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WE'VE MOVED!

**COME SEE OUR
NEW HOME!**

**JOIN US FOR OUR
GRAND OPENING
SEPTEMBER 14 • 5-7 PM
59 FIELD ST, SUITE 120 • TORRINGTON**

**FOOD • BEVERAGES • MUSIC
TOUR OUR NEW SPACE!**

Sponsored By:



**RSVP 860-482-6586
NWCTCHAMBEROFCOMMERCE.ORG/CALENDAR**

2022 LEGISLATIVE RECEPTION

MEET AND MINGLE WITH STATE AND LOCAL DELEGATION

THURSDAY, SEPTEMBER 8TH

7:30-9:00 a.m.

Hosted by Northwestern CT Community College
Draper Hall, Park Place East, Winsted



[CLICK HERE TO RSVP](#)

Brought to you by Northwest Connecticut's Chamber of
Commerce Government Relations Committee.



*From the Desk of Our
President & CEO*

JOANN RYAN



Chamber in the Community

While reading over 800 emails that were waiting for me after a few days at the Cape, this one from Manta Media caught my eye, “Strong Customer Connections.”

It reinforces the Chamber’s engagement and involvement in the community. “It’s an opportunity to shine, develop close connections, think about what’s best for the customer, make a big impact and work with those you can help...do something unexpected.”

Perfect! Here it is! We are thrilled about our new location at 59 Field Street in the former Excelsior Building of The Torrington Company. Who would ever dream that we would move out of our “home” after 35 years to utilize this historic facility? This will allow you to share in our commitment so that Northwest Connecticut continues to be a thriving, healthy, robust community full of opportunities.

Get your running shoes on and prepare to participate in a myriad of meetings, events and programs that will surely interest you and give you valuable information and great connections. Take a deep breath, get your calendars out and/or call us to reserve your spot. Most events will be in person at the office or by Zoom if you prefer.

“Let Your Voice Be Heard” September 7th at 11:00 a.m. Join the Republican-American and rep-am.com to meet the Statehouse Reporter Paul Hughes, Managing Editor Anne Karolyi and Assistant Managing Editor Martin Begnal. They want to know your ideas, questions, and concerns about the candidates for Governor, 5th District and our Legislative Delegation. Your ideas will help shape the reports the newspaper takes to the candidates. A photographer or videographer will be present.

Meet and mingle with the State and Local Delegation at the 2022 Legislative Reception on Thursday, September 8th from 7:30 a.m. to 9:00 a.m. at NCCC’s Draper Hall. Michael Rell, the Chamber’s lobbyist and Jacque Williams, the Chamber’s Chairman of the Board will lead the spirited session with introductions followed by Q&A. Terrence Cheng, the President of the Connecticut State Colleges & Universities will attend along with key educational leaders.

You will want to attend our Grand Opening on Wednesday, September 14th from 5:00 p.m. to 7:00 p.m. Signs on Field Street will direct you. Food, beverages and music will be provided. Most of all, you will be meeting other business leaders.

Please join us on Thursday, September 15th at 12 noon to meet Chamber Insurance Trust, also known as CIT. This valuable organization provides 1099 worker members healthcare benefits that are cost-saving in a very competitive job market.

It’s all about engagement and involvement to benefit you!



Find our new office on the [MAP](#)

Did You Know...

You can scroll through the pages of the newsletter by clicking on the link to the right of this page.



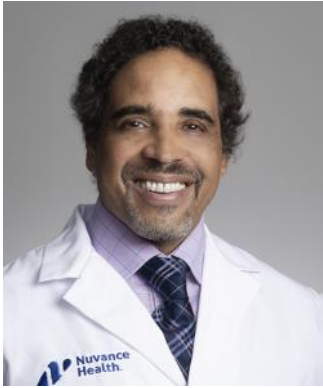
59 Field St., Suite 120, P.O. Box 59
Torrington, CT 06790
p 860.482.6586 • f 860-489-8851

JoAnn Ryan, President & CEO, joann@nwctchamberofcommerce.org
Lauren Zordan, Vice President, lauren@nwctchamberofcommerce.org
Pamela LaRosa, Director One-Stop Workforce Operations, pam@nwctchamberofcommerce.org
Sharon Kunay, Administrative Assistant, info@nwctchamberofcommerce.org
Norma Jean, Accounting, accounting@nwctchamberofcommerce.org

nwctchamberofcommerce.org
Like us on Facebook: facebook.com/nwctchamber

Corporate **PARTNERS**

Primary Care Physician Joins Nuvance Health



Helping to expand primary care access across Sharon Hospital's region, Dr. Jonathon Keith Joseph will join Nuvance Health Medical Practice's primary care office in Sharon, CT.

Joseph is a board-certified internal medicine and pediatrics physician who brings more than 20 years of healthcare experience, most

recently serving as the Medical Director of the AIDS Healthcare Foundation in the Bronx, NY.

