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In This Issue

- Cultural Transition Program
- Live Work and Play In Our Region
- Christian Brothers Academy Students
- Ania Hair Studio 10 Year Anniversary
- Meet our Client...Aimee Gadouas
- Foreign Nationals US Taxation and What to Expect
- How to Address the Gap on Your Resume
- English Classes for Children
- Downtown Albany Offers New Living Options
- Non-Profit
 Spotlight...Epilepsy
 Foundation

Cultural Transition Program Supports Regional Infrastructure

Our region is fast becoming an international destination for global companies and a relocating workforce. Preparing the Capital Region for this diverse population of professionals is an important part of the region's infrastructure. Tech Valley Connect has addressed part of this challenge by creating a Cultural Transition Program that meets the needs of foreign nationals relocating to the United States.

Starting in January 2012, this region's Cultural Transition Program will open its doors to those in need of U.S. culture assimilation. The workshops include topics relevant to individuals coming from cultures around the world. The program's mission is to convey elements of U.S. culture, customs and traditions – giving newcomers some understanding of how business is conducted, how government works, the structure of our educational, financial and healthcare systems, everyday life in the U.S. (and the Capital Region in particular) as well

as offering focused language support (ex.: accent reduction, slang-idioms-acronyms, ESL and maintenance for children, etc.).

Tech Valley Connect continues to partner with regional affinity groups to be able to connect incoming foreign nationals with people familiar with their home cultures.

Each registrant will be provided a Welcome Kit and a one-year



subscription to the Newcomer Almanac; each full of relevant everyday information. By finding significant ways like cultural assimilation services to retain valuable employees in our business communities, we are becoming a vital region that attracts business from all over the world. When families find resources which help them transition into the region, our part of the world becomes a thriving environment which stimulates our local economy.

Anyone interested in finding out more about the Cultural Transition Program can call 518-283-1812 or email jessica.celeone@techvalleyconnect.com.

This initiative distinguishes our region in terms of innovation and necessity when creating regional infrastructure.

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Our Consortium Members















The Tech Valley Lifestyle - Live Work and Play In Our Region

So you've moved to Tech Valley and you're wondering, "what is there to do around here?" In a word – everything! This part of New York State has quickly become a mecca for employment, culture, tourism, education, recreation, and American history. There really is something for everyone here, and you now have the opportunity to join in the fun!

I'm a newcomer too. Last March I accepted the opportunity and challenge to become President of the Chamber of Southern Saratoga County and relocate my family from Putnam County to Clifton Park. For someone who had never moved before, that was not an easy decision, but after considering the future that my family and especially my 11 year old son can enjoy here, the choice was obvious. Our children will have a world of opportunities, and let's face it, this is a pretty happening place for us adults too.

It's simply a great time to be relocating to the area. Strong communities, a positive economic outlook, good schools, and beautiful natural vistas are a hallmark of our region, not to mention the rich heritage and important place in our nation's history. Our economy leads the state in growing out of the recent recession. The Capital region enjoys an advantage of which few others can boast – employers who are seeking to hire qualified individuals, and access to nearby educational institutions tasked with training the workforce of the future. Our kids will benefit from years of work by business leaders and elected officials.

Have you had a chance to investigate some of the beauty and history of this region? In southern Saratoga County many stretches of the historic Erie Canal of 1824 and 1842 still exist along the shores of the still-operational New York Barge Canal. Troy and Waterford mark the beginnings of a vast inland waterway and canal system some 524 miles long, in which boats are raised and lowered through a system locks unparalleled anywhere else in the US. Not far away, historic sites such as the Saratoga Battlefield and Stillwater Blockhouse commemorate a time when the fight for freedom was in its infancy, and many brave soldiers fought pivotal battles to create the country we call home.

One could write many paragraphs about leisure activities in this region – Saratoga Springs is a mecca for tourists looking for "Health, History, and "Horses", as the slogan goes. But did you know about the miles of walking and cycling trails in towns such as Clifton Park, Halfmoon, Malta, Mechanicville, and Stillwater? Or that the agri-tourism in southern Saratoga County is booming this time of year? And how about that beautiful town of Ballston Spa, a delightful gem located to the west of the usual traffic lanes bringing travelers through our area this time of year. As their slogan says, you have to "B. There" to appreciate it, and that could go for much of our wonderful region – welcome to "our" new home, I hope we can explore it all together in the years ahead!



