

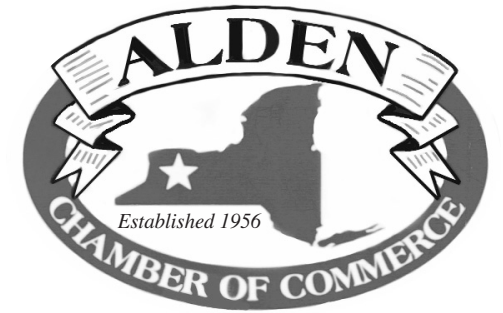
Alden Chamber of Commerce  
P.O. Box 149  
Alden, New York 14004-0149

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# Alden Chamber of Commerce Newsletter

JULY 2011

VOLUME 20, NUMBER 2



CHAMBER OFFICE  
13500 Broadway Alden, New York 14004  
Phone (716) 937-6177 FAX: (716) 937-4106  
E Mail: secretary@aldenny.org

Board of Directors meetings are held every third  
Thursday of the month at 4 pm at the  
Whistle Stop Inn. All Members are invited.

*Member of: WNY Chamber Alliance*

**PRESIDENT - CHRISTOPHER GUST**  
**VICE PRESIDENT - BROOKS BOWMAN**  
**TREASURER - J. MICHAEL DRUDING**

**EXECUTIVE SECRETARY**  
**BARBARA HOSKYNS**

**ASSISTANT EXECUTIVE SECRETARY**  
**LYNDA TUCKER**

#### DIRECTORS 2010-2012

**CHRISTOPHER DOWD**      **J. MICHAEL DRUDING**  
**SUSANNE GALBRAITH**    **EARL GILLEN**  
   **THOMAS STEFFAN**

#### DIRECTORS 2010-2013

**JOHN DROGI**                      **DR. LYNN FUSCO**  
**PAUL HENRY**                    **PAUL HUTSCHENREUTER**  
   **RAYMOND STOOS**

#### DIRECTORS 2011-2014

**BROOKS BOWMAN**              **CHRISTOPHER GUST**  
**NANCY HUGHES**                **JENNIFER STRONG**  
   **STEVEN WEBER**

## COMMITTEE MEMBERS

**ALDEN ECONOMIC DEVELOPMENT - CHRISTOPHER GUST, GARY WAGNER**

**Advisory Panel - John Drogi, Earl Gillen, Paul Hutschenreuter, Thomas Stephan, Raymond Stoos**

**PROMOTION/PUBLICITY - CHRISTOPHER GUST, SUSANNE GALBRAITH, Lynn Fusco, Paul Henry, Nancy Hughes, Lee Weisbeck**

#### **TOWN, VILLAGE & SCHOOL LIASON**

(T) Ronald Smith, Jennifer Strong  
(V) Richard Kegler, Paul Henry, Richard Jablonski  
(S) L. Fusco, Paul Hutschenreuter

**MEMBER SERVICES - BROOKS BOWMAN, SUSANNE GALBRAITH, Christopher Dowd, Christopher Gust, Paul Henry, Nancy Hughes, Richard Jablonski, Thomas Steffan, Gary Wagner, Steven Weber.**

**HUMAN RESOURCES - STEVEN WEBER, J. MICHAEL DRUDING, Christopher Gust**

Visit our website [www.aldenny.org](http://www.aldenny.org)

Friend us at [www.facebook.com/aldenchamber](http://www.facebook.com/aldenchamber)



**President Steven Weber presents Award to Al Hassenboehler, nephew of Arlene Cooke**

## Chamber Dinner & Distinguished Citizen Award

Members and guests of the Alden Chamber of Commerce enjoyed dinner and an evening together at MaGavin's Restaurant & Pub on Tuesday, May 17, for the Chamber's Annual Spring Membership and Election Dinner. Among the guests were family and friends of Arlene Cooke, recipient of the 2011 Distinguished Citizen of the Year award. A beautiful plaque, from Laser Ace Custom Engraving, was presented to Arlene's nephew, Al Hassenboehler, by Chamber President Steven Weber.

Arlene Cooke has given a life-long dedication to Alden and has been a long-time Councilwoman for the Town of Alden. She has sat on the Senior Citizen Committee, Finance & Audit Committee, the Environmental Commission, and was the Historical Society Liaison. Arlene pursued a career as a nurse in the Alden Central School system until her retirement. She was also active in the Fire Protection/Ambulance Committee and was instrumental in establishment of the emergency management plan. She was the Town of Alden Disaster Coordinator and Emergency Manager. Arlene has also been involved with community events including scheduling the Band Concert series and WinterFest activities where she acted as contest judge.