He brings a passion for preventive health and patient education for patients of all ages.

"The way we deliver and grow primary care access in rural communities is shifting, but together we can bridge community need with modern healthcare practices to support your health well into the future," Joseph said. "I am excited to begin this journey and meet members of the region."

Prior to his role at the AIDS Healthcare Foundation, Joseph served as Chief Medical Officer of Harlem United in New York City and a physician at CityMD, Lutheran Medical Center, among several other establishments across the Northeast.

He earned his medical degree at Harvard Medical School with training at Brigham and Women's and Children's Hospital in Boston, followed by an infectious disease fellowship at Columbia University Medical Center in New York.

"Expanding primary care is a crucial component of our work to ensure Sharon Hospital's vibrant future," said Dr. Cornelius Ferreira, Nuvance Health's System Chair of Primary Care. "We know Dr. Joseph's expertise will make an excellent addition to our team."

Joseph will begin seeing patients this fall. [Sharon's Nuvance Health Medical Practice](#) is at 29 Hospital Hill Road. To make an appointment, call (860) 364-7029 ([TTY/accessibility \(800\) 842-9710](#)).

To learn more about Nuvance Health primary care, visit www.nuvancehealth.org/primarycare.

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National Iron Bank Celebrates 175 Years



National Iron Bank is celebrating an historic milestone: 175 years of serving the people and businesses of its Connecticut market. Steven Cornell, National Iron Bank president, said, "It has always been our mission to support our communities by investing locally to preserve the special quality of life found here in Connecticut. I would like to thank our employees for their collaborative efforts in building lasting customer relationships, providing local expertise, and having an impact on the communities where we live and work."

The bank began as a community effort for local iron workers as the iron industry prospered in the Northwest Corner of Connecticut. The Iron Bank opened in October 1847 prior to the National Banking Act and the establishment of a national currency. The Iron Bank printed its own money featuring an iron worker and each bill was hand numbered and hand signed.

National Iron Bank is the oldest private bank in New England. "We will be celebrating this great achievement with employees, customers, and our communities throughout the year," said Cornell. Events will take place in Cornwall, Litchfield, New Milford, Norfolk, Salisbury and Washington from the summer months through the fall.

Member **NEWS**

Northwestern to Offer OSHA 10 For Construction Training

The Office for Workforce Development at Northwestern Connecticut Community College is pleased to announce three upcoming opportunities for community members to receive **OSHA 10 Training for Construction**. Cost for the course to be held at Northwestern is \$125 and high school level reading and comprehension skills are all that are required.

The three separate class opportunities are scheduled for:

August 2, 3, 4 from 5-9 p.m.

September 13, 14, 15 from 5-9 p.m.

October 26 and 27 from 8 a.m. to 3:30 p.m.



Upon completion, class attendees will receive an official OSHA 10 card from the U.S. Department of Labor. The in-person and fully interactive course will provide an orientation to OSHA training standards, cover health hazards and safety practices for people who work on construction sites, and will especially focus on hazard identification, avoidance, control, and prevention.

OSHA authorized instructor, Robin Denny, holds a Bachelor of Science degree in occupational safety and health, a Master's certificate in emergency management, a Master of Science degree in public safety management, and is a State of Connecticut certified Fire Marshal. Denny has spent 37 years in the safety, environmental, and emergency service fields.

For more information or to register, contact John Fiorello, Entrepreneurial Center Director, at 860-738-6444. You can also register online at www.nwcc.edu/osha.

Member NEWS



Northwestern Connecticut Community College
Park Place East
Winsted, CT 06098

Northwestern Connecticut Community College Manufacturing Program

Northwestern Connecticut Community College's (NCCC's) Manufacturing Program is experiencing a revitalization. Since partnering with Northwest Regional Workforce Investment Board (NRWIB), NCCC's manufacturing program has hit its enrollment goals. This program features a hands-on manufacturing lab as well as blueprint reading and introductory concepts of CNC. The NRWIB supports NCCC's Manufacturing program through A Connecticut Initiative funds. These funds support students while they are studying through free courses, textbooks, and a generous stipend.

NCCC's Fall Manufacturing program features three courses—Manufacturing Processes, Introduction to CNC, and Blueprint Reading. Students will earn college credit for these courses. The Manufacturing Program utilizes Oliver Wolcott Technical High School's state of the art manufac-

turing lab for hands-on learning. Planning for the spring 2023 program is underway and will focus on higher-level skills in CNC and Solidworks.

Students pursuing this program are currently working in manufacturing or are qualified to fill entry-level manufacturing positions. NCCC's program is endorsed by Northwest Chamber of Commerce Manufacturing Coalition and the Winsted Economic Development Committee.