-Pete Bardunias, President/CEO,

The Chamber of Southern Saratoga County

COUCH WHITE, LLP



Edward Jones MAKING SENSE OF INVESTING

GE Global Research & Development

GE Healthcare









Christian Brothers Academy Students Explore Next Frontier Of Science

Nanoscience and nanotechnology have emerged as the next frontier science, aimed at understanding biological, chemical and physical processes occurring at the nanoscale level. This Fall, juniors and seniors at Christian Brothers Academy (CBA) have the unique opportunity of expanding beyond traditional science courses to begin the study of Nanoscience and Nanotechnology.

CBA now offers, in conjunction with the University at Albany's College of

Nanoscale Science and Engineering (CSNE), "Introduction to Nanoscience and Nanotechnology." The course, which requires a prerequisite grade of A or B in both Chemistry and Biology, introduces the student to the scientific principles and theory relevant at the nanoscale dimension.



CBA students begin the course by reviewing the history of Nanotechnology

and key figures in the science while also spending time in Chemistry and Microbiology labs that provide hands-on experience manipulating organisms, bacteria and viruses. By the second quarter students begin working with research teams of undergrad and graduate students in the CSNE labs, under the guidance of the principle research faculty member. As research team members, students fully participate in college-level research on real-time nanoscale projects. By the end of the school year, each student will make a full presentation on their findings.

As the first school in the Capital District to offer this type of course in collaboration with CSNE, CBA is proud to continue its long tradition of challenging academics while guiding each individual toward developing their full potential.

Ania Hair Studio & Marks 10-Year Anniversary with November 18th Celebration to benefit Tech Valley Connect

Please join us for an evening of complimentary demonstrations, minitreatments, food, and give-aways all among the highlights of the 10-year anniversary celebration for **Ania Hair Studio & Spa**. The open house will be an evening of pampering on Friday, Nevember 18

evening of pampering on Friday, November 18, 2011, from 5 to 8 p.m. The studio and spa is located in the Town Center, 1704 Western Avenue.

Ania Hair Studio & Spa, a unisex salon, was established in 2001 by Ania Bickham, an immigrant from Poland. The woman-owned

business has grown to employ 40 people and provide a full range of hair, beauty and spa services to thousands of Capital Region residents. "I chose to support Tech Valley Connect on my anniversary because I understand the challenges individuals and families face in moving to a new country or area," Bickham says.





















SKIDMORE

She herself wishes an organization such as Tech Valley Connect existed to help her make the transition when she moved to the United States.

Tech Valley Connect will also select several job-seeking clients who will receive make-overs from Ania Hair Studio & Spa and will be dressed by Evoke Style in Stuyvesant Plaza. Those selected will be participating in the celebration and modeling their looks from Evoke.

Meet our client....Aimee Gadouas

1. Why did you move to the Capital Region and where did you move from?

My family and I relocated from Vermont to the Capital Region for my husband's new job at Global Foundries.

2. What is your professional background? For over five years I ran the office for a remodeling company in the Burlington, Vermont area. My job there included all accounts receivables, accounts payable, human resources, guiding customers in the showroom and anything else that needed to be



done. I was laid off from there during the failing economy and began working as an Accounting Assistant for a year at National Chimney Supply, until we moved here to New York. While I was in college I worked as a custom picture framer for a few years as well. I have excellent computer and typing skills.

3. What type of employment are you looking for?

I am looking for an Office Coordinator/Administrative position that will keep me motivated, busy and challenged. I enjoy working in an office environment, but I am used to working independently. A job where I can use my creative side is a plus.

4. What motivates you?

A job that keeps me thinking and being creative is great motivation to me.

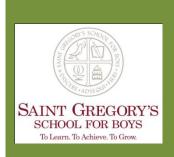
5. What has been your biggest challenge during your move? Settling into a new environment for the whole family. Trying to get a routine going with my children, all while painting the entire inside of the house!

