

Read All About It:

OUR MEMBERS & OUR COMMUNITY

We serve our membership as a catalyst – the organization through which business and professional people work together for the common good of the community.

Volume 38, No. 2

February 2021



A LETTER FROM YOUR PRESIDENT - DAVID EVEN

Happy New Year! I am thrilled, as I think most people are, that 2020 is literally hindsight. As we move forward, I wish to pass along the Chamber's gratitude to all of our businesses and families that have stood by us during this difficult time. Everyone has felt the effects and we are appreciative of all our members' continued support.

As the new Chamber President, it is my responsibility to work closely with the dedicated Chamber staff to ensure the success of the Chamber in 2021 and beyond. I have two primary goals this year ...

First and most importantly, to preserve the Chamber of Commerce and its membership for years to come. There is much work to be done but I am very optimistic. As you know, the Chamber is a business just like its members. We have payroll, overhead, marketing, and other expenses similar to any other service-oriented organization. COVID-19 has affected us like it has affected our members. At no point in the Chamber's history has our organization been more important to our members, the Town and Village, and the community. And like many of our members, we are forced to do more with less. We have been working to support businesses by serving as an advocate for our members to our legislative bodies. Don, Colleen, Dawn, and the Board of Directors have kept us informed through our social media posts, web site, email updates, and a continuing webinar series to educate our members on pressing issues such as applying for PPP loan forgiveness, employee retention, and an update from our government officials.

The next step to accomplish this task will be challenging. It will require us to refocus our efforts as a Board of Directors and as a Chamber. We have piloted subcommittees in the last year with great promise. Now I am asking for your help. We would like (actually, we **need**) to open up these committees to participation from all Chamber members. We need to hear from you, our members. Even in normal times, it is difficult for a board of twelve directors to accomplish all that we want to do for our organization and our members.

Paying dues to the Chamber should not and cannot be the end of your commitment to the Chamber. You joined the Chamber for one or more reasons. I am asking you to contemplate those reasons and then ask yourself what you personally would do to increase the value of your membership. I know you have your business to run. I am only asking for 24 hours of your time over the next eleven months. Just over two hours a month – that's all. Join (or form) a committee, meet with them periodically, establish a plan of action, and convey your findings to the board. As they say, many hands make light work.

Please contact us if you are interested in joining or starting a committee -- Major Events, Business Strategies/Marketing, Membership, and others that you think would benefit our community.

My second goal is to continue where we left off as a Chamber in the 2019. As a 20-year resident of Orchard Park and an employee of the W.G. Arthur Co., Inc. for almost 10 years, I have had the privilege of being surrounded by community-oriented individuals. From the age of ten, I have spent many July days helping to plan, set up, and clean up my favorite event of the year, the Taste of Orchard Park. Watching the event grow from thirty vendors and sponsors to the enormous success that it is today has been insanely gratifying.

Events like the Taste truly embody everything good about Orchard Park. Community events like this are really what make Orchard Park the place I call home – family, friends, community, cooperation, all together on a beautiful summer day.

While all of Chamber Community events were unfortunately cancelled this past year, we are working to safely make them a reality again in 2021. The Chamber relies heavily on the success of our events. Not only does it improve the standing of Orchard Park as a whole, it is a major contributor to the Chamber's financial well-being.

I urge you to please join a committee, check out our member benefits on our new website (OrchardParkChamber.org), and take advantage of all the other tools and benefits at your disposal through your Chamber membership. Please reach out to us if you need help. As a chamber, we all need to work together to support Orchard Park and each other to reach the better days ahead! I would like to thank our Executive Director, Don Lorentz; our Associate Director, Colleen Baker; our Administrator Assistant, Dawn Jenkinson; and my colleagues on our Board of Directors for their hard work and flexibility last year. I look forward to working with you all in 2021.



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CarePatrol is a FREE service that helps families find the safest senior living options, including assisted living, memory care, independent living and in-home care. We spend time to learn our families' level of care needs and medical requirements, help evaluate financial and geographical requirements, review the care violation history of the communities we work with, we tour our clients to the recommended communities, and help our families come to a final decision. With our collective backgrounds in health care, law and business, we are able to assist families with every step of the process so that the family can focus on their senior loved ones. We are able to meet our families in person or virtually.