For more information, please contact Laura McCarthy at lmccarthy@nwcc.edu or 860-738-6351. You can submit your information online at: www.nwcc.edu/manufacturing

Submitted by Laura McCarthy, Director of the Academic Success Center, Northwest Connecticut Community College

SMALL BUSINESS SEMINAR – How To Hire Great People

ENTREPRENEURIAL



Nancy Varsos, Founder of Varsos Consulting, addresses the attendees.

Some eye-opening and stimulating questions emerged from NCCC Entrepreneurial Center's Small Business Seminar: How To Hire Great People. Nancy Varsos, a 25+ year Senior HR leader and founder of Varsos Consulting, led the discussion on How To Hire Great People. This interactive seminar allowed for breakout groups to determine, for instance, what are legally acceptable questions to ask during an interview and how to change a question to make it acceptable.

Hilary Delage proposed this great interview question: How would you empty an airplane filled with jelly beans?

One key factor to remember is: Do you need to know the information to know if they can perform the essential functions?



Hilary Delage and Linda Martin from Outer Armor by Commercial Sewing.

Member NEWS

Litchfield Aid Announces Celebrating Gratitude Event and 2022 Support of CJR

The Litchfield Aid of the Connecticut Junior Republic (CJR) is hosting Celebrating Gratitude, an afternoon of light bites and wine pairings at the Litchfield Community Center on Sunday, September 4th from 1-4 PM, as its 2022 fundraising event.

This benefit will celebrate the success of The Aid's 2021 fundraising campaign, *Embracing Children and Families: Conquering the Next Pandemic*, which raised funds to help the Connecticut Junior Republic expand its behavioral and mental health services in Litchfield County to meet surging community needs in the wake of the COVID pandemic.

Celebrating Gratitude

will also be a tribute to the generosity of the community and the difference the funds raised have made to those served by CJR. The Litchfield Aid's *Embracing Children and Families* campaign netted \$90,000 and concluded earlier this year. These funds were gifted to CJR, along with \$7,633 to support scholarships for students served by the Cable Academic and Vocational Center, for a total contribution of nearly \$97,700.

Celebrating Gratitude's light bites will be provided by Ciesco Catering, with wine pairings and spirits provided by Donna Pace of Gathering Harvests, and Litchfield Distillery, which will be serving a signature cocktail. A silent auction featuring items donated by R. Derwin, Jeffrey Lawrence Jewelers, Music Mountain, Tom Hlas, the Norfolk Chamber Music Festival, Noujaime's Bistro, Judith Secco, Thorncrest Chocolates, The Workshop, and others, will be a part of the event.

"As President of The Litchfield Aid, I am personally very grateful to the other members of our organization who worked with me to make this campaign such a success," stated President Susan Vontell. "Immediate Past President Pat Hearn launched this endeavor in 2021 and our small campaign committee included members Martha Bernstein and Cara Blazier," she said. "Thanks to the generosity of many contributors, our campaign to help CJR expand behavioral and mental health services in Litchfield County – at a time of unprecedented need – was a huge success," she continued. "The members of The Litchfield Aid are grateful to have the opportunity to make a difference in the lives of children and families in the community at a time when CJR's services are so urgently needed."



From left, Rick Judd, Executive Vice President, Union Savings Bank, Chair, CJR Board of Directors; Pat Hearn, Immediate Past President of The Litchfield Aid; Susan Vontell, Current President of The Litchfield Aid of CJR; Daniel Rezende, CJR President and CEO.

A voluntary organization comprised of approximately 100 members, The Litchfield Aid was established in 1911, just seven years after the founding of the Connecticut Junior Republic, for the sole purpose of supporting CJR's programs and facilities. Since that time, The Aid has raised more than \$2.6 million to benefit the children, youth and families served by CJR, and its members have fulfilled an important role as goodwill ambassadors.

Officers of The Aid for the 2022-24 term include: President Susan Vontell of Morris; Vice President Paula Rolleston

of Litchfield; Recording Secretary Judy Maxwell of Norfolk; Treasurer Kathy VanOrmer of Litchfield; and Assistant Treasurer Tiffany D'Andrea of Litchfield.

To sponsor or attend the *Celebrating Gratitude* event, please visit The Aid's website: litchfieldaid.org. For more information about The Litchfield Aid of CJR or to receive an invitation, please contact the Connecticut Junior Republic at 860-567-9424, ext. 278.

Member **NEWS**

Our gift to you:
1 Month Free!

A NEW BEGINNING AWAITS AT THE COTTAGE AT LITCHFIELD HILLS

As you consider assisted living or memory care options for a person you care for, turn to The Cottage at Litchfield Hills. The Cottage provides an exceptional lifestyle experience – one where you will find secure, supportive services while promoting independence for your loved one. Best of all you'll have peace of mind knowing there's a helping hand at a moment's notice. There has never been a better time to join The Cottage Family!



