

Connections

3rd Quarter July 2023



Welcome to our Newest Members!

We would like to extend a warm welcome to our newest members: * Ricardo Garcia- Simply Inspired LLC, * John Hernandez- New York Life, * Yarisbel Opio- Alta Dental, *Michael Santiago- Oak Street Health, * Tonya Santos- Tonya Santos State Farm, *Wyatt West- 3D Viper Printing, * Joyce Wierzgacz-Kelly- First Catholic- Slovak Ladies Association, *Jennifer Alexander- City Block Candles LLC, *Joanna Baxter- Chester's Tavern, *Brian Gaffney- Gaffney Construction, *Ann Grecek- SGA Youth & Family Services.

Veterans Triangle Brick Orders- Due Aug 15

Honor your Veteran with a brick at the Veteran's triangle on Archer & Narragansett. You are invited to our beautiful event where we will install and dedicate the bricks in the Fall of 2023. To order yours please go to <https://www.bricksrus.com/donorsite/grcc>



Benefits of Joining the Chamber

1. Business Promotions & Publicity
2. Acquire Customer Referrals & Networking Opportunities!
3. Business Education, Support & Advocacy!
4. Lobbying & Influencing your Community

If you would like to join the chamber or see more benefits of joining, scan the QR Code or go to our website:

www.MidwayChamber.org



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Covid Outreach- Rebound after Covid

As mentioned before, we have partnered with Greater Southwest Development Corporation. At this time, we are still offering free vaccine clinics for you and your business. If you or some one you know would like to set up an event please email director@midwaychamber.org. **Please stop by the Farmers Market, where the flu and covid vaccines are available for free.

Support the Businesses That Support our Community!

Community Update!

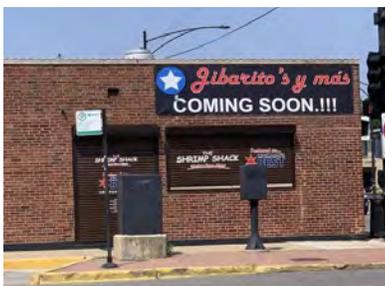
Ciao Ragazzi Restaurant is expanding and opening their outdoor patio. With 10 new outdoor dining tables, be sure to stop in for some of their delicious food and craft drinks!



Guides Sports Bar & Grill has just completed their remodel, adding 30 additional seats for dining! Stop in to this September business of the month for some Hot Wings & Cold Beer!



Parisi's is going to be the location of a super cool comic book themed restaurant that serves Columbian cuisine. Be sure to stop into *COMIX Express*.



Shrimp Shack has been sold! We have a new restaurant in town- *Jibaritos!* They will be bringing delicious Puerto Rican food to Archer

Midway Nail Supply at 5919 S Archer Ave is now open to the public! Pop in and grab all of your nail supplies!



Oak Street Health is remodeling as we speak at 6918 W Archer Ave! If you're looking for a new primary, this new patient focused care for adults on Medicare may be a good place to check out.

Pizza Wars!!



Pizza Wars is back! As the Farmers Market opens up for the year, we have so many fun things in store! We are welcoming back some of our favorite locations including: Danny's, Stunod's, Home Run Inn, Chester's, Rosatis & Trianos! We would like to invite all other local pizza places to join us in this annual event that is sure to be exciting! We will have celebrity guest judges this year!

Don't forget to get your tickets as soon as possible! This event sold out in less than a day last year! Stay up to date with all the exciting events & vendors at our website- midwaychamber.org. If there is another type of war you would like to be a part of, please reach out to us!



We are always on the look out for more vendors to make all our events even bigger. If you have a contact for a vendor or food truck, please reach out to us!

Hope Midway- Convoy of Hope

On August 12, 2023, Convoy of Hope Chicago will host its 5th community event in South Chicago, held in Marquette Park. Please plan to join us and **SAVE THE DATE!**

It isn't often that community, educational, and health organizations, corporate partners, city and suburban churches, and city organizations come together in one compassion event! Convoy of Hope Chicago brings these components together on one amazing day of wholistic hope to the city's South Side. Our 2018 community event, which was our last large community event, hosted 7728 guests of honor served by 1400 volunteers. Since then, we continued to serve the Chicagoland area, 23,977 families, during the global pandemic. Who do we serve? We serve families, foster parents, single moms and dads, senior citizens, veterans, unemployed, underemployed and homeless within our community. Together we can make this event empowering for many.