6. What has been the most helpful?

Buying a house and being able to make it home. Having a place where my family can come visit makes the Capital Region feel more like home.

7. What do you like to do in your free time?

I love to spend time with my family and I love to cook. I also enjoy taking my beagle on walks and doing arts and crafts, including making jewelry and framing my photographs.



St. Peter's Health Care Services













Wadsworth Center New York State Department of Health

Foreign Nationals - US Taxation and What To Expect

The rules of taxation are ever-changing and complex and as in life, there are always exceptions to the rules. This is especially true when dealing with international persons and the interplay between U.S. and foreign tax regimes. The following discussions touches on just a few of the issues involved.

Taxation of Resident Aliens vs. Nonresident Aliens

Resident Classification

- Foreign nationals residing in the United States are taxed on their income in much the same manner as a U.S. citizen.
- Taxed on all worldwide income unless specifically exempt or excluded.
- Worldwide income includes items such as salary and allowances, moving expense reimbursements, dividends, interest, gains from selling property to name a few.
- Generally entitled to claim the same deductions and personal exemptions available to a U.S. citizen – for example:
 - Losses from capital transactions
 - Itemized deductions including items such as state and local taxes, real estate taxes, charitable donations, qualified mortgage and investment interest, etc.
- Taxed at graduated rates.
- May be able to take foreign tax credit for taxes paid to home country to mitigate affect of double taxation

Nonresident Classification

- Nonresident aliens are taxed only on income derived from U.S. sources
- Income not effectively connected with a U.S. trade or business (for example, investment income) is taxed at a flat rate.
 - Generally withheld 30% at the source but may be reduced under a Treaty.
 - No deductions allowed.
- Income that is effectively connected with a U.S. trade or business (for example business and compensation income) is taxed at a graduated rate.
 - Limited deductions allowed.
- Generally, except in the case of real property investments, U.S. source net capital gains are not subject to tax.

Determination of Residency

A foreign national is considered a U.S. resident if they meet one of two tests:

- 1. The Lawful Permanent Resident Test (also known as the green card test)
 - An individual who is a lawful permanent resident (green card holder) under the immigration laws is considered a resident for U.S. income tax purposes.
 - Residency based on legal authority for an alien's presence in the United States, not on his or her physical presence in the United States.
 - A foreign national will continue to be treated as a U.S. resident (whether
 or not physically present in the United States) until such time as his or
 her permanent resident alien status under U.S. immigration law is















officially revoked or abandoned.

- 2. The Substantial Physical Presence Test
 - Under the substantial physical presence test an individual will be considered a U.S. resident if the following two conditions are met:
 - 1 Must be physically present in the United States for at least thirtyone days during the current calendar year
 - 2 Must be physically present in the United States for a weighted average of 183 days or more over a three year testing period that includes the current year and two preceding years and is calculated by taking all of the days present in the current year, one third of the days in the preceding year and one sixth of the days in the second preceding year.
 - Subject to some exceptions, an individual will be treated as being present in the United States for purposes of this test on any day if he or she is physically present in the United States at any time during such day.
 - A foreign national satisfying the substantial presence test may still be taxed as a nonresident if he/she is present in the United States for fewer than 183 days during the current year and can show that he/she has a tax home in a foreign country and a closer connection to that country than to the United States.

A foreign national may be considered both a resident and nonresident, or dual-status alien, in the year he or she becomes a U.S. resident; and, in some cases, the year he or she ceases to be a U.S. resident. For years where this status applies, two tax returns generally must be prepared, attached to each other and filed simultaneously; one return reporting the income and deductions for the residency period and one for the non-residency period. Because the includible income and deductions are different for each residency status, it is important to determine when the period of residency begins and ends.

Period of Residency

The determination of the period of residency varies depending on which residency test an individual qualifies under.

Qualifying under lawful permanent resident test

 Residency begins on the first day they are physically present in the United States and continues until the day that their status as a lawful permanent resident officially ends – whether or not they physically remain in the United States.