- Now Available -
with a lease signing by September 30, 2022

Our early Holiday gift to you:

**The Month
of December Free**

A savings of up to \$6,995

Personalized Wellness Care Plan & Medication Management
up to 60 minutes/day included
*Extended care packages available

Call Jenni for more information:

860.489.8022

Residents of The Cottage enjoy:

- » 3 delicious *Eat Fresh, Eat Local* meals daily
 - » Personalized Wellness Care
- » Fun-filled calendar of social programs, entertainment & more!
 - » A variety of excursions and outings
 - » Access to scheduled transportation
 - » Excellent care & safety



The Cottage
at Litchfield Hills
A NORTHBRIDGE SENIOR LIVING COMMUNITY

Assisted Living & Avita Memory Care

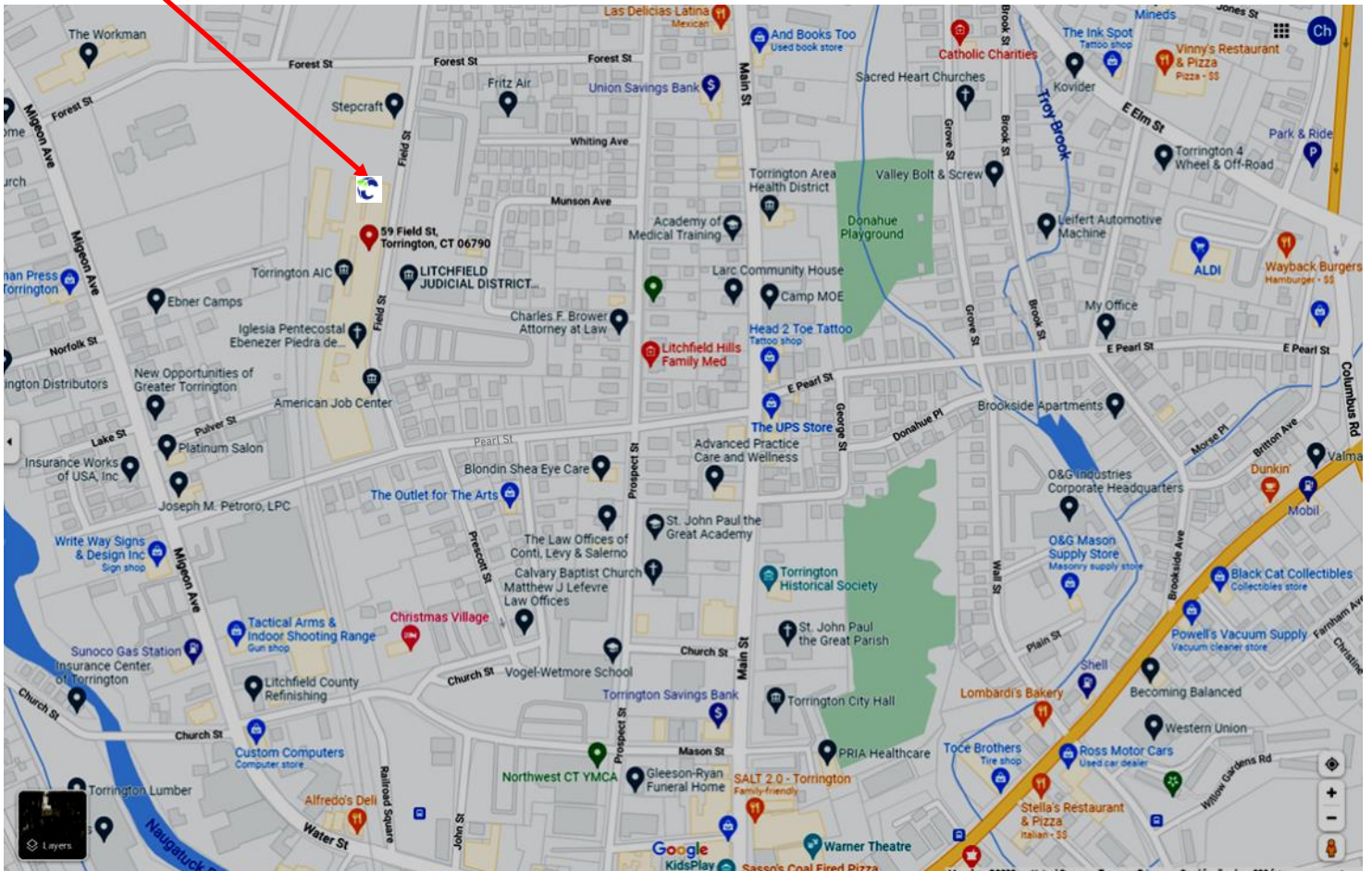
Located at: 376 Goshen Road, Torrington, CT 06790

CottageLitchfield.com



Chamber NEWS

Northwest CT Chamber of Commerce
59 Field Street, Suite 120, Torrington



Five red stars with white outlines are arranged in a horizontal line at the top of the blue section.