After a delicious dinner and the award presentation, during which proclamations by the Town and Village of Alden were read aloud and proclamations from Erie County and the State of New York were given, the crowd attentively listened to Tom Ulbrich, Executive Director of the University of Buffalo's Center of Entrepreneurial Leadership, who spoke about "The Small Business Community - America's Innovation Machine." Tom pointed out that as technology advances, there are opportunities for entrepreneurs to establish new products, services and businesses, although the climate in New York, especially regarding taxes, makes these efforts difficult, but not impossible.

Next, Steven Weber spoke of the Chamber's accomplishments during the past year and outlined current and future activities. Chamber Director Brooks Bowman then presented Steven with a gift of appreciation for his year of service as Chamber president. Next, Steven thanked retiring Director Christopher Dundon (MaGavin's Restaurant & Pub) for his service to the Chamber over the past three years, as well as acknowledging Noll Ferris (Doritex Corporation) for his work as Chamber Treasurer. Chamber Director Sue Galbraith next introduced the nominees for a new three year term on the Chamber Board. The nominees were: Brooks Bowman (Elwood-Jordans Agency), Christopher Gust (Alden State Bank), Nancy Hughes, Jennifer Strong (Neill & Strong, Attorneys), and Steven Weber. The vote in favor was unanimous and the dinner drew to a close.

Arlene Cooke passed away a few days after the dinner was held. The Chamber hopes that the honors bestowed upon her by the Chamber, Town, Village, County and State brought Arlene a source and pride and joy in her final days.

For information on the Alden Chamber of Commerce and its activities, see its ALL NEW web site at [www.aldenny.org](http://www.aldenny.org). If you are on Facebook, see the Chamber's Facebook page at [www.facebook.com/aldenchamber](http://www.facebook.com/aldenchamber), including photos from the dinner.

## Chamber Basket Raffle

Time is running out to purchase tickets for the Alden Chamber of Commerce's basket raffle. The drawing will be held at the Farmer's Market on Saturday, July 30. The basket is loaded with gift cards, gift certificates, and lottery tickets and is valued at over \$1,000. Tickets are only \$1.00 and can be purchased at the Alden Advertiser, Alden Pharmacy, Carbone's Pizzeria, Tan-Fast-Ic Dan's, the Chamber office at 13500 Broadway, and at the Alden Farmer's Market on Saturdays from 8:30 am to 1:00 pm. You do not need to be present to win.

The Chamber would like to give a big "thank you" to the following Chamber members and area businesses for their generous donations to this basket: A&N Automotive, Alden Bowling Center, Alden Pharmacy, Alden Pools & Play, BNH Auto Repair, C\*Shore Design, Carbone's Pizzeria, Country CrossRoads Florist, Creighton Optical, Crosby's Mart (Alden), Darien Lake Theme Park, David Pajak Attorney, DeSpirt Mosaic & Marble, Drogi & Sons Collision, Fantastic Sam's (Alden), Fantasy Island, Geoffano's Pizzeria, Gillen's Expert Auto, H&R Block, Henry's Candy & Gifts, How Do You Like Me Now Salon, James N. Foss, Inc., JMS Design Interior Decorating, Joanie's Chat & Chew, John & Mary's (Alden), Key Bank (Depew), Kis-N-Greens Golf, Kotas & Kotas CPA, Loren Hoskyns Bulldozing, MaGavin's Restaurant, NAPA (Alden), Neill & Strong Attorneys, Petschke Heating & Cooling, Serenity Massage Therapy, Sitzman's Maytag, Subway (Alden), Tan-Fast-Ic Dan's Tanning Salon, Tops (Alden), Town Line Nursery School, Tractor Supply (Alden), Ulbrich's Garden Center, Wagner's Agway, Weber's Grill, West Alden Kitchen, Whip's Automotive and Whistle Stop Inn.



## Chamber Holds Reorganization Meeting Elects New Officers



Pictured, from left is Chamber President Christopher Gust, Vice President Brooks Bowman, and Treasurer Michael Druding

The Alden Chamber of Commerce met on May 19 for its annual Board of Directors reorganization meeting and elected new officers for 2011-12. Christopher Gust, from Alden State Bank, was elected Chamber President and Brooks Bowman, from Elwood-Jordans Agency, will serve as Vice President. Michael Druding, from Greatbatch Medical, will serve as Treasurer. Directors for 2011-12 are: J. Michael Druding, Sue Galbraith (Alden Advertiser), Earl Gillen (Gillen's Expert Auto), and Thomas Steffan (Cooke & Steffan, Attorneys). Directors for 2011-13 are John Drogi (Drogi & Sons Automotive), Dr. Lynn Fusco (Alden Central School), Paul Henry (Henry's Candy & Gifts), Paul Hutschenreuter (Zoladz Construction), and Ray Stoos. Directors for 2011-14 are Brooks Bowman, Christopher Gust, Nancy Webster Hughes, Jennifer Strong (Neill & Strong, Attorneys), and Steve Weber. For information on the Alden Chamber of Commerce, including a searchable directory of its members, see their all-new web site at [www.alden-ny.org](http://www.alden-ny.org).

