IN YOUR COMMUNITY: JOBS LOCAL BUSINESSES

**AUTOS** 

REAL ESTATE

RENTALS CLASSIFIEDS

OBITUARIES

FIND N SAVEPLACE AN AD

-----

Syracuse.com

Powered by: The Post-Standard

### Central New York Search

Sign in | Join



 NEWS
 BUSINESS
 SPORTS
 H.S. SPORTS
 ENTERTAINMENT
 LIVING by:
 You have a choice.

 Business
 Crime
 Lottery
 Obits
 Opinion
 Politics
 The Post-Standard
 Special Reports
 State
 U.S. & World
 More News

CHINA TOWNE

**iComfort Triple Bonus!** 





# Apartments and commercial space planned fo brewery site on Syracuse's North Side



(http://connect.syracuse.com/user/rmoriart/index.html) By Rick Moriarty, The Post-Standard (http://connect.syracuse.com/user/rmoriart/posts.html)

on November 12, 2012 at 5:01 PM, updated November 12, 2012 at 7:23 PM

Email () | I

Print



/RealMedia/ads/click\_ /news/article/L29/253i /SYRACUSEONLINE/ /upstate1\_jul11\_120xl /2f2f2f2f2f307646324!

Weight Loss Surgery - Yes, Real Men do get weight loss surgery - Upstate (http://ads.syracuse.com/RealMedia /ads/click\_lx.ads/www.syracuse.com /news/article/L29/979614859/StoryAd /SYRACUSEONLINE /SUNYUp20\_SY\_RoS\_StoryAd /textlink\_110.html

/2f2f2f2f2f3076463249414144554867)

Sponsored Link

An **affordable housing** organization plans to build a three-story commercial and apartment building on the former Otisca Building site on Syracuse's North Side.

Housing Visions has submitted plans to the city for a \$3.5 million building at the northeast corner of Butternut and North McBride streets.

buildi square space 20 one on the

Rendering shows Otisca Commons, a mixed-use building planned for

The 23,877-square-foot building would contain 4,700 square feet of commercial space on the ground floor and 20 one-bedroom **apartments** on the second and third floors.

The property is where the historic Otisca Building stood until it was **demolished** earlier this year



(http://ads.syracuse.c /www.syracuse.com/n /Rectangle/SYRACUS /PriceChop19\_SY\_Ne SYR-1109.jpg/2f2f2f2

the former site of the historic Otisca Building on Syracuse's North Side. Butternut Street is depicted on the left.

Courtesy of Housing Visions

### (http://www.syracuse.com/news/index.ssf/2012/05/demolition\_under\_way\_at\_former.html).

The 1865 building once served as the home of the Thomas Ryan brewery, one of about 10 breweries that flourished in Syracuse, mostly on the North Side, in the late 1800s.

Otisca Industries Ltd., a company that made fuel from coal slurry, purchased the building in 1979 but went out of business a decade later. The building was vacant for 23 years and was in major disrepair before its demolition in May.

Ben Lockwood, director of development for Housing Visions, said the apartments, which will be called Otisca Commons, will be rented to people who make no more than 60 percent of the area's median income. They will pay no more than 30 percent of their income in rent, he said. He said there was "tremendous need" for affordable housing in the area.



The historic Otisca Building, site of a brewery for many decades, shortly before its demolition in May. Housing Visions plans to build Otisca Commons, a three-story building with commercial space and 20 apartments, on the site.

File photo by David Lassman / The Post-Standard,

which is just two blocks away, he said.

Construction is tentatively slated to **start** in the summer

He said his organization is working with St. Joseph's

tenants for the commercial space. The commercial tenant will not be a medical provider, but it could be an office or

other use that would

complement the hospital,

Hospital Health Center to find

and would take about a year to complete.

St. Joseph's and Home HeadQuarters, another affordable housing development organization, demolished the Otisca Building — at a cost of about \$400,000 — to make way for redevelopment of the property.

Home HeadQuarters plans to sell the property to Housing Visions. Kerry Quaglia, executive director of Home HeadQuarters, said the sale is contingent on state approval of affordable housing tax credits to help finance the development.

Salina Crossing Commercial Enterprises LLC, an entity created by Housing Visions, has applied to the Syracuse Industrial Development Agency for tax discounts on the land and the commercial space within the proposed new building. The agency will hold a

More News To



Sea

(http://www.s



Opi lett

(http://www.s /opinion/)



CN

(http://obits.s/obituaries/sy/

#### **News Photos**



See the latest (http://photos /4456/catego1 Photo galleries of events. All photos (http://photos.sy /index.html)

Most Comme

461 Unhappy vot to secode fro (http://syracuse /news/index.ssf

public hearing on the project Tuesday and may vote on the **application** following the hearing.



