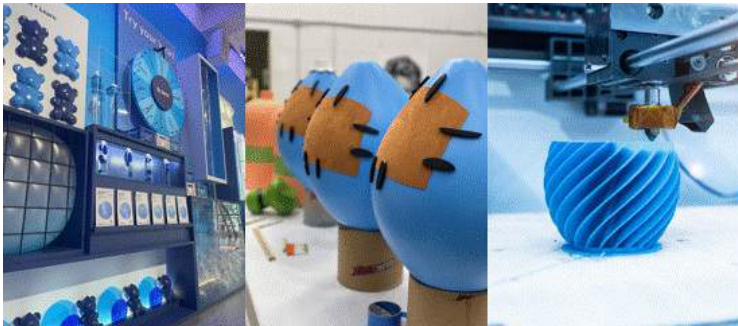




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'tis The Election Season! Heather Bell, President & CEO

The June primaries saw incumbents with a pro-business agenda holding onto their seats. As we shift our focus to the congressional and state general elections, as well as the presidential race, our members have voiced growing concerns about affordability, supply chain disruptions, and inflation. Now is not the time to increase taxes on businesses, especially when many are already struggling to make ends meet. We've collaborated with our partners at the NYS Business Council to ensure that legislators are fully informed about these critical issues and their ongoing impact on our businesses.

With the release of new EEOC Workplace Harassment Guidance, and while it may face court challenges, I strongly recommend attending our upcoming Sexual and Workplace Harassment training, which is **free for our members**. This training is an **annual requirement for all businesses in NYS** and will cover updates, including protections for LGBTQ workers, pregnancy-related conditions, religious expression, virtual harassment, and employer liability.

Nearly seven years after the Tax Cuts and Jobs Act (TCJA) modernized the U.S. tax system, many of its reforms are set to expire at the end of 2025, potentially impacting individuals and businesses of all sizes. Without congressional action, key provisions like the 20% deduction for qualifying pass-through income, business expense and investment deductions, international tax competitiveness measures, estate and gift tax relief, lower

individual tax rates, and expanded health insurance premium tax credits will expire. Taxpayers should prepare for potential changes, including adjustments to the TCJA's 21% corporate tax rate and the Inflation Reduction Act's energy tax credits. YOUR Chamber has actively advocated on your behalf! Click [HERE](#) for a template

Lastly, a Texas federal court has set aside the Federal Trade Commission's (FTC) proposed ban on noncompete agreements, which was scheduled to take effect on September 4th. Thanks to the court's decision, employers nationwide can continue to enforce noncompete agreements in accordance with state laws.

Need help or resources, just contact YOUR Chamber Team!

Warm regards,
Heather



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We're excited to invite you to our GRAND OPENING!
Come see our new location and enjoy:
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City Winery, November 14th

www.orangenyny.com



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Thank You!



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Clegg Brothers Garage Doors
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Family Services
Friendly Acura of Middletown
Girl Scouts Heart of the Hudson, Inc.
Green Thumb Industries
GTI Graphic Technology
Howe Construction, LLC

HR-4U Inc.
Hudson Valley Roofers, Inc.
Independent Living Inc
Matson's DeliMen At Work Chimney Sweeps
Montgomery Overall Service, Inc.
Mount Saint Mary College
Open Hub Corp
Orange County Association of Towns, Villages & Cities
Real Property Management Priority
Right Source Cleaning Service LLC
St. Therese Classical Academy & Chesterton Academy
State Farm- Mike Cordero
Temple Sinai
The Little Wine Bus Inc.
The Misner Agency
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Join us for a special collaboration of three Hudson Valley estate planning professionals. An accountant, attorney, and financial advisor share retirement and estate planning strategies based on their clients' common questions and challenges. Light refreshments will be served.

Who should attend: Retirees and late-stage career professionals who want to establish a framework for their retirement and estate planning.