If you are on Facebook, see the Chamber's Facebook page at [www.facebook.com/aldenchamber](http://www.facebook.com/aldenchamber).



New Director for 2011-2014 (l to r) Steven Weber, Brooks Bowman, Nancy Hughes, Jennifer Strong and Christopher Gust

## SBA IS NOW AVAILABLE THROUGH FACEBOOK AND TWITTER

To gain access to SBA's Facebook page, visit [www.facebook.com/SBAAtlantic](http://www.facebook.com/SBAAtlantic). You can also follow SBA on Twitter at [www.twitter.com/SBAAtlantic](http://www.twitter.com/SBAAtlantic).

## THINGS YOU NEED TO KNOW

In this space we want to include your news such as change of name, location, phone number, etc. Please submit important news or changes to the Chamber office at 937-6177.

## Welcome to These New Members

**Renn's Auto Parts & Service**  
18 Mechanic Street, Akron  
542-2888

Sells auto parts and services autos.

**S & A Debris Removal LLC**  
171 Schwartz Road, Lancaster  
683-5420

Demolition of interior and exterior, construction clean-up, home and Job site clean-up.

## 13th "TASTE OF ALDEN A BIG SUCCESS"



Alden Chamber of Commerce Directors Jennifer Strong and Christopher Dowd sell tickets at the Taste of Alden

Though it rained briefly, crowds still got a chance to enjoy the 13th annual "Taste of Alden" on Thursday, June 23. Sponsored by the Alden Chamber of Commerce, this event kicked off Alden Hook & Ladder Fire Company's Heritage and Reunion Carnival and was another great success. A huge variety of foods were offered - from pizza to roast beef, Belgian waffles to pulled pork, a large variety of desserts, and much more by fourteen participants. Tops Market of Alden was an additional sponsor for this event.

Volunteers manned the Chamber booth where tickets were sold to the hungry attendees, as well as tickets for the Chamber's July 30th Farmers' Market basket raffle and tickets for a 50/50 raffle.

Vendors for this event were A.J. & Son's Catering, Alden Hook & Ladder Fire Company and Ladies' Auxiliary, Alden Meals on Wheels, Alden Village Market, D & L Bakery, John & Mary's Restaurant, Kodiak Jack's, MaGavin's Restaurant & Pub, My Saloon, Outback Kettle Korn, Red Osier, Sweet Melody's and Townline Pizza. The Chamber would like to thank each vendor for participating.

The Taste of Alden would never happen without the cooperation of the Alden Hook & Ladder Fire Company and the efforts of Taste chairman Gary Wagner and the many volunteers. For more information on the Alden Chamber of Commerce and its activities, see the Chamber's web site at [www.alden-ny.org](http://www.alden-ny.org) or its Facebook page at [facebook.com/aldenchamber](http://facebook.com/aldenchamber).

## CARDS, CARDS, CARDS BROCHURES TOO!

Did you know the Chamber office has display racks for business cards and brochures? This is another benefit the Chamber offers to our members. Come in and drop off (or mail to us) your promotional materials and we will display and distribute them for you.

**Alden Optical Studio**  
716 937 8888  
Open 9am - 5pm Tuesday thru Friday

**Allen Golibersuch** 12444 Broadway  
Owner/Licensed Optician Alden, NY 14004

Phone 716-937-7373 Fax: 716-937-4136

**Creighton Optical**  
Since 1963

Optometrists  
Dr. Joseph Kuczmariski, Dr. Matthew Sendker, Dr. Alex Crinzi  
James F. Creighton, Optician Kevin F. Creighton, Optician  
Providing Eye Exams Fitting Fine Eyewear and Contact Lenses  
13375 Broadway • Alden, New York 14004 • 14004-1410  
M 9-7; T 9-5:30; Th 9-5:30; F 9-7; S 9-12  
Eye exams 4 days a week

**BLACKWATER FITNESS CLUB**

10,000 SQ. FEET OF STATE OF THE ART STRENGTH & CARDIO EQUIPMENT  
AEROBIC/SPINNING - FULL SERVICE LOCKER ROOMS - PROFESSIONAL STAFF  
PROFESSIONAL TRAINERS - MASSAGE THERAPY - NUTRITIONAL STAFF  
NUTRITIONAL ADVICE

MON.-THURS. 5am-9pm FRI. 5am-7pm SAT. 7am-5pm SUN. 7am-NOON  
1370 EXCHANGE STREET 937-7110

JENNIFER L. STRONG, ESQ.