Historical photo of the Ryan Brewery at 500 Butternut St. in Syracuse.

Courtesy of Onondaga Historical Association

If approved by the agency, the tax assessment on the land and commercial space would be frozen for seven years and then phased in to full assessment over the next three years. Housing Visions also has applied for exemptions from the state mortgage recording tax and from sales taxes on construction materials.

Lockwood said Housing Visions will seek property tax

exemptions on the apartments from the Syracuse Common Council.

The Otisca site project is the most prominent of 12 properties on which Housing Visions plans to build a total of 51 apartments for low-income tenants. The others are off South Salina Street on the city's South Side. In total, the projects will cost \$13.8 million to build.

Contact Rick Moriarty at rmoriarty@syracuse.com
(mailto:rmoriarty@syracuse.com) or (315) 470-3148. Follow him on Twitter at
RickMoriartyCNY (https://twitter.com/RickMoriartyCNY) and on Facebook
at rick.moriarty.92 (http://www.facebook.com
/rick.moriarty.92?ref=tn\_tnmn).

#### Sponsored Links

#### navy veterans

Navy Veterans may be at risk of Mesothelioma Cancer from Asbestos. NavyAsbestosVictimsAssociation.org

#### The New "Skinny Pill"

Stores Sold Out of New WeightLoss Wonder Pill "Miracle in a Bottle". www.HealthDiscoveriesJournal.com

#### **Apartment Loans**

Refinance. Purchase. Construction. Working capital. Liberal Guidelines http://capsloan.com

#### Veteran Record Search

Search Veteran Records For Free! Find Army Veteran Records Instantly RecordsBase.com/Search-For-Veterans

### /2012/1412/11 /petitions:issecee

Muslim stude **184** (http: /2012/fl /muslim\_studer /muslim\_studer Brothers arre **136** gillion lotter (http: /news/index.ssi /syracuse broth **Earlier Black** 103 (http:/ /news/ /2012/1 /earlier\_black

64

(http:

/scammed\_out

(http:/



(http://ads.syracuse.c /www.syracuse.com/n /RectangleBelow/SYF /Stickley08\_SY\_News /2f2f2f2f2f2f307646324!



3 of 14

11/15/2012 10:41 AM

#### nnect .syra

taxpaer dollars and ended poorly...those are old arguments and plenty of money will be made on the project on the avg. taxpayers dime.....

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-13 /1352815821-19-549.html)

Reply



#### klatubarada (http://connect.syracuse.com/user/klatubarada /index.html)

Building 4700 sf. of commercial space does not guarantee a tenant for it. I'm wondering if the building will have off street parking. No mention in the article. Employees and customers would need it. Residents also may need parking.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-13 /1352800287-362-588.html)

Reply



#### chezwicke (http://connect.syracuse.com/user/chezwicke /index.html)

There are a lot more than 51 people who need low income housing!!!!

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-13 /1352794338-901-505.html)

Reply



#### Sir Genghis, The Night Time Is HIS Time (http://connect.syracuse.com/user/misoverstend/index.html)

More places to burglarize. (http

://co (http://syracuse.com/)

nnect 2 Days Ago (http://syracuse.com/news/index.ssf/2012/11

.syra /apartments\_and\_commercial\_spac.html/post/2012-11-13

cuse. /1352793596-326-202.html)

com /user /mis

Reply

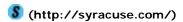
11/15/2012 10:41 AM 5 of 14

#### overs tend



## Annoy a liberal - enjoy life to the fullest (http://connect.syracuse.com/user/nativeupstater/index.html)

Median income on syracuse's Northside \$40,000 - 60% would be \$24,000. Sounds more like low income housing - Oh yea Imagine what that place would look like in 10 years



2 Days Ago (http://syracuse.com/news/index.ssf/2012/11/apartments\_and\_commercial\_spac.html/post/2012-11-12/1352776676-819-152.html)

Reply





### Antimediocrity (http://connect.syracuse.com/user/Antimediocrity/index.html)

Looks like another right-wing, let's make up numbers person. FYI Median Income is based on the MSA or County-wide. For a family of four that is around \$64,000... so your 60% is more like \$40,000. But, why let facts get in the way of our unbridled angry and hatred. So, enjoy your life of foolishness.



