friends with Liz O’Sullivan, a past owner of Don’s,” Mark recalls. “Liz talked me into coming to work for the company and being part of the people-centric moving industry. And I stayed because I like the people I work for, and I really do feel like I’m part of the family.”

A WORK FAMILY BUILT ON TRUST

At Don’s Moving & Storage, every member is treated like family. Bruce and Mark understand the importance of cohesion and the value each individual brings to the table. Their commitment to teamwork has been a cornerstone of the company’s continued success, along with their dedication to easing the stress of clients, evident in the heartfelt reviews that commend them for not just being movers, but friends during a significant life transition. They recognize that every customer has distinct needs, and that behind each move lies a unique story. They approach each situation with empathy and care.



“I was moving a woman once, and she was showing me around the house for all the items that needed to be moved. Then, she opened a door and started crying,” Bruce shares. “It was the room of her son who had passed away — a room she didn’t touch. I was honored and grateful that I was able to help her with that hard situation.”

Mark vividly remembers his own favorite moving anecdote: “I coordinated a move for a customer relocating to



Don’s Moving & Storage was founded in 1952 by Frank Mangine.

SoHo, and I had to set up a crane to bring their huge dining room table into their fifth-story window,” he recalls with a chuckle. “We also needed to get a refrigerated truck to be able to transport the client’s wine collection!”

BEYOND MOVING: HOME AND FAMILY

Bruce has been happily married to his wife JoAnne since 1984. The couple is blessed with four children, Dominick, Marina, Misty, and Matthew, who Bruce says have brought immense joy into their lives. Now blessed with six grandchildren, as well — Keegan, Angelia, Amelia, Charles, Luciano, and Riley — Bruce’s family continues to create beautiful memories together. The Cozzy’s home is further filled with the delightful presence of their beloved pets, Abella, the dog, and Kali, the cat. In his spare time, Bruce likes to go up to his hunting club every Sunday. And in the summer, you’ll find him working in his tomato garden.

Mark is a loving father of three children, Jason, Jennifer, and Zachary, and a proud grandfather to five grandchildren: Hayden, Colton, Olivia, Lillian, and Bradley. He’s also eagerly awaiting the arrival of another grandchild soon, adding to the love within his family. Life is a journey for Mark, and whether it’s on two wheels, four wheels, or cruising on the open road, he savors every moment. “I really enjoy riding my motorcycle and my ATV when I’m not working,” Mark smiles. “I also love taking my RV across the country too.”

CHARTING THE FUTURE COURSE

As Don’s Moving & Storage looks ahead, the company’s commitment to excellence and to its invaluable employees, like Bruce Cozzy and Mark



Drobish, will continue to be the bedrock of their success. Bruce’s and Mark’s unwavering dedication, adaptability, and personal approach have not only shaped the company’s trajectory but have also left an indelible mark on the countless clients they’ve served.

As Bruce looks to the future, he has no plans to rest on his laurels any time soon. “I want to work until I cannot do it any longer,” he affirms. “But when I finally retire, I would love to go on an Alaskan or Canadian hunting trip someday.”

Mark, on the other hand, is nearing retirement and notes he is very much looking forward to spending more quality time with his grandchildren. “When I retire, I also want to take a motorcycle trip to Colorado to ride the Million Dollar Highway,” he concludes.

For a company built on legacy the way Don’s Moving & Storage is, standout, long-term legacy employees like Bruce Cozzy and Mark Drobish epitomize the enduring commitment and invaluable contributions that define its remarkable story.



For more information on the company’s moving and storage services, please call 518-462-0697 or visit www.donsmovers.com.

▶▶ rising star

By George Paul Thomas

Nicole

WILKIE

A True Visionary



Photo by Michael Gallitelli



Nicole Wilkie (left) and her mother, Joyce Brown (right). (Photo by Michael Gallitelli)

In real estate, there are those who follow the conventional path, and then there are visionaries who chart their own course. Nicole Wilkie, principal broker at Red Dog Realty and renowned television host, undoubtedly falls into the latter category.

Nicole's roots are firmly planted in Troy, New York, where she was born and raised. She grew up in the heart of this historic city, a place that would later become the canvas for her real estate endeavors. But her path to real estate success was not linear. She initially embarked on her career in 2007 as a licensed real estate salesperson and talked her mother, Joyce Brown, into getting her license as well. Nicole and Joyce started off as a mother-daughter team, however, life had other plans, and Nicole temporarily stepped away to focus on raising her children and pursuing different entrepreneurial ventures.