**NEILL & STRONG, PLLC**  
ATTORNEYS AND COUNSELORS AT LAW

13166 MAIN STREET P.O. Box 395  
ALDEN, NEW YORK 14004-0395

716-937-3353 Fax 716-937-7222  
E-MAIL: [JLSTRONG@NEILLSTRONG.COM](mailto:JLSTRONG@NEILLSTRONG.COM)

## JOIN THE MEMBER 2 MEMBER DISCOUNT SAVINGS PROGRAM

Chamber members have a unique opportunity to offer fellow Chamber members a discount on their service or merchandise as an incentive to attract new customers and increase their business visibility.

Each Chamber newsletter will advertise your business and your exclusive Chamber members discount. You decide what you wish to offer and how your offer will be presented. You may also want to include employees in the offer.

It's easy to enroll in the Member 2 Member Savings Program by calling the Chamber office at 716-937-6177. More information and the form for describing your offer/discount will be mailed or faxed to you to complete and return.

*It's a simple, positive and effective way to draw attention to your business.*

### Member 2 Member Discounted Savings

**A & N Automotive**  
13560 Genesee Street  
Criffenden, NY 14038  
Phone 716-937-9425

10% off any repairs totaling over \$100.00

**Blackwater Fitness Club**  
1370 Exchange Street  
Alden, NY 14004  
Phone 716-937-7110

Free shirt and reassessments at 3 and 6 months with one year membership

**Mary Kay Cosmetics**  
11669 Boncliff Drive  
Alden, NY 14004  
Phone 716-512-0168  
10% off any purchase

Discount cannot be used on sale items

**Alden Counseling & Wellness**  
11901 Broadway  
Alden, NY 14004  
Phone 716-937-3300

One (1) free initial counseling consultation

**Alden Optical Studio**  
12444 Broadway  
Alden, NY 14004  
Phone 716-937-8888

10% off eyeglass purchase for Chamber members and their families

**David J. Pajak, Esq.**  
13179 Broadway Suite 2  
Alden, NY 14004  
Phone 716-937-7950

\$100 mirror wills  
1/2 price Initial consult  
matrimonial or family court matters  
Offer good for employees of members also

**Hake Plastic Molds**  
11168 Broadway  
Alden, NY 14004  
Phone 716-683-1579

5% off your mold order of \$50.00 or more  
10% off your mold order of \$500.00 or more

**The Buffalo Agency**  
Christopher Dowd  
12282 Westwood Road  
Alden, NY 14004  
Phone 716-276-1134  
Email: cdowd@financialguide.com  
Website:  
www.financialguide.com/Christopher-Dowd

Free Financial Plan Review  
Free Benefits Analysis

**Safeguard Business Solutions Inc**  
1288 Blood Road  
Cowlesville, NY 14037  
Phone 716-675-0124

10% off any order

**Neill & Strong, Attorneys**  
13166 Main Street  
Alden, NY 14004  
Phone 716-937-3353

Free 30 minute attorney consult OR  
\$50-00 off from a residential real estate transaction

**DCR Properties**  
3580 Clinton Street  
West Seneca, NY 14224  
Phone 716-444-8643  
20% off first month placement fee

**dirtyblinds.com of WNY**  
235 Alley Road  
Alden, NY 14004  
Phone 716-685-9050 585-334-2010

All new customers receive  
10% discount off  
first blind cleaning. \$100.00 minimum  
Ask for Kevin

**Creighton Optical**  
13375 Broadway  
Alden, NY 14004  
Phone 716-937-7373

25% off any frame or insurance discount,  
whichever is greater-also \$45 eye exam  
for Chamber members and employees  
without vision insurance coverage

**S & A Debris Removal**  
171 Schwartz Road  
Lancaster, NY 14086  
Phone 716-683-5420

10% off total job  
Must show proof of membership

**Call 716-937-6144 today to advertise  
your Member to Member  
discount offer.**

## CHAMBER CALENDER

July 30 .....First Farmers Market  
Raffle Basket Drawing  
August 18 .....Board of Directors Meeting,  
Whistle Stop Inn, 4 PM  
September 1 .....Health Insurance  
Open Enrollment  
October 8.....Membership Hot Dog Roast  
(more information to follow) and Farmers  
Market closing day. Second basket raffle

**SUPPORT ALDEN - BUY LOCALLY  
ALDEN - ALIVE AND GROWING!**

## Congratulations Graduates

The Chamber is pleased to announce the recipients of this year's Scholarship awards.

The Memorial Award, given in memory of Norman Gilbert, was awarded to Emily Szuba who plans to study Nursing at D'Youville College.

The Scholarship Award was presented to Jason Pomana who plans to study Information Technology at The Rochester Institute of Technology.

Chamber President Christopher Gust presented the awards at the Alden High School graduation on June 25, 2011.

Our best wishes to both Emily and Jason as they pursue their further education.