Presenters:
PKF O'Connor Davies - Bonnie Orr, CPA, Partner
J&G Law, LLP - Michael Wagner, Partner
Select Wealth Partners - Santa Curran, CFP, MBA, ChFC, CLU, CLTC
 Hosted by: **Garnet Health Foundation** - William Dauster, CFRE, President

TUESDAY 10/29/2024 **TIME** 6:00 - 7:00 PM

Garnet Health Medical Center, Outpatient Building, Medical Education Conference Center, 2nd Floor, 707 East Main Street, Middletown NY

REGISTER NOW www.jglaw.law/events 845.333.2333



U.S. Chamber of Commerce

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Legislation to promote **job opportunities in New York State** and help job seekers secure new employment opportunities - [Learn more](#)

65 GRANTS, LOANS & PROGRAMS TO BENEFIT YOUR BUSINESS! When you know where to look, help for your business is there for the taking. [CLICK HERE](#)

[SMALL BUSINESS GRANTS FOR](#)

[WOMEN IN](#)

[NEW YORK](#)

The **Comcast Innovation Fund** provides grants to support technology and research “for the betterment of the Internet.” Areas of interest for the 2024 grant year include open-source development, general and targeted research, and work that enhances the growth of the Internet. Applications will be accepted on a rolling basis until all funds for 2024 are disbursed.

More grant & program information can be found [here](#).

\$200 Million in Funding Available for Downtown Revitalization Initiative and NY Forward Programs

Governor Kathy Hochul announced that \$200 million in funding is available through the State's two signature downtown revitalization and economic development programs — \$100 million each for Round 8 of the Downtown Revitalization Initiative and Round 3 of the NY Forward program, which focuses on revitalizing smaller and rural downtowns. Together, the two programs have awarded \$1 billion in funding to 124 communities across every region of the State since 2016. Applications are available through the State's [Consolidated Funding Application Portal](#). The deadline to apply is October 18, 2024, at 4 p.m.

[View information about the DRI.](#)

[View information about NY Forward.](#)

[Read the full announcement.](#)

New York Forward Loan Fund 2

The New York Forward Loan Fund 2 is a mission-driven, relationship-based program that's accessible anywhere in the state through a virtual platform. It empowers small businesses and nonprofits toward success, connecting them with working capital loans and business support services.

If you're a small business in New York looking to grow, the New York Forward Loan Fund 2 could be the right fit for you.

Access loans of up to \$150,000 that are simple, affordable and business friendly, and they offer competitive, fixed rates.

It's more than a loan, it's a network of experts dedicated to your business' success. Fill out our pre-application now to determine if you meet initial eligibility requirements and if your business is loan ready. You will then be matched with an experienced lender who can help you before, during and after the application process or connect you with additional support services.

[Click here to pre-apply.](#)

[Additional information can be found here.](#)



[Cash or Accrual Accounting: What's Best for Tax](#)

Small Business Credit Initiative (SSBCI)

More than \$500 million in federal funding is now available to support the resurgence of small businesses across New York State through the State Small Business Credit Initiative (SSBCI), a program through the American Rescue Plan Act. Managed by the U.S. Department of Treasury, SSBCI provides funds to support programs for small businesses to recover from the economic effects of COVID-19 and allow them opportunity to succeed in the post-pandemic economy. Visit esd.ny.gov/ssbcj for information

Veterans' Nonprofit Capital Program

\$5 million available through newly created [Read more](#)



[FTC Ban on Noncompete is not moving forward](#)

[Special Alert: If You Hire Freelancers, Make Sure You're Up-to-date on the Freelance Isn't Free Act](#)

\$14.7 million Announced to Strengthen New York's Food Supply Chain Infrastructure through Partnership with U.S. Department of Agriculture - for more information on program details and how to apply visit [here](#).

[Everything you need to start an e-commerce website](#)

Building an e-commerce site? Arm yourself with a solid strategy and an understanding of best practices using [our comprehensive guide](#) that tackles everything from finding the right platform to mastering user experience.

[Purposes?](#)

[Small Business Alert: Bankruptcy Debt Limits Soon Could Drop](#)

[What You Can Do About Workers' Comp Fraud](#)

[Business Owners: Failure to Substantiate Donations Can Be Costly](#)

[Let's Make Tea Breaks Happen!](#)

[Apply for a Pure Leaf Tea Break Grant Today](#)

The Pure Leaf Tea Break Grants Program funds ideas that foster healthier workplace culture and norms. Ideas can be new or already underway, can come from HR, C-level, or the frontline--as long as they improve employee well-being through culture change. Winning ideas will serve as models for other employers who prioritize the well-being of their people through an effective break culture solution.