YOUR VOICE

A Special Reader-Driven Election Project

Join the Republican-American and rep-am.com getting your voice heard this election season. The news staff is asking what you want to know from this fall's candidates, and will take your concerns straight to them. Statehouse Reporter Paul Hughes, managing editor Anne Karolyi, and assistant managing editor Martin Begnal will take your ideas, questions, and concerns about what you want to hear from candidates for governor, the 5th District, and legislative candidates in Hartford.

LETA graphic with the words "YOUR VOICE" in white, bold, sans-serif font, set against a dark background with a red star and the letters "RA" in a small circle.

**YOUR
VOICE**

BE HEARD

September 7th at 11:00 a.m.

Northwest Connecticut Chamber of Commerce
59 Field Street, Suite 120, Torrington, CT

If ever there were a time in Connecticut and the country where you want to be heard, it's NOW!
Your ideas will help shape the reports that the newspaper takes to the candidates.
A photographer or videographer will be present. Coffee and snacks will be provided.

SPONSORED BY

The logo for the Republican-American newspaper, featuring the letters "RA" in a red circle followed by the text "RepublicanAmerican" in a serif font.

Chamber NEWS



The NW Connecticut Chamber of Commerce and Chamber Insurance Trust invite you to learn about CIT's new Chamber Benefits for Independent Contractors!

Allstate® Benefits has created a program with the *Chamber Insurance Trust* to offer the Chambers of Commerce's 1099 worker members healthcare benefits.

1 out of 10 workers are independent contractors.

Valuable key points include:

- Cost savings over the individual market
- Options- individual coverage isn't the only option
- Better benefits and plan designs
- Refund potential with a level funded plan
- In a competitive job market, gives employers the ability to attract better employees

The Allstate program's difference is we can quote product with **integration with full-time employee groups and provide a total solution for a company**. Pricing should be better by including all employees and 1099 workers of a group access to coverage, instead of forcing 1099 employees to buy substandard healthcare. **The key is more choices and flexibility at lower costs.**

We can write any industry for small to midsize **groups of 2 enrolled and up**, so we have solutions for *all* groups and now that includes independent contractors!

Please join us!

When: September 15, 2022 at 12 noon

Where: NW Connecticut Chamber of Commerce, 59 Field Street, Suite 120
Torrington, CT 06790

Telephone: (860) 482-6586

RSVP: JoAnn Ryan joann@nwctchamberofcommerce.org or wpicagli@cfr-cit.com (event will also be available via Zoom details are below)

If you are unable to attend, please consider joining the simultaneous Zoom meeting on **September 15, 2022 at 12 noon** hosted by CIT. (Please see details on how to join virtual meeting):

[Join Zoom Meeting](#)

<https://us02web.zoom.us/j/85171463896?pwd=NHVoemkxblFwVUw2eVZnbmNnUFpwZz09>

[Meeting ID: 851 7146 3896](#)

[Passcode: 382318](#)



News and **NOTES****Is Business Back to Normal?****Labor Market Update from Patrick Flaherty**

Patrick Flaherty, CT Labor Department Economist and Director of Research & Information, was the guest speaker at our Learn at Lunch seminar - Is Business Back to Normal?!: Labor Market Update (with a focus on CT and the NW corner), held at our Chamber office on Wednesday, August 10th. Alternative Employment, Inc. (AEI) sponsored the event and provided the lunch.

What we learned is that the unemployment rate is lower than pre-pandemic but the labor market is not slowing down. Millions left the workforce when the pandemic hit and haven't returned. Yet, CT is well above the national average for employment, though not quite as it was prior to the pandemic.

People claimed that they couldn't find jobs to match their skills, but their view of their skills is too narrow. With 12 million job openings, there's something for you. While there has been age discrimination and some have retired, there are still plenty of job opportunities.

Here are some statistics:

- ◆ In CT, there were 120,000 job openings, representing 1% of our nation.
- ◆ There were 35,000 people/month quitting jobs to take another job.
- ◆ The restaurant sector lost the most jobs and the finance sector jobs shrank as well.
- ◆ Manufacturing and healthcare have more job openings.
- ◆ Manufacturing was the 4th largest industry, just above healthcare.
- ◆ The biggest growth was seen in the transportation and delivery services.
- ◆ While there are more females in the labor force, diversity is minimal. Healthcare remains female dominated while manufacturing is still male dominated.
- ◆ In the technical high schools, those choosing fields such as cosmetology and culinary are opting for lower paying careers as opposed to fields such as automotive that would pay much more.
- ◆ Nursing schools are full, which will help meet the demand for more nurses.

So, is business back to normal? The answer is: "not quite". We're on the upswing but not quite to where we were prior to the pandemic.

ROSEMARIE BORRELLI JOINS SALISBURY BANK



Salisbury Bank and Trust Company is pleased to announce that Rosemarie Borrelli has recently joined the Bank as Vice President, Treasury Services Manager.