## NEW YORK NEWS

**REBUILDING NY MANUFACTURING** is a critical need. The gap between NY's manufacturing and other states is widening. Economic growth and job creation is tied to regaining NY's stature as a national and global leader in this sector. More capital investment is needed to compete with other states. A study. "Let's Make It Here.- Keys to a Manufacturing Resurgence in New York," takes an in-depth look at how NY has experienced a reduction at a steeper rate than peer states and the nation. In an online survey. 75% of respondents thought property taxes were a substantial hurdle to the manufacturing sector. The full report can be found at <http://www.ppiny.org/reports/2011/Manufacturing-Made-In-New-York-May2011/pdf>

**REPEAL OF MTA PAYROLL TAX** should be supported. The businesses in the MTA region need tax relief to grow and add jobs. The ill-conceived jobs tax that supports the MTA is an onerous tax that discourages small businesses from hiring and encourages large businesses to grow outside the region.

**PROPERTY TAX CAP** is needed along with lower government spending. New York ranks near the bottom of all states, due in part to NY's tax rate which is higher than almost every state. A recent poll found 1 in 3 New Yorkers under age 30 planning to move to another state while 1 in 4 adults overall plan to leave NY in the next five years. New York's business climate is ranked 49th in the nation. Reforms that allow local governments and school districts to control and lower their pension. Health care benefits and other labor costs are also needed.

## IRS ALERTS PUBLIC to new IDENTITY THEFT SCAMS

Remember the IRS does not discuss tax account matters with taxpayers by email

• **Inherited Funds/Lottery Winnings/Cash Consignment** This phishing email sends recipients an email claiming to come from the US Treasury notifying them that they will receive millions of dollars in recovered funds or lottery winnings or cash consignment if they provide certain personal information, including phone numbers. via return email. Alternately they may be sent a phony check of the funds or winning and told to deposit it but pay 10% in taxes or fees.

• **Form W-8BEN** In this scam, fraudsters modify a genuine IRS form, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding, to request detailed personal and financial information. They either email or fax the form and state the recipient will face additional taxes unless they quickly fax the required information to the number provided by the scammer. Legally, this form is filed with their financial institution. not the IRS

The IRS does not initiate taxpayer contact via unsolicited email or ask for personal identifying or financial information via email, If you receive a suspicious email claiming to come from the IRS take the following steps.

Do not open any attachments to the email. Do not click on any links. Contact the IRS at 1-800-829-1040 to determine whether the IRS is trying to contact you. Forward the suspicious email or url to the IRS mailbox [phishing@irs.gov](mailto:phishing@irs.gov), then delete the email from your inbox.

**Run Your Ad in the Chamber Newsletter 3.5 x 1.5  
\$15 per issue or \$75 per year (6 issues)  
Call the Chamber office at 716-937-6177 for details**

## Get a copy of your tax documents faster than ever

You can order copies of your tax return or tax account transcript quicker and easier. You also have two ordering methods - phone or mail.

If you are a student who needs a copy of your tax return transcript for a financial aid application, a potential home buyer needing to verify your income, or if you need information from your tax account, ordering that information is now quicker and easier.

To request your free transcripts call the new toll-free number (1-800-908-9946) and follow the message prompts, or complete.

IRS Form 4506T. Request for Transcript of Tax Return, and mail it to the address listed in the instructions. You should receive your transcript in fewer than two weeks. For mailed requests, please allow up to 30 days.

If you need an exact copy of a previously filed and processed tax return with attachments (including Form W-2), you should complete Form 4506, Request for Copy of Tax Return, and mail it to the address listed in the instructions, along with a \$57 fee for each tax year requested. Copies are generally available for returns filed in the current year and going back six years.

Please keep this valuable information in mind in case you, or someone you know need a copy of a tax document. The process has been improved to better serve taxpayers. For more information, please visit IRS.gov.

With the continued growth in electronic filing and to reduce costs, individual and business taxpayers will no longer receive paper income tax packages in the mail from the Internal Revenue Service. Some New York State forms (ie NYS-45) are no longer being ailed also.

## LOWER YOUR SMALL BUSINESS UTILITY BILLS

New York State Electric and Gas (NYSEG) and Rochester Gas and Electric (RG&E) have launched the Small Business Energy Efficiency Program offering small businesses the opportunity to lower their energy usage and utility bills. This program is being offered to eligible small businesses on a first-come-first-serve basis, while funding is available.

As part of the program the utilities are paying 70% of the cost to replace small businesses' older fluorescent lamps and ballasts with brand new, energy-efficient lamps and ballasts that cut lighting costs by up to 50%. Not only will the new lighting improve the look of the business, it will make it more efficient and environmentally friendly. Upgrades also include changing incandescent bulbs to compact fluorescent lights (CFLs) and upgrading exit signs to light emitting diode (LED) technology.