Qualifying under the substantial physical presence test

- Residency generally begins on the first day the individual is physically present in the United States.
- An individual may qualify to exclude up to 10 days for pre-move business/house hunting, etc. for purposes of determining residency start date. Note, however, that this is only for determination of the beginning of residency and these days must be included in calculations to determine if the substantial presence test is met.
- A similar exception exists allowing an individual to disregard subsequent short visits up to ten days total after terminating residency.

The determination of the ending date of residency of a departing resident alien who does not hold a green card is not as clear cut and depends on the circumstances.

Proctors











New Resources:



- If the substantial physical presence test is not met in the year of departure, the individual may be treated as a nonresident alien for the entire year.
- If the substantial presence test is met, the individual is considered a resident for the entire year unless they can establish that they had a closer connection with a foreign country following their departure date. In order to establish the closer connection exception, the taxpayer must file a residency termination statement with their tax return.

While these tests exist to determine residency status, as always there are exceptions to the rule, among them:

- Subject to certain restrictions, there is an election available to be treated as a resident alien in the year of arrival for individuals unable to meet the substantial presence test in the initial year.
- Consideration should be given to what other income will become subject to U.S. tax, what loss or deductions might be available, whether the choice will allow access to lower married filing joint return rates, etc. in deciding whether to elect in/out of residency status in the year of arrival or departure.
- If you or your spouse are not residents for the full year, you cannot file a joint return unless you qualify for and make a special election.
- The residency election can also be made for a taxpayer's dependent children.
- Again, consider your particular facts and circumstances before making a residency election – make sure the lower tax rates and potential deductions offset the additional income that would be subject to U.S. taxation.

Based on expected residency status an individual can plan the timing of income recognition (acceleration or deferral), sale of assets, etc. to maximize tax benefits. Consideration also should be given as to the impact of taxes in the home country and minimizing overall tax. Further, you must take into consideration if there is an income tax treaty in effect between the United States and your home country as the rules for U.S. residency do not override any special tax treaty residency rules and a treaty may override the income tax laws of the United States for specific types of income covered by the treaty.

The rules discussed above relate to income tax provisions, but it should be noted that compensation for services performed in the United States as an employee is also subject to U.S. social security tax. For 2011 the tax is imposed at a rate of 5.65% on earnings up to \$106,800 plus an additional 1.45% on earnings in excess of \$106,800. The 5.65% rate is scheduled to increase to 7.65% for 2012.

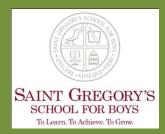
The foregoing discussion is a brief overview of some of the complex tax issues for foreign nationals. Proper planning should take into account residency status and the timing of income recognition in order to minimize income tax consequences. You should consult a qualified tax expert to review your individual facts and circumstances in order to minimize your tax liability.



Contact LCS&Z at (518)783-7200 for more information.

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Hart, Bausbeck & McGarry Dental











How to Address the Gap on Your Resume.

-Blog Post of Interest

I also work with a number of expat spouses that are in transition and I am a serial expat who is personally always trying to 'Mind the Gap' on my own resume. The most effective way for any individual to find a job or development

opportunity is through networking. Another important aspect for expats who move frequently is developing a good story to go along with their resume. Having a convincing story and actually telling that story and promoting your skills will create more opportunities to send resumes to potential employers or connections. These stories are also extremely important in the interviewing



process-when answering difficult questions like 'What were you doing in XYZ country for 2 years?'

I encourage my clients to create their 'brand' and develop a convincing story highlighting the value of the time they spent while not in a traditional position. I am often surprised at the number of traveling partners I meet who introduce themselves by saying I'm just the wife/husband of so and so or oh I 'just' volunteered or I just stayed home with my kids. Starting off conversations with excuses like just or but minimize the perceived value that they can offer to someone and shows a lack of confidence. There are a number of skills that expats develop as we move and transition around the world including adaptability, cross-cultural awareness and flexibility to name a few.

My favorite question to get my clients working on their stories and resumes is "What are you most proud of?" Starting from a positive place will create a solid foundation for building up the confidence and the resume.

-Beth Hoban - Career Strategist and owner of Expat Transitions. Beth is a global career strategist who works with clients around the world who are committed to maximizing their success and satisfaction with expat life and work. She is also a contributing author to Turning Points: 25 inspiring stories from women entrepreneurs who have turned their career and lives around.