Practical Hope

Hope is experienced through meeting felt needs. Each Guest of Honor will have the opportunity to receive **FREE**:

Groceries	Health and Dental Screenings	Haircuts
Hot Meal	Community Services	Family Portraits
Children's Shoes	School Backpacks (w/supplies)	Job Services
Kid's Carnival	Children's Nutrition Training	Prayer
Veteran's Services	National Breast Cancer Foundation	Education

If you would like to partner with us, Please let us know if you will participate.
p. 630-408-0801
e.nataliesabos@gmail.com





Upcoming Events

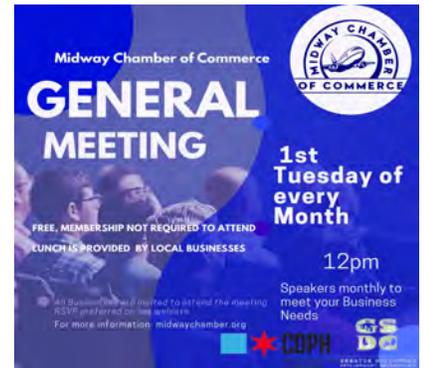


Monthly General Meetings: *Be Advised- July Meeting is July 11!* Please join us the first Tuesday of every month, at our general meeting to stay up to date with the latest news, upcoming events and available support for your business! Every month we have an informational speaker, an update on local news and happenings and a lunch provided to all who attend.

* We ask that you RSVP to the meetings ahead of time on our website in order to ensure we make proper accommodations.

** *We always welcome our local businesses with open arms. We are looking for local businesses to sponsor our lunches.*

Please email director@midwaychamber.org if you would like to volunteer to be a lunch sponsor!



Patriot's Day Parade- Our Annual Patriot's Day Parade will be held on Archer Avenue on Thursday June 29th at 7pm. Grab your family and friends and join us for an amazing event. There's still time to be a sponsor or join us in the parade! We look forward to seeing you all there.



Pub Crawl- This year the pub crawl will be hosted by the Chamber a bit earlier in the season. We will again be having a drink special & t shirt available. We are looking to open it to Chamber members that are on 63rd street as well. If you are interested in this event, please email director or stay up to date on our Facebook & website!



Golf Outing- This year the golf outing will be held in early fall. we look forward to inviting you to this exciting event. Great laughs, great food & drinks and tons of prizes and raffles and sponsorships opportunities.

Business of the Month Recap - 2023

January: Archer & Central Laundromat

February: Bobby G's Tavern

March: Central Clearing Drugs

April: Trianos Pizza

May: F3 Technologies

June: Marquette Bank

Veterans Bricks

If you would like to order a Veterans Triangle brick for your loved ones, please visit our website for all the most up to date information! Orders are due by Aug 15.

Farmers Market

Greetings Farmers Market Fans!!! It's that time of year again - the seeds have been planted, the fruit and veggies are growing, and the market is back! As in previous years, the Garfield Ridge Farmers Market will be Wednesdays from 3-7 at The Mayfield (6072 S. Archer).

Many of your previous favorites will be back, including Aunt Lizzies Baked Goods, Nuts2Go, Emerald Ice, and Aracelys (mmmmm tamales). But that's not all! Watch for TWO new farms this year: Parra Farms from southwest Michigan, and Lockhouse Gardens from the western suburbs. Also joining this year will be Heatley's Hot Sauce, Hestia Coffee, Sugar Momster Bakery, and much much more.

So whether you need locally produced produce, muffins, jellies, coffee, treats, soaps, honey, pies, or just want to stop by for a taco or a skewer from Mi Taquito and Tacos Mario, you know what to do - come to the market Wednesdays from 3-7 at The Mayfield! (6072 S. Archer). Overflow parking available across the street at Hope Church (tell Pastor JJ "Hi!").