NYSEG/RG&E will provide a EREE lighting energy efficiency assessment for eligible small businesses with demand of less than 100 kilowatts (kw). This entails a brief walk through of the site where data will be collected on the current lighting system, facility characteristics, operations and workflow. The business will then receive energy saving solutions based on their specific needs and requirements, and a proposal detailing the customized solution, savings and costs.

For questions or to enroll visit [www.nyseg.com](http://www.nyseg.com) or [www.rge.com](http://www.rge.com) or call 1.877.359-9814

## LOWEST PRICE DARIEN LAKE AND FANTASY ISLAND TICKETS AVAILABLE AT THE CHAMBER

The fun at Darien Lake Theme Park has started so get you tickets now. Again this year the Chamber is selling Good-any-day tickets. The cost is \$35.00 for members and \$37.00 for non-members, tax included. These tickets are valid all season for both Darien Lake Theme Park and Splashtown Water Park at Darien Lake. Plus by buying Good-any-day tickets you will save the cost of parking by showing your ticket at the parking entrance. You get to the fun faster because tickets bought ahead of time means no waiting in ticket lines at the main gate where the price is \$42.99 and you still have to pay parking. Children under 2 years of age enter free.

Better yet, on the day that you visit, present the Darien Lake Good-any-day ticket at Guest Relations to upgrade to a season pass for only an additional \$34.99.

Fun Wow! Fantasy Island all-day-any-day tickets are now available at the Chamber office too. Tickets sell for \$18 for members and \$20 for non-members, tax included.

The Chamber office is open Monday, Tuesday, Thursday and Friday from 9-00 am to 4-30 pm only. Closed Wednesday.



## PRECIOUS PEOPLE DAYCARE

Located in their newly remodeled building at 12001 Broadway in Alden. Precious People Daycare houses infants, toddlers, preschoolers and school agers with room to expand on their 14 acre lot. Owned by Anita Fisher, the business was opened in 2004. She employs eight full time employees and one part time employee.

Anita believes children reach their fullest potential in a nurturing environment where learning is based on concrete, hands-on experiences within a play-center atmosphere. The daycare is currently licensed for 96 children from six weeks and up. Families can choose from full time, part time, half days, full days, or extended days depending on their needs.

All of Precious People Daycare's teachers are certified and their preschool classes do a complete Kindergarten readiness program. The school age summer camp offers special presenters each week to keep the children busy all summer long.

Feel free to stop by and see their new building. Don't forget to ring the bell for admittance. The premises are protected by an access control system for added security. For more information, please call 716-937-0315 or visit [www.preciouspeopledaycare.net](http://www.preciouspeopledaycare.net). The daycare is open weekdays from 6 am - 6 pm.

## Alden Chamber Gift Certificates

Does your business participate?

If not...it should!

- NO COST to your business
- Keeps shopping dollars local
- Make great gifts for those "hard to buy for" Certificates are deposited like checks directly into your account. Your name is listed as a participant in the handout flyers, Bi-annual flyer in the Alden Advertiser and newsletter.

Your business listing on the Chamber website Gift Certificate page. Decal provided to alert customers you accept the certificates.

For more information or to sign up, call the Chamber office at 716-937-6177.



## CHRISTOPHER DOWD

Financial Planner/Investment Advisor Representative

Christopher has been in the Financial Industry since 1996 and is now with the Buffalo Agency, a Mass Mutual Financial firm. A needs based analysis includes financial and protection planning for families and businesses as it relates to, \*Investments - Mutual funds, Annuities, college tuition planning, \*Insurance - Life, Disability, Long Term Care, \*Retirement Planning. \*Business continuation strategies, Risk management- \*Employee benefits including 401 k/403B plans-, and \*Pension maximization for employees

In particular, most small businesses know being prepared for anything is part of who they are. you can't be 100% certain about what will happen tomorrow. Chris can take action to help protect businesses from the unexpected.

Aside from his career, Chris is highly involved in the community with Kiwanis, coaching basketball for the St. John's Panthers. is a board member of St. John's Home School Association and a Director of the Alden Chamber. Chris is supported by his wife Nancy and 9 year old son, Connor. He wants to give back to the community and develop close relationships with community members to make Alden a better place.

To schedule a confidential review of your financial plan, contact Chris at 716-276-1134. visit [www.inancialguide.com/Christopher-Dowd](http://www.inancialguide.com/Christopher-Dowd). or email him at [cdowd@financialguide.com](mailto:cdowd@financialguide.com)

# VERY IMPORTANT INFORMATION FOR THOSE WITH HEALTH INSURANCE

## 2011 2012

Now is the time you need to decide if you wish to change your insurance plan to another plan. Business owners and their employees may change either their plan or their insurer. **All change applications must be received by August 12 to be effective for the open enrollment date of September 1.** Please contact the Chamber office at 716-937-6177 for information and applications. **Some previous plans have been discontinued.**