English Classes for Children at Capital Region Language Center

Capital Region Language Center (CRLC) currently offers eleven languages for children and adults at its two locations in the Capital Region as well as off site. A large focus of CRLC's summer was teaching English to children who have recently moved to the area or who are being raised in homes where a language other than English is spoken. While many of these children will receive support in their public or private school programs, we find that our



Victoria's daughter describing a truck in English.

small class sizes and experienced language teachers help children overcome their English barriers quickly and in a fun atmosphere thereby making the rest

of their education program that much more effective.

When asked what has been the best part of CRLC's summer program for her four year old daughter, Victoria commented, "My daughter loves this school. She is very comfortable with the setting. I see a lot of positive changes in her. It has only been a short time and she is already trying to put phrases together, to communicate and to explain herself. This is the first time I see my daughter being her normal self in the social setting. While she enjoys going to the nursery school, she is very quiet there and obviously overwhelmed with not being able to freely communicate. It is so great to see her being active and participating."

Victoria's daughter has attended both private and small group lessons with CRLC. Regarding the progress that she has seen, she stated,

"Her English is progressing very fast and her social skills are getting much better. In the small group sessions there are two instructors for three kids and the instructors are just great! They are energetic and attentive and always coming up with new projects for the kids to do.

I would recommend CRLC's English program to any parent whose home language is not English. Everyone around you, I know, is saying, "Don't you worry, they will learn at school". Well, they will. But before they learn they will struggle academically and socially, no matter how easy you try to make it for them. I have talked to children speech professionals and they explained that kids in this situation might shut down mentally and block communication for up to two years. As a parent who dealt with it first hand, please consider Capital Region Language Center for your child."

Another welcoming feature about CRLC is that parents can bring their laptops, get on line and get work done while their children are in class. Or, if parents feel they might like some English support, we can arrange adult private or group lessons at the same time as their child's class. English class is a great way to meet other adults who are new to the area.

Capital Region Language Center currently has locations in Malta and Colonie. Kim Andersen, CRLC's Founder and Director also serves on Tech Valley Connect's Board. She can be reached at 518-884-4652 or kim@crlcalbany.org For more information about other languages taught at CRLC: www.crlcalbany.org

Living in the City; Downtown Albany offers new options!

As many individuals, couples or families relocate to the Capital Region for work and school, Albany offers a lively and walkable choice for living options. Albany is a City of neighborhoods, with many different options for people looking to rent or own. There are a variety of neighborhoods throughout the city that offer rich amenities such as local markets, nearby libraries, playgrounds, movie theatres, the finest restaurants and unique eateries. For



some, these neighborhoods are a welcome alternative that offer walkable communities that feel like larger metropolitan or European cities they are relocating from.

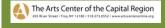
Community Service















Downtown Albany is experiencing an emergence of exciting new residential development. New apartments, condos and penthouses are under construction throughout downtown Albany and some can even be customized! These are great options for those who are seeking a more urban lifestyle and want to be near arts and culture, sports venues, the finest restaurants, the Hudson River front and so much more. A number of rental units currently exist in downtown with exposed brick, unique architecture, the finest amenities such as granite countertops, hardwood floors, washer /dryers in the units. All are in walking distance to great amenities. New developments are currently underway and offer new options for downtown living. Condos at 17 Chapel (17Chapel.com) are nearing completion of 24 luxury units with breathtaking views of the city, river and region. Condo's start from 1,600 square feet and go up. These spectacular urban living spaces have indoor parking, a roof top patio space, and delivery



arrangements with local markets and services. Nearby, a project is underway that will result in 13 new apartments and a new street level restaurant. This district includes another 43 luxury rental units about to get underway in the fall. In total in downtown Albany, more than 125 units are in the pipeline. If newcomers to the Capital Region would like a brand new option for their home where all the action is – come see all

the exciting things happening in the City of Albany.