"I am extremely pleased to welcome Rosemarie to our team," stated Rick Cantele, President and CEO of Salisbury. "Rosemarie's knowledge and experience will be a tremendous asset to the Bank as we continue to enhance our treasury management services to support the needs of our clients. I look forward to working with Rosemarie as we focus on long-term value for our stakeholders and the growth strategy of our company."

Rosemarie lives in Danbury, CT and most recently worked for Fieldpoint Private Bank and Trust as VP, Deposit Operations Manager for the past eight (8) years. Rosemarie holds a BS degree in General Accounting from Mercy College, and will lead the Treasury Services Department. In her role, Rosemarie will work with Retail Branches and Commercial Lending Departments to support and develop relationships with clients.

Salisbury Bank is a full-service community bank headquartered in Lakeville, Connecticut and presently operates full service branches in Canaan, Lakeville, Salisbury, and Sharon, Connecticut; Great Barrington, Sheffield, and South Egremont, Massachusetts; as well as Dover Plains, Fishkill, Millerton, New Paltz, Newburgh, Poughkeepsie, and Red Oaks Mill, New York. The Bank has been serving families and businesses for over 170 years and offers a full range of consumer and business banking products and services as well as trust and investment services.

Premier MEMBERS

[Brandywine Living at Litchfield](#)
[Commercial Sewing, Inc.](#)
[Cook Funeral Home](#)
[Eversource Energy](#)
[Keystone Place at Newbury Brook](#)
[Seitz, LLC](#)
[Systems Support Group](#)
[T&M Building Company, Inc.](#)
[and Torrington Downtown Partners](#)
[UCE Fine Builders](#)
[Webster Bank](#)

Welcome New Members

Jordan M. Richards for Probate Judge
www.richardsforprobate.com

Robert J. Krzys, Attorney at Law
krzysrobert@msn.com

Chamber Member **IN THE SPOTLIGHT**



Black Bear Americana Music Fest

Beth Murphy attended a music festival sometime around 2010 and thought it would be cool to have a music festival in our area. It took from that germ of an idea until 2018 for the first Black Bear Americana Music Fest to come to fruition. She gathered 3 partners - Ian Campbell (who handles booking and artists), Evan Dobos (who created the logo and handles all branding and marketing), and Al Vagnini (who owns Powerstation Events and produces the event - staging, lighting, etc.) The Dream Team! Coming up with the name took several months until "Black Bear" was put forth and all the partners agreed it sounded great!

2018 saw a small crowd of about 500 - 600 people. Some camped; some came for the day or the whole 3 days. The excellent staging, reserved camping, outstanding customer service and word of mouth has helped them to grow very quickly. Heading into BB 2022, their 4th festival, they have quadrupled their attendance and camping footprint.

"As we grow, our goal is to of course keep up the top notch music we have always had, and to add more layers of activities.", says Beth Murphy. "That is what separated a festival from a concert. We have kids' activities, hula hoopers, corn-hole events....and we try to bring something new each year. Our art presence is greatly expanding. Last year we had several artists hanging paintings; this year we are bringing in more artisans who can make their crafts on site for our attendees to see."

On October 7th, 8th and 9th, **Black Bear Americana Music Fest** brings to Northwest CT an incredible lineup of musicians, playing some of the best Americana sound on the East Coast! Under the Americana music umbrella, you will find folk, blues, rockabilly, Cajun, bluegrass, and a smorgasbord of other genres!

With 4 days of camping, 3 days of music, it's an event not to be missed! We present on 4 stages, including workshops and acoustic stages. Family friendly; kids 16 and under are FREE!

RESERVED camping for our RV campers! Plenty of room for tents! Showers and flush toilets!

Food – YES! Food trucks galore! Crafts – YES! Craft vendors, art exhibits, it's all at Black Bear!

Headliners for this year include Shawn Colvin, Martin Sexton, and the Adam Ezra Group! With over 40 bands, this is THE place to be on Columbus Day weekend!

Held at the Goshen Fairgrounds in Goshen, CT the beauty of the area just adds another layer of awesomeness to the entire festival. Come and experience for yourself the magic of the music. You'll leave with a whole new batch of favorite bands and with the joy in your hearts that only music can bring.

Check us out at www.blackbearmusicfest.com – we'll see you there!



New \$150 Million Loan Program For Connecticut Small Businesses and Nonprofits

Governor Ned Lamont recently announced the launch of a \$150 million loan program for Connecticut small businesses and nonprofits.

The result of an innovative public-private partnership, the Connecticut Small Business Boost Fund is designed to help small businesses and nonprofits access the flexible working capital they need to grow and thrive.