**All applications for a new insurer and/or plan MUST have a NYS-45 form, an employer enrollment form and an appropriate tax form submitted with the application**

**The Patient Protection and Affordable Care Act includes: No annual maximums on durable medical equipment, prosthetics & orthotics and prescription drugs; No lifetime maximums for members; No pre-existing condition waiting periods for children under 19; Coverage available to adult dependents until age 26; and \$0 copay on preventive services**

### BC/BS OF WNY CURRENT SUBSCRIBERS ONLY

#### POS 250D (Automatic enrollment from POS 150D)

You are required to select a primary physician. Co-pays are \$25 for the PCP and \$40 for a specialist. Hospitalization and emergency room 20% after deductible. Outpatient surgery, hospital room, and skilled nursing are 20% after deductible. Some testing is \$0 copay. Prescription plan copay of \$7 generic only. \$0 generic oral contraceptives. **mail order not mandatory.** Children are covered to age 26. Deductibles are \$1000/\$2000 in-network and \$2000/\$4000 out of network. Maximum out of pocket \$5000/\$10,000 in-network.

#### QUARTERLY RATES

Effective September 1 2011 August 31, 2012  
**\$ 856.32 Single**  
**\$2389.53**

#### POS 7100

You are required to select a primary physician. Co-pays are effective after deductible of \$1500/\$3000 in-network. Out-of-network deductibles are \$5000/\$10,000. Co-pays are \$25 for Primary/Specialist \$500 each admittance. The \$75 for copay emergency room visit. (waived if admitted). The 3 tier prescription plan copay is \$15/\$50/50%, \$0 copay for generic oral contraceptives -**mail order not mandatory.** Children are insured to age 26.

#### QUARTERLY RATES

Effective September 1 2010 August 31, 2011  
**\$ 867.09 Single**  
**\$2420. Family**

### BC/BS TRADITIONAL CARE 901

(current subscribers only)

#### QUARTERLY RATES

Effective September 1, 2010– August 31, 2011  
**\$3153.24 Single**  
**\$7100.04 Family**

### INDEPENDENT HEALTH

#### FLEX FIT SELECT CURRENT SUBSCRIBERS ONLY Choose one (Independent Option no longer available.)

**Active Plan** co-pays of \$15 (adult), \$30 (child) for primary physicians. \$45 co-pay for specialists. hospitalization co-pay \$750 per admission. \$150 co-pay for emergency room (waived if admitted). \$150 co-pay ambulance. skilled nursing facility co-pay \$500. urgent care co-pay \$45 and \$150 co-pay for outpatient surgery. Outpatient mental health co-pays \$15 adult and \$25 child. Insures children to age 26.

**Family Plan** co-pays of \$25 (adult), \$0 (child) primary physicians. \$45 for specialists. hospitalization \$750 (adult) and \$0 (child) per admission. emergency room \$150 co-pay (waived upon admission) ambulance co-pay \$150. urgent care co-pay \$45. skilled nursing facility co-pay \$500 (adult) \$0 (child) \$150 co-pay for outpatient surgery and outpatient mental health co-pays \$25 \$0 (child) Insures children to

**Both options** A 3 tier prescription co-pay is **\$10/100%/100%** with \$0 co-pay for Tier oral contraceptives. A \$250 debit card for use at fitness locations and/or alternative therapies is included. Preventive services and lab testing \$0 co-pay.

#### QUARTERLY RATES

Effective September 1 2010 August 31, 2011  
**\$1459.29 Single**  
**\$3630.24 Family**

### ENCOMPASS 65

Any member who eligible for Parts & B enroll in Encompass 65 is insurance and works with Medicare to coordinate your care. Rates are renewed January 2012.

### BRIGHT CHOICES UNIVERA PLANS

See the enclosed brochure in this newsletter. Two copay plans three copay/hybrid plans and three health savings plans are available. Liaison Benefits

## Cancellation Guidelines for Members with Health Insurance

The Alden Chamber of Commerce bills subscribers of our health insurance program in advance on a quarterly basis. It's important to remember that if you find that you will be canceling that policy 1 or 2 months into the quarter, you will be reimbursed for any unused month in that quarter. The billing cycle goes from the first of a month to the first of the next month etc.

It is important and to your advantage to pay your premium on time. Late payers will be assessed a late fee of \$25. If your payment is not received in the Chamber office by the end of the month in which payment is due, your policy will be cancelled and reinstatement can not be reinstatement until September 1, our open enrollment. If your payment will be late call the Chamber office at 937-6177 to make arrangements.

Also be advised that the Alden Chamber of Commerce must be notified in order to cancel a health insurance policy. Do not contact the insurance company except in the case of Encompass 65 subscribers. Encompass 65 subscribers must inform the Chamber office but also **MUST** personally inform Independent Health. You are responsible for health insurance premiums until we are notified otherwise.