Yesterday (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-13 /1352827267-272-73.html)

Reply



### sunnycrest (http://connect.syracuse.com/user/sunnycrest/index.html)

(http://co

Rick, you didn't write it, but it sounds like another 100% publicly funded project......

nnect .syra cuse. com

/user

/sun

nycre

(http://connect.syracuse.com/user/nativeupstater/index.html) Annoy a liberalikes this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11/apartments\_and\_commercial\_spac.html/post/2012-11-12/1352774629-860-642.html)

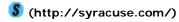
Reply

#### st /inde



#### syracusevoter (http://connect.syracuse.com /user/syracusevoter/index.html)

Provided no individual(s) make a profit off of this (i.e. a windfall for a developer) this is good public policy, good use of public tax funds, and appears to have federal, state and local dollars involved based on the organizations and the tax exemptions being applied. The temporary jobs will be another good shot in the arm for the area. The permanent jobs in the commercial section won't hurt, low to moderate housing is desperately needed and the building will spur additional development.



2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352776098-95-134.html)

Reply



#### I need a new set of tires. (http://connect.syracuse.com /user/stiffler42/index.html)

call in Mike and Frank to pick that building irst inded,

(http://connect.syracuse.com/user/watchgrassgrow/index.html)Cousin of C likes this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352773156-179-524.html)

Reply



/user

#### camdenme2 (http://connect.syracuse.com/user/camdenme2 /index.html)

Proposed new builng is just ho-hum!!! NO WARMTH! (http

://co (http://syracuse.com/)

nnect 2 Days Ago (http://syracuse.com/news/index.ssf/2012/11

.syra /apartments\_and\_commercial\_spac.html/post/2012-11-12

cuse. /1352765660-14-181.html)

com Reply

/cam denm



#### tahawus (http://connect.syracuse.com/user/tahawus /index.html)

The original structure was an impressive building, the proposed new building? Not so much.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352764668-709-301.html)

Reply



#### The Guy (http://connect.syracuse.com/user/GuntherLaSalle /index.html)

Syracuse is slowly coming back. Tons of work being down around the former bus transfer station.

(http://connect.syracuse.com/user/mockinglaughter/index.html)We mock y likes this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352764502-826-974.html)

Reply





I need a new set of tires.

(http://connect.syracuse.com/user/stiffler42 /index.html)

too bad you will be dead and gone before the ground breaks.

(http://connect.syracuse.com/user/watchgrassgrow/index.html)Cc likes this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352772302-354-979.html)

Reply

11/15/2012 10:41 AM 8 of 14



#### toni S. (http://connect.syracuse.com /user/Josiecomments/index.html)

I hope so for all our sakes. Hang on to your optimism.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-13 /1352786639-184-151.html)

Reply



#### sarge353 (http://connect.syracuse.com/user/sarge353 /index.html)

Any bets on what it will look like in 10 years?

(http://connect.syracuse.com/user/Josiecomments/index.html)toni S. and

(http://connect.syracuse.com/user/falconhardtop/index.html) Der Fuhrer's N like this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352763124-546-514.html)

Reply





#### malled1 (http://connect.syracuse.com/user/malled1 /index.html)

Graffiti, rubbish strewn everywhere, cracked windows.....possibly, hope I'm wrong though and it's kept up by management.

(http://connect.syracuse.com/user/falconhardtop/index.html) Der F likes this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352763578-686-317.html)

Reply



#### malled1 (http://connect.syracuse.com/user/malled1 /index.html)

://co

Nice article, but makes me sick how this town shoved out manufacturing

11/15/2012 10:41 AM 9 of 14

nnect .syra

like they were locusts. Glad to see some building going on apartments are better than empty lots, now if they could tear down whats left of that building of the old brewery on Lodi near the fire station maybe a mixed development there.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352762277-23-800.html)

Reply





I need a new set of tires. (http://connect.syracuse.com/user/stiffler42 /index.html)

Carrier, Bristol Myers, Lockheed, Miller, Budweiser, NVG, Nestle to name a few that could have made Upstate NY a powerhouse of mfg. and a strong economy.

(http://connect.syracuse.com/user/nativeupstater/index.html)Anno and

(http://connect.syracuse.com/user/malled1/index.html)malled1 like this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352772542-488-665.html)

Reply



#### PublicHarbr6 (http://connect.syracuse.com/user/PublicHarbr6 /index.html)

I see "tax exemptions" playing a role in this project, but it doesn't smell anything like the mall project by the sewage plant that taxpayers got stuck with. Sounds like good stuff; solid planning, clear goals, 7+3 phase-in, cards on the table, no hidden agenda. Best wishes!