What makes this initiative so unique is that it:

- Focuses on underserved communities that have historically experienced barriers to accessing working capital — including organizations in distressed municipalities as well as those led by women, individuals with disabilities, veterans, and people of color;
- Brings together a network of community lenders who are committed to addressing the needs of historically under-resourced and underbanked communities; and
- Offers a one-stop shop for business owners for hands-on support and guidance before, during, and after the loan application process.

Applications are being accepted now for loans ranging from \$5,000 to \$500,000 at a fixed, 4.5% interest rate. These loans are available to qualifying small businesses and nonprofits with operations in Connecticut that have 100 or fewer full-time employees and annual revenues of less than \$8 million.

Applications can be submitted online at CTSmallBusinessBoostFund.org.

Please help us spread this good news to small businesses and nonprofits across the state.

Sincerely,

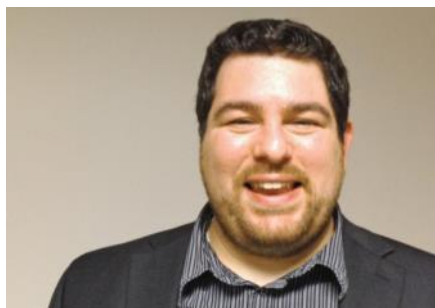
David Lehman, Commissioner

david.lehman@ct.gov, (860) 500-2310

Are you building something cool?



We want to help! There are several programs we run at the Entrepreneurial Center designed to help you get your startup or small business off the ground. And we work closely with many small business partners including SCORE, the Northwest CT Chamber, the SBA, the Northwest COG, and many other organization across the state. Don't go at it alone, get great help from a community built to support your dream for global benevolent domination!



Looking forward to seeing you at an upcoming Small Business Seminar. In the mean time, please don't hesitate to [reach out!](#)

Sincerely,

John Fiorello

860-738-6444

jfiorello@nwcc.edu

Chamber NEWS

During the Pandemic, our Chamber offered FREE advertising to help support our members. July 1st, we reinstated our reduced ad pricing structure to enable us to better serve you.

PROMOTE YOUR COMPANY WITH THE



DON'T WAIT TO TAKE ADVANTAGE OF THESE MEMBER ONLY BENEFITS!

CHAMBER NEWSLETTER

Display Advertisements are available to Chamber members. Deadline is the 15th of the month. Submit ad in JPEG or PDF format to info@nwctchamberofcommerce.org.

Cost:

Full page (7 1/2" w x 9 1/2" h) - ~~\$250~~ **\$125**
 1/2 page horizontal (7 1/2" w x 4 1/2" h) - ~~\$150~~ **\$75**
 1/2 page vertical (3 1/2" w x 9 1/2" h) - ~~\$150~~ **\$75**
 1/4 page (3 1/2" w x 4 1/2" h) - ~~\$75~~ **\$50**
 Business card (3 1/2" w x 2 1/4" h) - ~~\$50~~ **\$25**

Member News and **Member in the Spotlights** may be submitted for inclusion in an upcoming newsletter and will be placed on a first-come, first-served basis. Bites should be approximately 100 words in length. Spotlights should be approximately 250 words in length and may include a logo or photo. Deadline is the 15th of the month. Email information to info@nwctchamberofcommerce.org.

Cost: Complimentary

MEMBERSHIP DIRECTORY

Display Advertisements are available to Chamber members in the Annual Business & Membership Directory. Ads should be submitted by the 15th of February. Information and pricing are available by contacting Lauren Zordan at lauren@nwctchamberofcommerce.org.

CHAMBER EXCHANGE – MEMBER TO MEMBER E-MAIL BLAST ADS

The Chamber sends e-mail blasts to all members with special offers and advertisements. These e-mails are sent separately from the standard member e-mails and are specially identified as offers from members. Members are able to place one ad per month. Ads can be linked to a website or FaceBook page. The e-mail distribution list exceeds 1,500 individuals. Ads should be submitted in JPEG or PNG format and should be 7" wide x 3-5" high. The fee is \$50 per ad. To schedule your Chamber Exchange ad, contact JoAnn Ryan at 860-482-6586 or joann@nwctchamberofcommerce.org

MEMBER TO MEMBER

Present a **Member to Member Workshop** to fellow members and highlight the products and services of your business. Utilize the Chamber's conference room, obtain a set of mailing labels, receive a 1/2 page advertisement in the newsletter and an email to the membership promoting the workshop. Contact Lauren Zordan to schedule at lauren@nwctchamberofcommerce.org.