[Skip Instant Grants](#) are accepted on a rolling basis, providing funding opportunities with shorter turnaround windows. Applicants are required to participate in Skip's YouTube livestream during the selection process. Learn more about these ongoing funding opportunities by following Skip on social media.

[IFundWomen • BOTOX® Cosmetic Grant Program](#)

- \$25,000 business grant
- Awards 20 groundbreaking entrepreneurs each with \$25k grants, coaching, and mentorship.

[US Business Grants Power Forward Small Business Grant](#)

- Empower Black-owned small businesses in New England with grants up to \$25,000.
- Eligibility: Black-owned businesses with 1-25 employees

[Grassroots Organizing National Grants Program](#)

- Support grassroots organizations across the US with grants up to \$30,000/year.
- Eligibility: Small grassroots organizations with budgets under \$350,000.
- **Apply: Apply: Grants**

[Cadence Cash Thrive Grant](#)

- \$5,000 grants for community-impactful businesses.
- No set deadline, awarded quarterly.

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STILL TIME TO REGISTER FOR THE FALL SEMESTER!

Office of Cannabis Management

HOME CULTIVATION IS NOW LEGAL IN NEW YORK STATE FOR ADULTS 21+

WHO CAN GROW?
Adults 21+ in New York State can now cultivate (grow) cannabis at home.
If you are under 21 years of age and consuming cannabis for medical reasons, a parent/guardian can assign a designated caregiver to grow on your behalf. Learn more at cannabis.ny.gov/medical

HOW MUCH CAN I GROW?
A person can grow up to three (3) mature and three (3) immature plants at any one time but no residence can have more than six (6) mature and six (6) immature plants.
You can have up to five (5) pounds of trimmed cannabis and the equivalent weight in concentrates in or on the grounds of their private residence. Individuals can carry and transport up to three (3) ounces of cannabis and 24 grams of concentrates within the state.
It is illegal to sell, trade or barter with homegrown cannabis.

WHERE CAN I GROW?
Cannabis can be grown in residences that you own or rent, like a room, home, apartment, mobile home, co-op or other residential spaces. Landlords can only refuse to lease space to or penalize a tenant if they risk losing federal benefits.

HOW DO I GET STARTED?
Cannabis seeds and immature plants will be available once licensed nurseries are operational. You can visit our website at cannabis.ny.gov to stay informed or call local entities to see when seeds and immature plants will be available.
To learn about home cultivation and more, visit cannabis.ny.gov or call 1-888-DCMA3151 (1-888-626-6151).

CANNABIS.NY.GOV

FEMA's [Hazard Mitigation Assistance](#) (HMA) programs provide funding for eligible mitigation activities that protect life and property from future disaster damage to build a more resilient nation. FEMA has released the [2024 HMA Program and Policy Guide \(HMA Guide\)](#). This release reflects policy changes and stakeholder feedback received since the 2023 HMA Guide publication. The HMA Guide provides helpful information for prospective applicants and sub applicants from state, local, tribal and territorial governments on the application and grant processes for four hazard mitigation grant programs.

The [Female Founder World Grant](#), offered by VistaPrint and Female Founder World, will award a \$15,000 cash

grant plus marketing support to one small business owner. To qualify, businesses must be part of the Female Founder World community, have annual revenue between \$40,000 and \$1,000,000 and fewer than 10 employees, and sell a physical product. Applications are open through September 17.

The [Boundless Futures Foundation](#) awards grants to U.S.-based female entrepreneurs and nonprofits that support female entrepreneurship. The EmpowHer Grant offers entrepreneurs up to \$25,000, with funds provided as reimbursements for business expenses upon proof of payment. Grant applications are accepted on a rolling basis.

The Environmental Protection Agency (EPA) is accepting applications on a rolling basis for \$2 billion in Inflation Reduction Act funding available through its [Community Change Grants Program](#) to support community-driven projects that build capacity for communities to tackle environmental and climate justice challenges, strengthen their climate resilience, and advance clean energy. This opportunity will be available for a year, closing on November 21, 2024, and EPA will review applications on a rolling basis. This allows applicants to utilize technical assistance and possibly resubmit a new application if not initially selected. EPA encourages applicants to apply as early as possible.



THE COMMITTEES












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