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Fathey Beer Company opened its third location in the Village of Orchard Park in 2020. Our newest bottle shop and tasting bar offers a huge variety of bottled beer from around the world. We also offer beers on tap, and a selection of wine, seltzer, cider, non-alcoholic drinks and a limited food menu. Stop by our Orchard Park location and see what we have to offer or visit our first location in the Village of Hamburg or our downtown Buffalo facility at the intersection of Main and Genesee. Our stores and patios are open daily.

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Thank You To Our Outgoing Board Members

2020 will go down as being one of the most difficult years in our lifetime. It is with a heartfelt thank you that we bid a fond farewell to:

Aldo Canestrari, owner of the Canestrari Agency, Inc. Aldo served on the Board since 2014 and served as President in 2019.

Chris Holland, with the Buffalo Bills, Inc. Chris served on the Board since 2015.

Theresa Mazur, Branch Manager at Northwest Bank. Theresa was elected to the Board in 2020.

Nancy Reynolds, owner of Envision Real Estate. Nancy was elected to the Board in 2018.

Mark Strzyz, General Manager of the OP Social Tap & Grille. Mark was elected to the Board in 2020.

The dedication and professionalism of these individuals will be missed. Although they are leaving our Board, we are confident that they will remain involved in the organization that they have represented so well. We thank them for their service and wish them well.



Newly installed officers and directors of the Chamber are prepared to begin their terms of service on the board. We thank them for their commitment to the Chamber.

The 2021 Officers:

President David Even – W.G. Arthur Company
President-Elect Rev. Chris Boeckel – O.P. Living Water Church
Past - President Clair (Terry) Montroy – Clair A. Montroy III, Attorney
Vice-President Chris Bossert – Araypa Factory LLC
Treasurer Paul Voytovich – Voytovich Financial LLC

The following were elected to serve a three-year term on the Board of Directors beginning January 1, 2021:

Molly Barniak CBRE Buffalo
Kristina Ellis KeyBank
Gregory Wright Buffalo Bills Inc.



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CHAMBER OF COMMERCE

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We are proud to be a family owned and operated business serving our community for over twenty years. Our firm has been assisting businesses, both small and large in designing their employee benefit packages. We work with employers to maximize the benefits offered to their employees while minimizing the bottom-line costs.

Informational Articles & Updates

- Group Health Insurance
- Individual Health Insurance
- Short & Long Term Disability
- Group or Individual Dental
- Critical Illness Programs
- New York State Disability Insurance
- Group Life Insurance
- Accident Insurance Programs

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Looking for senior living options and not sure where to start? Finding your Senior loved one's best fit is crucial for their safety, comfort, health, and your peace of mind. CarePatrol of Buffalo Niagara is independently owned and locally operated by Don Lewinski, III, Esq./MBA and Julie Whitbeck-Lewinski, OTD, OTR/L, and can help you determine your ideal care situation, whether it be assisted living, memory care, independent living or in-home care. CarePatrol of Buffalo Niagara is a FREE service to help Seniors and their families navigate this difficult and oftentimes emotional decision.

As the family's local expert on Senior living in Western New York, CarePatrol meets with each family to understand their loved one's medical and care needs and financial capabilities, provides information on possible communities, including any violation histories, arranges and attends the tours with the family, and helps with any other issues that arise to ensure a seamless transition into your loved one's new home. Owners Don and Julie confidently guide their clients with unshakable ethics and a strong sense of empathy and compassion. A lawyer, Don, assists senior clients as they review their financial information, evaluates any tax or insurance issues, prepares any required legal documentation needed to move in, reviews the resident agreements/applications and more, saving the families time and money involved in hiring outside resources. With her Doctorate degree in Occupational Therapy and extensive experience in health care, including working in rehabilitation centers, skilled nursing, hospitals and assisted living communities, Julie uses her expertise to help determine the appropriate senior living communities which best match each client's specific level of care needs. She also works directly with a prospective community's staff and CarePatrol clients to review and discuss any medical recommendations or care needs.