We know that routine cancellations will happen so please help us by phoning in your plan cancellations as soon as possible. We have a limited time to go back to cancel subscribers, even one day over the limited window of time and you could be responsible for premiums you do not want to pay.

Any changes to your health insurance such as cancellation, marriage, divorce, birth of a child or the death of anyone covered by the policy must be reported to the Chamber office within 30 days of the event.

## Farmers Market Mid-Season Report

The Ninth season of Alden's Farmers Market is half over. If you haven't been there yet please come. There's always something interesting and fun going on.

Beautiful, fresh mid-summer produce now overflows the stands. A few vegetables have been delayed by the turbulent Spring weather, but a very diverse range of products is available. Some vendors come only occasionally... so return trips are recommended. Chicken is available on alternate weeks.

Our new location toward the east side of the Alden Village Plaza at 13119, Broadway, is working out well. Both Tractor Supply and Save a Lot are excellent neighbors. They, the plaza owners, the Alden Advertiser, Events' sponsors, our volunteers, vendors and customers all deserve heartfelt thanks for their support.

As usual, special events are planned weekly. The full events schedule is available on-line at [www.alden-ny.org](http://www.alden-ny.org) Health & Wellness Day is July 23. The Village-wide Garage Sale on Aug. 6 still has spaces available at the Market. Several wine tastings are planned. Kids Day is August 13 Sept. 3 will be Meet the Candidates Day and anyone running for office is urged to come and meet & greet. That day also features a crafts show, so it should be a lot of fun. Fire Safety Day is Sept. 23 The Market season will close on October 8. with the Chamber hot dog roast for all members.

Our first basket of Alden-area gift certificates (valued at approximate \$1000) is being raffled July 30. A second basket will be raffled on closing day. Raffle tickets are available for \$1.00 at the Farmers Market. plus the regular outlets - Alden Advertiser, Alden Pharmacy, Carbone's Pizza, Tan-Fastic-Dan's and the Chamber of Commerce.

The Chamber of Commerce sponsors the Market and Chamber members volunteer to keep it running every Saturday morning from 8:30 to 1:00. Alden is a WIC-approved Farmers Market. Call Market Manager Nancy Hughes at 937-0103 for more information about anything concerning the Market.



Henry's Candy & Gifts sells fudge and candy plus Crystal Beach waffles and suckers at the Alden Farmer's Market.

# VERY IMPORTANT INFORMATION FOR THOSE WITH HEALTH INSURANCE

## 2011 2012

Now is the time you need to decide if you wish to change your insurance plan to another plan. Business owners and their employees may change either their plan or their insurer. **All change applications must be received by August 12 to be effective for the open enrollment date of September 1.** Please contact the Chamber office at 716-937-6177 for information and applications. **Some previous plans have been discontinued.**

**All applications for a new insurer and/or plan MUST have a NYS-45 form, an employer enrollment form and an appropriate tax form submitted with the application**

**The Patient Protection and Affordable Care Act includes: No annual maximums on durable medical equipment, prosthetics & orthotics and prescription drugs; No lifetime maximums for members; No pre-existing condition waiting periods for children under 19; Coverage available to adult dependents until age 26; and \$0 copay on preventive services**

### BC/BS OF WNY CURRENT SUBSCRIBERS ONLY

#### POS 250D (Automatic enrollment from POS 150D)

You are required to select a primary physician. Co-pays are \$25 for the PCP and \$40 for a specialist. Hospitalization and emergency room 20% after deductible. Outpatient surgery, hospital room, and skilled nursing are 20% after deductible. Some testing is \$0. Co-pay Prescription plan co-pay of \$7 generic only. \$0 generic oral contraceptives, **mail order not mandatory.** Children are covered to age 26. Deductibles are \$1000/\$2000 in-network and \$2000/\$4000 out of network. Maximum out of pocket \$5000/\$10,000 in net-work.

#### QUARTERLY RATES

Effective September 1 2011 August 31, 2012  
**\$ 856.32 Single**  
**\$2389.53**

#### POS 7100

You are required to select a primary physician. Co-pays are effective after deductible of \$1500/\$3000 in network. Out-of-network deductibles are \$5000/\$10,000. Co-pays are \$25 for Primary/Specialist \$500 each admittance. The \$75 for co-pay emergency room visit. (waived if admitted). The 3 tier prescription plan co-pay is \$15/\$50/50%, \$0 copay for generic oral contraceptives -**mail order not mandatory.** Children are insured to age 26.

#### QUARTERLY RATES

Effective September 1 2010 August 31, 2011  
**\$ 867.09 Single**  
**\$2420. Family**

### BC/BS TRADITIONAL CARE 901

(current subscribers only)

#### QUARTERLY RATES

Effective September 1 2010- August 31, 2011  
**\$3153.24 Single**  
**\$7100.04 Family**

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