One of her entrepreneurial pursuits was Zola Kids, an earth-friendly children's boutique on Broadway in Saratoga Springs, which she operated from 2009 to 2011. Her passion for creating unique spaces and her eye for design were evident in this endeavor.

A RETURN TO REAL ESTATE

Nicole's passion for real estate never waned; it was always simmering beneath the surface, waiting for

the right moment to resurface. After her hiatus, she re-entered the real estate arena as an administrative assistant for Howard Hanna and Venture Realty Partners from 2019 to 2021.

"Returning to real estate as an administrative assistant also made me realize how much I missed being a REALTOR® and helping my clients find their dream homes," Nicole reflects.

In May of 2021, she returned to the world of real estate as a real estate agent. Her journey had come full circle, and it was time to pursue her dreams once again.

A VISION REALIZED

But Nicole wasn't content with just being an agent... She had a vision, a dream of creating something unique — a brokerage that would redefine real estate in the Capital Region. In July 2022, her dream became a reality as she assumed the role of broker-owner of Red Dog Realty. Her mother, Joyce, who had stayed in real estate all along, joined her and they became a mother-daughter duo once again.

For Nicole, her dedication to her clients goes beyond the transaction. "The most fulfilling thing about working in real estate is helping others," she



Nicole Wilkie is the host and production manager of Emmy-nominated national TV show, “The American Dream.”

says. “I enjoy teaching and training my agents, and guiding my clients through the process, negotiating, and making their dreams come true.”

Her commitment to giving back to the community is evident in her involvement with local nonprofits. “Red Dog Realty donates a portion of every closed transaction to our local animal shelters. There is something special about being able to give back to our community and especially giving back to help animals! In addition, we are involved in community fundraising events,” Nicole proudly states.

A UNIQUE APPROACH

One of the aspects that sets Nicole apart in the real estate world is her unique approach as a “Pet-Friendly” Realtor. Her certification in this area highlights her dedication to helping families with pets find homes that cater to their furry friends’ needs. “I actually have a Pet Friendly Real Estate Agent™ certification and attract families with fur babies who are looking for a home to better the lives of their pets, whether it is a larger yard, single level, dog-wash-friendly, located near parks, etc. We can accommodate them,” Nicole explains.

Nicole’s commitment to excellence and innovation extends beyond her role as a real estate professional. She is also the television host and lifestyle expert for “The American Dream,” an Emmy-nominated national show centered around real estate. Nicole’s role on the show allows her to promote local businesses and highlight the vibrant culture of the Capital District, making her a valuable ambassador for the region.

A FAMILY AFFAIR

Nicole’s success in real estate is deeply intertwined with her personal life. She is the proud mother of two amazing children,



Nicole in the spotlight, being filmed for “The American Dream.”



Nevin and Rylee, and she finds joy in spending time with her family, including her husband of 21 years, Doug. Her children are also following in her footsteps, with her son Nevin recently joining Red Dog Realty as a licensed real estate agent.

When she’s not working, Nicole enjoys traveling to North Carolina, quick getaways to NYC or Cape Cod, indulging in her love for cookies (especially the chocolate chip variety), and taking her three dogs to Troy’s Farmers Market and local dog parks.

Looking ahead, Nicole’s future contains plenty of ambitions. Her short-term goals include continuing to grow the brand and the brokerage, increasing business through repeats and referrals, and giving back to the community by partnering with more shelters. In the long term, she aims to expand her real estate portfolio, obtain her real estate license in North Carolina, and have a home on a lake.

“My past prepared me for where I am today. By being a Realtor back in 2007, that experience in the market then, along with my past business experience, has given me skills to run a successful brokerage and build my business to where it is now,” she concludes with a smile. “But my story is far from over.”



Nicole Wilkie, broker/owner of Red Dog Realty, has a Pet Friendly Real Estate Agent™ certification.



Red Dog Realty donates a portion of every closed transaction to local animal shelters. (Photos by Michael Gallitelli)



Nicole Wilkie (center, holding Arlo) with husband Doug, daughter Rylee (holding Winnie), mother Joyce Brown (holding Maven), son Nevin Wilkie (Realtor)



Photo by Michael Gallitelli

ANGIE Mead

CONTINUING A LEGACY IN NORTH COUNTRY REAL ESTATE

“The future belongs to those who believe in the beauty of their dreams.” —Eleanor Roosevelt

In the heart of the serene Adirondack region, nestled between Schroon Lake and Chestertown, there’s a real estate luminary whose name echoes through the hills: Angela “Angie” Mead. She is not only a seasoned professional but also the principal broker/owner of Gallo Realty ADK, Inc., a brokerage that prides itself on genuine connections and impeccable ethics.