\$\square\text{\$\qq\ext{\$\square\text{\$\square\text{\$\square\text{\$\square\text{\$\square\text{\$\square\text{\$\sq\are\text{\$\sq\exi\\$}}}}}}}}}}}}}}}}}}}}}}}}}} \entillinlimitings}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}}

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352761971-442-26.html)

Reply

11/15/2012 10:41 AM 10 of 14



#### jusasking (http://connect.syracuse.com/user/jusasking /index.html)

This is such a positive addition to Syracuse. People always complain about how run down the town is, well projects like this over time will improve Syracuse's landscape. It's not going to be easy or quick, but 10 years from now I can only imagine how great this city will be.

\$\square\text{\$\qq\ext{\$\square\text{\$\square\text{\$\square\text{\$\square\text{\$\square\text{\$\square\text{\$\sq\are\text{\$\sq\exi\\$}}}}}}}}}}}}}}}}}}}}}}}}}} \entillinlimitings}}}}}\$

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352759974-594-176.html)

Reply



#### rocketjcat (http://connect.syracuse.com/user/rocketjcat /index.html)

Ok, where is Councilor Bob Dougherty who thought the Habitat houses are ugly?? This place looks like an office building, jail, garage, and does NOT look like the surrounding neighborhood. Where is is outrage now, or does he only pick on volunteer organizations that don't ask for any tax exemptions?

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352759441-658-773.html)

Reply



#### Slingblade (http://connect.syracuse.com /user/slingbladelSBACK/index.html)

Makes me thirsty for a good ole Haberle Congress

| (http://connect.syracuse.com/user/nativeupstater/index.html) Annoy a libera

(http://connect.syracuse.com/user/1crazedmaniac/index.html)crazedmaniac and

(http://connect.syracuse.com/user/lyleanderick4/index.html)lyleanderick like this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352758360-317-19.html)

Reply

11/15/2012 10:41 AM 11 of 14



Slingblade (http://connect.syracuse.com /user/slingbladelSBACK/index.html)

http://2.bp.blogspot.com/-2hUyFMwTZm8 /UChprHmb4uI/AAAAAAAAAOc/xhPjWwOaIqE/s1600 /Congress-Beer-Labels-Haberle-Congress-Brewing-Company\_62435-1.jpg (http://2.bp.blogspot.com /-2hUyFMwTZm8/UChprHmb4uI/AAAAAAAAAOc /xhPjWwOalqE/s1600/Congress-Beer-Labels-Haberle-Congress-Brewing-Company\_62435-1.jpg)

(http://connect.syracuse.com/user/falconhardtop/index.html) Der F and

(http://connect.syracuse.com/user/malled1/index.html)malled1 like this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf/2012/11 /apartments\_and\_commercial\_spac.html/post/2012-11-12 /1352758438-656-426.html)

Reply



#### westend50 (http://connect.syracuse.com /user/westend50/index.html)

I actually have a Haberle Congress Beer cone top can...found it working in an old house in the wall...was offered \$1500 for it. From what I can tell it is the best one in existance and very rare. Do I hear 2000?

(http://connect.syracuse.com/user/Josiecomments/index.l likes this.

(http://syracuse.com/)

2 Days Ago (http://syracuse.com/news/index.ssf /2012/11/apartments\_and\_commercial\_spac.html /post/2012-11-13/1352784911-246-805.html)



nnect

#### Syracusebeer (http://connect.syracuse.com /user/Syracusebeer/index.html)

To view advertising items from Syracuse's rich brewing past, please visit: ://co

www.syracusebreweriana.weebly.com

(http://connect.syracuse.com/user/Syracusebeer/index.html)Syrac .syra likes this. cuse.

com (http://syracuse.com/) /user

Yesterday (http://syracuse.com/news/index.ssf/2012/11

11/15/2012 10:41 AM 12 of 14

More on Syracuse.com

/Syr /apartments\_and\_commercial\_spac.html/post/2012-11-13 /1352828025-469-703.html) acus

Reply

#### Best of syracuse.com



(http://www.syracuse.com /news/index.ssf/2012/11 Visitor center offers upbeat picture of massive lake... (http://www.syracuse.com /news/index.ssf/2012/11