Megan Daly, Deputy Commissioner City of Albany Dept. of Development & Planning Capitalize Albany Corporation

We have clients with backgrounds in the following areas looking for employment:

- Administrative Assistant (PT)
- Accountant
- Analytical Chemistry, Biochemistry, Proteomics and Drug Discovery
- Art Educator
- Artist/Faculty (Audio Visual)
- Business Analyst
- Cardio-Vascular Researcher
- Civil Engineer (Transportation)
- · Dance Therapist/Mental Health Counselor
- Developmental and Educational Psychologist
- Executive Director Non Profits
- Human Resources Professional
- I.T. Consultant/Business Analyst
- I.T. Programmer
- I.T. Software
- I.T. Systems Admin/Desktop Technician
- Molecular, Cell & Cancer Biology Specialist
- Motivational Reading Teacher
- Obstetrician/Gynecologist
- Office Coordinator
- Organic Chemist
- Science & Environmental Educator/Sustainability
- Scientific Researcher/Project Manager



 $Please\ contact\ Julie\ Hansen\ at\ Julie. Hansen\ @techvalley connect. com\ for\ more\ information.$





Non-Profit Spotlight

November is National Epilepsy Awareness Month

The Epilepsy Foundation of Northeastern New York leads the fight to stop seizures, find a cure and overcome challenges created by epilepsy.

At the Epilepsy Foundation, one of our primary goals is to provide accessible, current information about epilepsy/seizure disorders to individuals with epilepsy, parents, family members and friends. We also provide information about epilepsy to professionals in the community through our in-service training programs.

Our professionally trained staff is available to answer questions about epilepsy and its related concerns.

Services and Programs We Provide

Advocacy
Counseling
Educational Programs
Information and Referral
Service Coordination/Case Management
Support Groups

This year we are celebrating 30 years of providing education and awareness about epilepsy to our community. Our information and support services have helped thousands of New Yorkers of all ages with epilepsy and other neurological impairments feel more comfortable about themselves and the way others see them.

Our wide variety of programs, which are tailored to children, adults and their families, include school education and professional in-service training. Programs are available to members and non-members of the Foundation.

Counties We Serve

We serve 22 counties in Northeastern New York including Albany, Clinton, Columbia, Dutchess, Essex, Franklin, Fulton, Greene, Hamilton, Herkimer, Jefferson, Lewis, Montgomery, Rensselaer, St. Lawrence, Saratoga, Schenectady, Schoharie, Sullivan, Ulster, Warren, and Washington.

Contact Us

The Epilepsy Foundation of Northeastern New York is located at:

Three Washington Square Albany, New York 12205

Phone: (518) 456-7501 or (800) 894-3223

Fax: (518) 452-1282

Hours of operation: 8:30am-4:00pm, Monday thru Friday

Warm-A-Child

This all, SEFCU will be collecting new hats, scarves, and gloves at our Headquarters, 700 Patroon Creek Boulevard, Albany. Donations will be accepted through the end of the year and





distributed to families and children throughout our service areas. SEFCU's Knitting Club, a group of talented volunteers, also makes handmade items to be distributed in time for the cold winter months. If you would like to learn more about the Knitting Club, e-mail volunteer@sefcu.com.

Thank You To Our Fall Event Sponsors:



Thank you to Platinum Hair & Nail Studio for hosting our Girl's Night Out Beauty Bootcamp on September 21, 2011. Our clients enjoyed manicures, pedicures, makeup applications and hair blowouts along with great conversation with fellow newly relocated women.



Thank you to **Liberty Ridge Farm** for sponsoring admission for all Tech Valley Connect families for a Day



on the Farm in October 2011. Liberty Ridge Farm is located on the banks of the Hoosick River nestled in 100 rolling acres, a slice of



paradise where everyone can have fun and relax. Our families were able to have fun in the Corn Maze, Brad's Barnyard Adventure, Farm Animals, Trolley Rides and more...

Contact Us:

http://www.techvalleyconnect.com

Angela.McNerney@tech valleyconnect.com

Julie.Hansen@techvalle yconnect.com

518.283.1812



Belmonte Builders sponsored a cocktail party at the Belmonte Builders Showcase Home located in the Harvest Bend community in Halfmoon on October 27th, 2011. It was a great opportunity for our families to network both personally and professionally. Belmonte professionals were on hand to answer any questions for those searching for a new home. Thank you to Mazzone Catering for providing the h'orderves.