CRAFTING HER SUCCESS

With roots that run deep in this picturesque terrain, Angie’s journey in real estate commenced in 2004. Her story begins with an eye-opening odyssey across America, an expedition that ultimately led her back home, instilling a newfound love for the Adirondacks.

“My mom had been a REALTOR® for several years, among other things like writer for the local paper, hostess, and sub at school. She purchased Gallo Realty as a single mom of four kids while I was in college. She was always so good when I listened to her on the phone. She was assuring, knowledgeable, and friendly, and it was easy to tell that she enjoyed being a Realtor ... and was good at it.

“After graduating from Siena College with my twin sister Erin, we painted three houses in our bikinis to earn some quick money then headed on what turned into a two-month, cross-country trip. I thought for sure I’d never come back to the Adirondacks. The country is an incredibly beautiful place, and the national parks blew us away. We met a lot of great people, many of whom didn’t believe the two of us were just traveling the country. After 48 days, I realized that the Adirondacks of Upstate New York wasn’t that bad after all. We came home with a different outlook and appreciation for the place I called

home. I obtained my real estate license the following month and hit the ground running, selling for my mom, Cindy Mead. I had just turned 22.”

One of the hallmarks of Gallo Realty ADK is the emphasis on personal interaction. In a world swept by technology, they’ve found that a warm, welcoming face and a familiar environment can be a cornerstone in building trust.



Angie Mead (seated) joined her mother, Cindy Mead’s, brokerage in 2004. (Photo by Michael Gallitelli)

“We have actual offices with real people and agents in them,” Angie says with a smile. “We’ve found that a lot of buyers and sellers in the Southern Adirondacks like to come in, see a face, drop off keys or make copies of documents, have a cup of coffee or just talk to someone face to face.”

GENERATIONS OF LEGACY

The Mead legacy in the Adirondacks is woven into the fabric of the community.



Top producer Angie Mead (second from right) was named 20 Under 40 by The Post Star in 2022. Pictured here with her twin, Erin (left); her brother, Stu (second from left); her mother, Cindy (center); and her partner, Eric Konazewski (right).



Photo by Michael Gallitelli



Angie with her partner, Eric Konazewski, and their son, Knox

“My grandparents Norm and Ruth Mead founded and formed Mead’s Cottages on Brant Lake,” Angie explains. “My parents purchased it from them and ran a business that made me appreciate the generational connection of families, many from downstate and out of state.”

This generational connection, interwoven with a deep appreciation for life’s possibilities, has profoundly influenced Angela’s perspective on life and lifestyle. Now, she and her brother, Stu Mead Jr., are proud third-generation owners of Mead’s Cottages.

For Angie, family life is a tapestry of shared experiences, laughter, and exploration. She cherishes moments outdoors with her partner Eric Konazewski and their spirited son, W. Knox Konazewski, who recently embarked on his kindergarten adventure. When not working, they’re often found hiking, boating, water skiing, and diving into the wonders of nature. There’s an extra special place in their hearts for their dearly departed yellow lab, and they eagerly anticipate the arrival of a new furry companion.

AN EYE TO THE FUTURE

As Angela steers the course of Gallo Realty ADK, she keeps her gaze fixed on the horizon. In a rapidly evolving industry, she envisions a future where cooperation blends seamlessly with competition, ensuring that every real

estate professional, not just her team, flourishes in their career.

“The nature of our industry is at a tipping point right now, and the way we’ve done business since 1908 may be changing,” she notes. “We’re fortunate to have incredible leadership at our local level, spearheaded by Dan Davies, who has been instrumental in leading as our president of Global MLS, Inc., for the past three years. We have 4,500 members, and my hope is for each of them, not just my agents, to be able to succeed in their careers with cooperative competition, which has been the fuel to our industry for over 100 years. And for the past three years, Eden Whitaker has seamlessly guided our local board at Southern Adirondacks. Without Dan and Eden, Southern Adirondack REALTORS® would not be where they are today.”

Angie’s guiding philosophy, in business and in life, is drawn from the wisdom of Jimmy Buffett: “I have always looked at life as a voyage, mostly wonderful, sometimes frightening. In my family and friends, I have discovered treasure more valuable than gold.”



Photo by Michael Gallitelli



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