(http://www.syracuse.com /news/index.ssf/2012/11 /onondaga\_lake\_visitor\_center\_o.html#/scammed\_out\_of\_5m\_lottery\_jack.html/photo\_contest\_v Maintenance worker scammed out of \$5mil, battled bankruptcy... (http://www.syracuse.com /news/index.ssf/2012/11 /onondaga\_lake\_visitor\_center\_o.html#/scammed\_out\_of\_5m\_lottery\_jack.html/photo\_contest\_v



(http://www.syrac contests/index.ss Enter the 'Wicke costume photo c (http://www.syrac contests/index.ss

### syracuse.com

		News	Obituaries	Forums	Post a job		
About Us		(http://www.syracusehttpm/obits.syracuse.co(http://www.syracusehttpm/www.syracuse.c					
		/news/)	/obituaries	/forums/)	/jobs/products		
About Syracuse	Jobs at	Business	/syracuse/)	Videos	/index.ssf)		
Media Group Syracuse.com		(http://www.syracusel.odosn		(http://videos.syracusesbanfree			
(http://blog.syracuse(bttp://jobs.syracuse.c		ombusiness/)	(http://www.syracuse.d	co/prost-standard	classified ad		
/updates/2012/10	/careers/company	Sports	/jobs/)	/index.html)	(http://www.syracuse.c	ı	
/about_the_syracuse/ <u>dentadilàid</u> e୍ମୀୟୟ <b>965%</b> )		(http://www.syracus	e Autora	Photos	/classifieds/free/)		
About	letter=S%22)	/sports/)	(http://autos.syracuse.	co(htt)p://photos.syrac	u <b>Se</b> lboyonur car		
Syracuse.com	FAQ	High School Sports	Real Estate	/post-standard	(http://www.syracuse.c	ı	
(http://www.syracus	s <b>∉httpm</b> //www.syracuse.o	("Mitp://highschoolspo(htstpy/aealsestations)yracusiodeonthiml) /placead/)					
/aboutus/)	/aboutus/index.ssf?	Entertainment	Rentals	Interact with us	Sell/rent your home		
Advertise with us	/aboutus/content	(http://www.syracuse/httpm//realestate.syracuse/httpc//www.syracuse/httpm//www.syracuse.c					
(http://www.syracus <b>∉fæqrh</b> tml)		/entertainment/)	/for-rent)	/interact/)	/placead/)		
/advertise/)		Living	Classifieds	Weather	Sitemap & search		
Contact Us (http://www.syracuse.com		(http://www.syracuse/httpm//classifieds.syracusetpo/m/)ww.syracuse/httpm//www.syracuse.c					
		/living/)	Shopping Good	/weather/)	/siteindex/)		
/contactus/)		Travel	Deals	,	,		
		(http://www.syracuse/httpm//findnsave.syracuse.com/)					
		/travel/)	Local Businesses				
The Post-Standard		Opinion	(http://businessfinder.s	yFollowh <sup>J</sup> s			
		(http://www.syracus					

Syracuse.com Sections

11/15/2012 10:41 AM 13 of 14

Subscribe (http://www.syracuse.com/posts Email Newsletters (http://update.syracuse. RSS (http://www.syracuse.com/rss/)	t <i>aloфanidusuli</i> pscribe/) com/adv_syracuse/newsletters/syracuse/sub	1	Facebook	Google+ (https://plus.
Order Photo Reprints (http://syracuse.myd	apture.com/mycapture/index.asp) Mobile	(https://twitter( <b>btim</b> s://www.f <i>áltæ</i> fi22605255 /syracuse dotc <i>t</i> smi)acuse com/jposts)		
	Mobile site (http://mobile.syracuse.com /advsyra/index.htm)   iPhone, Android apps (http://www.syracuse.com/mobile-device/)   Tablet Apps (http://www.syracuse.com/mobile-device/)			

#### ADVANCE DIGITAL

(http://www.advancedigital.com/)

Registration on or use of this site constitutes acceptance of our **User Agreement (http://www.syracuse.com/useragreement/)** and **Privacy Policy (http://www.syracuse.com/privacypolicy/)** (Revised November 1, 2011)

© 2012 Syracuse Online LLC. All rights reserved (**About Us (http://www.syracuse.com/aboutus/)**). The material on this site may not be reproduced, distributed, transmitted, cached or otherwise used, except with the prior written permission of Syracuse Online LLC.

Community Rules (http://www.syracuse.com/aboutus/index.ssf?/forums/rules.html) apply to all content you upload or otherwise submit to this site. Contact interactivity management. (http://www.syracuse.com/interactivity/)

▶ Ad Choices (http://www.advance.net/advancedigitalUserAgreementPP/#opt\_out)