"Not only would it be morally wrong to move someone into a community where they could not be given proper care, but it could also be very dangerous," said Don, addressing the importance of working with experts on selecting the right community. "CarePatrol was founded to prevent such situations. We tailor our recommendations to your specific health needs, rather than basing them on what might work for someone else you know. Safety is the biggest concern when it comes to Seniors."

Don and Julie can meet with you seven days a week, in-person or virtually. They take care of everything from start to finish, including gathering the necessary personal and financial information, finding the appropriate communities, scheduling and attending tours, helping with all the steps needed to move into the new community, and continuing to stay in touch with each Senior and his or her family to ensure continued happiness after they move in.

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Donald Lewinski, III, Esq./MBA and
Julie M. Whitbeck-Lewinski, OTD, OTR/L
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IMPORTANT INFORMATION AND UPDATES

Note: The new Biden Administration is proposing additional relief measures so look out for more information the coming weeks.

Over the last few weeks we've all heard the talk about the new \$900 Billion COVID-19 relief package, the Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act. At this point, you may have even received a stimulus check. But what does it mean beyond that? We dove into this new relief package to find out the most important things for you to know.

What is in the new stimulus package?

The new stimulus package provides additional COVID-19 relief measures for individuals, small businesses and specific industries who have been hurt by the pandemic. The main relief measures include:

- **More Economic Impact Payments:** Another round of payments of up to \$600 per person for individuals making up to \$75,000/year or couples making up to \$150,000/year. There is also a payment of \$600 per dependent child. These payments have already started going out, and you might have seen this in your direct deposit account. If you haven't received your payment yet but think you are eligible, you can track your payment on the [IRS website](#). There are still proposals on the table to increase payments to Americans even further, so keep an eye out for the latest information on this.
- **Increased Unemployment Assistance:** After the last round of federal supplemental unemployment benefits expired in July, the new package provides for:
 - Additional \$300/week in unemployment benefits on top of state benefits through March 14, 2021.
 - Extending the Pandemic Emergency Unemployment Compensation (PEUC) program, which provides additional weeks of unemployment to individuals who max out their weeks of state unemployment.
 - Extending the max number of weeks of unemployment to 50 weeks.
 - Extra \$100/week to individuals who have both self-employment and regular wage income, where the unemployment calculation didn't take into account their self-employment income.
- **Rental & Eviction Assistance:** Extends the federal eviction ban until January 31, 2021 and provides an additional \$25 billion in emergency assistance for renters. Details on the emergency renter assistance program are still being released.
- **Reboots PPP Loans:** Provides for another \$284 billion in Paycheck Protection Program (PPP) loans through [Small Business Administration](#) (SBA) lenders, including extending priority to minority-owned and other underserved community lenders. PPP applications [reopened](#) for underserved lenders on January 11, 2021. See "What is being offered in the PPP reboot?" below.
- **Other Small Business Relief:** Provides up to \$20 billion in Economic Injury Disaster Loans (EIDL) from the SBA to businesses in low-income communities. You can apply for an EIDL on the [SBA website](#). The new law also provides \$3.5 billion for continued SBA debt relief payments to small businesses, and an additional \$2 billion for SBA lending process improvements.
- **Aid to Cultural Institutions and Live Venues:** Up to \$15 billion in aid for independent movie theaters, live venues and cultural institutions. This may include aid for museums, live music venues and independent theaters. The government has not released full details on this yet, so keep an eye out for more information from the [US Treasury](#).
- **Business Tax Relief:** Extends the Employee Retention Tax Credit (ERTC) that the CARES Act created, and allows PPP borrowers who had their loans forgiven to deduct the costs covered by the PPP loan from their income on their federal tax returns.
- **Other Relief:** Other relief provisions include:
 - More relief to the transportation industry, including airlines and mass transit agencies.
 - Additional funding for vaccine distribution and COVID-19 testing.
 - Up to \$82 billion in aid to K-12 schools and universities.
 - Up to \$12 billion in support to lenders focused on low-income and minority communities.

How does the new COVID-19 relief package compare to the CARES Act?

The new law extends many of the programs already created in the CARES Act, which were set to expire or had already expired. It also makes several adjustments to help groups or industries that may have been left behind by the prior programs, including small businesses in low-income and minority communities and cultural venues. In addition, the new law earmarks funds to support the COVID-19 vaccination efforts.