Cost: ~~\$300~~ **\$250**

Chamber Space Rentals



Conference Room - Conference Style (seats up to 28)



Conference Room - Classroom Setup (seats 20-25)



Library - (Seats up to 6)



Reception Area - (Seats up to 8)

Member Room Rates: 8 am – 5 pm, \$35 for the 1st hour, \$20 per hour thereafter
 5 pm – 10 pm, \$45 for the 1st hour, \$35 per hour thereafter

Non Member Room Rates: 8 am – 5 pm, \$80 for the 1st hour, \$55 per hour thereafter
 5 pm – 10 pm, \$125 for the 1st hour, \$100 per hour thereafter

*After hours (5 pm – 10 pm) rates also apply to weekend use.
 Corporate Partners of the Chamber may utilize the conference rooms at no charge.
 Premier Members of the Chamber may utilize the conference rooms at half price.*

Projector, Whiteboard, and Flip Chart are available at no additional charge

COVID EIDL Key Points for Borrowers

COVID-19 Economic Injury Disaster Loan (EIDL) deferment periods are approaching an end. As such, business owners must start preparing to make payments. The following are key points and resources for all COVID EIDL borrowers.

- COVID Economic Injury Disaster Loans are not forgivable
- SBA has begun to remind borrowers through email and calls
- SBA will not mail paper notices (Form 1201) but may send payment reminders via email
- Deferment on payments is from the date on the original note
- Interest began accruing at the time of disbursement

Access your loan information

- Account balances, interest amounts and payment due dates are accessible via the SBA [Capital Access Financial System \(CAFS\) website](#).
- Borrowers can create a CAFS account via this link - [Instructions on how to set up a CAFS account](#).
- Technical assistance is available via the CAFS Helpdesk at 833-872-0502 or cls@sba.gov.
- For Connecticut Non-Profit Borrowers, please contact the SBA Birmingham Servicing Center at Bham.Realty@sba.gov or 800-736-6048 TTY:711 to ensure an authorized user has permission to set-up and access the organization's CAFS account.

Make a payment

There are several options to make a payment to the SBA.

Online payment at [Pay.gov](#) (preferred)

- Use online bill pay through your business banking account
- Mail your payment

Payment instructions [here](#).

Request a lien subordination or other servicing actions

Connecticut EIDL borrowers can request an **application for SBA consent form** via the SBA Birmingham Servicing Center Bham.Realty@sba.gov to:

- request subordination of a lien to facilitate third-party financing
- propose change in ownership
- propose assumption
- request specific collateral releases

Business closures or liquidation

For guidance on matters such as an anticipated business closure or liquidation, contact Bham.Realty@sba.gov or 800-736-6048 TTY: 711.

Servicing your EIDL Loan

Borrowers should review their loan authorization to ensure all terms are being followed. For loans above \$25,000, the SBA filed a lien on the business assets. If a business owner wants to sell a piece of equipment or the business itself, the SBA will need to approve the release of its lien.

EIDL borrowers in Connecticut can contact SBA's Birmingham Service Center Office hours are Monday through Friday, 7:30 am - 4:00 pm CT. 800-736-6048 TTY:711 or email: Bham.Realty@sba.gov

For possible EIDL fraud, please email to OIGHotline@sba.gov; or call SBA Office of Inspector General (OIG) Hotline at 1-800-767-0385.

[Make A Payment to SBA](#)



Upcoming **CHAMBER MEETINGS & EVENTS**

- Sept. 1 - Membership Committee - 8 AM
- Sept. 6 - Small Business Council - 8 AM
- Sept. 7 - WOW Advisory Committee - 9 AM
- Sept. 7 - Your Voice - Let Your Voice Be Heard This Election Season (Sponsored by: Republican-American) @ NW CT Chamber, 59 Field St, Suite 120, Torrington, 11 AM - 12 PM
- Sept. 8 - Legislative Reception @ NCCC, Draper Hall, 93 Park Place East, Winsted, 7:30 - 9:00 AM
- Sept. 8 - Leads III - 12 PM
- Sept. 12 - Leads I - 12 PM
- Sept. 14 - Chamber Grand Opening @ NW CT Chamber, 59 Field Street, Suite 120, Torrington, 5 - 7 PM
- Sept. 15 - Chamber Health Care Coalition— CIT Presents: 1099 Independent Healthcare Benefits @ NW CT Chamber, 59 Field St, Ste 120, Torrington, 12 - 1 PM
- Sept. 21 - Health Council - 8 AM
- Sept. 22 - Board of Directors Meeting - **7:30 AM**
- Sept. 22 - Joint Business After Hours with Avon/Canton Chamber, Co-Sponsored by Barron Financial @ Ski Sundown, 126 Ratlum Rd, New Htfd, 5 - 7 PM
- Sept. 26 - Leads I - 12 PM
- Sept. 27 - Business with Breakfast @ Merritt Clarke's Store, 1101 Bantam Rd, Bantam, 8 AM

Save the Date

October 7 - 18th Annual WOW! Forum @ The Warner Theatre, 68 Main Street, Torrington

**October 27 - Business After Hours at Brooker Memorial, 157 Litchfield St, Torrington,
5 – 7 p.m. (Sponsored by Conquest)**

**November 10 - Economic Summit, Keynote Speaker: Chris DiPentima, President of CBIA,
@ Torrington Country Club, 8 AM**