What is being offered in the PPP reboot?

The new stimulus package allocates another \$284 billion to reopen PPP loans for small businesses. The first round of the PPP had closed over the summer. This time, it changes and clarifies some of the requirements:

- **Reopens the original PPP:** First-time small business borrowers can get PPP loans under the original program (PPP1) again until March 31, 2021 or when the new funds run out. Small businesses must meet largely the same eligibility rules as the first time around, like having fewer than 500 employees. Priority is first going to be given to lenders who service low-income and minority communities.
- **Creates a PPP2 Program:** Small businesses that received PPP loans the first time and have used all those funds can now apply for up to \$2 million “PPP2” loans. To qualify, businesses have to show, among other things, that they experienced at least a 25% decrease in business in at least one quarter in 2020 compared to the same period in 2019, and that they have fewer than 300 employees (vs. 500 for PPP1 loans).
- **Changes some of the PPP terms:** The new PPP program both makes some criteria stricter to prevent abuse of the program, and also loosens some requirements to provide more flexibility. For example, all PPP borrowers can now choose their forgiveness end date to be during any period 8-24 weeks after the loan pays out. More business expenses can now also count towards forgiveness, including some supplier and insurance costs.

You can find more information on the new round of PPP loans on the [SBA website](#). Some companies like [Lendio](#) are allowing small businesses to apply for these loans online again through their websites. You should also check with your bank or existing business lender ASAP to see if you can apply through them.

What if I already applied for PPP?

Check with your PPP lender ASAP to learn the status of your application and whether you can apply for this new round. If you received a PPP loan last time, ask whether you're eligible for the new PPP2 loans.

How do I know if I'm eligible for these programs?

You should check the [IRS](#) and [SBA](#) websites to check if you might meet the requirements for the economic impact payments, EIDL and PPP loans. If you think you might qualify for unemployment benefits, you should contact your state unemployment office. We also recommend speaking to your legal and financial advisors if you have any questions about your particular situation.

When can I apply for these programs?

EIDL loans and PPP loan applications are **open as of January 11, 2021**. The PPP loans will first give priority to borrowers in low-income and minority communities. The additional unemployment benefits will be rolled out to each state, and each state's timing may vary. Check with your state unemployment office for your state's timeline. Details about other programs are still being released, so look out for more information in the coming weeks.

Where can I find more information?

Check the US [Treasury](#), [IRS](#), [SBA](#) and your state and local government websites regularly for the most up to date information on these programs. If you think you may want to apply for a PPP loan, contact your bank or business lender to see if they are offering this program.

Looking for even more details? Our friends at [Main Street Alliance](#) are hosting a webinar on the new and expanded federal relief package and how it may benefit your small business. [Sign up](#) to watch it live on January 14th or to receive the replay.

Previous PPP Coverage

- [Important Information About the Paycheck Protection Program \(PPP\)](#)
- [How To Know if You Should Apply for the Paycheck Protection Program \(PPP\)](#)
- [Paycheck Protection Program \(PPP\) Loans FAQ](#)

Information and guidance on the new Economic Aid to Hard-Hit Small Businesses, Nonprofits, and Venues Act and other COVID-19 relief programs is changing rapidly. Regularly check federal, state and local government websites for the most up-to-date information. This post is for informational purposes only, and is not intended to provide legal, financial or tax advice. We recommend that you consult your legal, financial and tax advisors about your personal circumstances.

WELCOME NEW MEMBERS

Continued...

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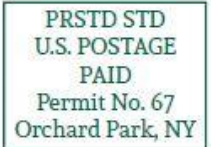
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Orchard Park Chamber Professional and Personal Wellness Series



Join us each month for informative workshops as part of our Virtual Webinar Series.

TENTATIVE FUTURE WEBINARS INCLUDE:

February Webinar: Breaking Down the Home Buying Process – What you need to know now!

March Webinar: Goal Setting 101 – How to set your personal goals to align with your business goals.

April Webinar: Finance – How to create business and personal budgets and stick to them.

May Webinar: Marketing – Analyzing the many forms of advertising to determine what may work best for your needs.

Please contact the Chamber if there are topics that you would like us to offer in the future, or if there is a specific webinar that you may want to facilitate.