To sponsor an event, email info@midwaychamber.org or check out the website Sponsor tab @ MidwayChamber.org

We need everyone involved!



Business Tip:

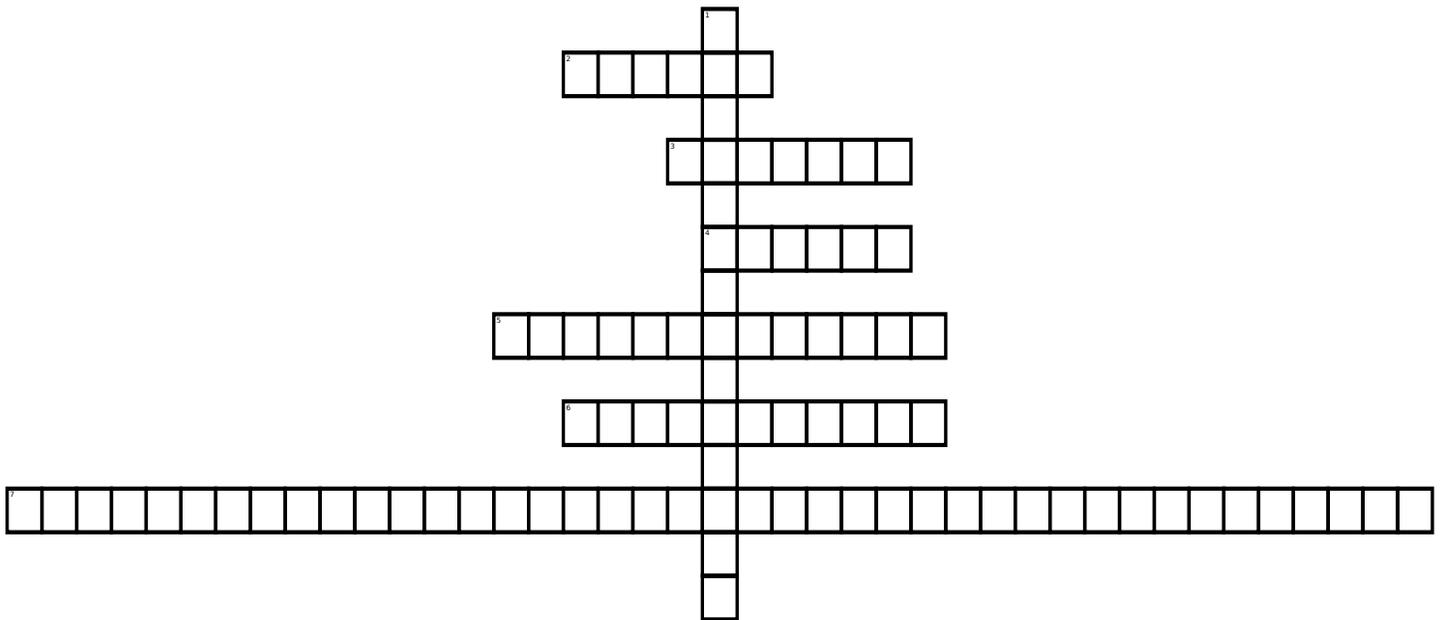


As we mentioned in our previous business tip, the lending market is tightening up. SBA lending, business loan and lines of credit are becoming tougher and tougher to complete. When this happens, businesses will struggle to grow and will have to maintain status quo. Banks and financial institutions will favor the "perfect" clients over the growing small business clients. A business with minimal debt, great cash flow and high revenue deposits is much more likely to get an easy path to a loan than some small businesses which are aiming for sustainability. This will have a ripple affect with supply chain, not just from a retail standpoint but also as a service provider. We know that costs rise, insurance, equipment, utilities, health care, accounting fees, legal fees, etc. But a big cost increase can be employee costs. A small business that is trying to become sustainable that might not be able to secure a loan to get them over the hump may need to cut back on some sort of expense and when that is employee reduction, they will also lose productivity which reduces revenue and profits. So it is always a catch 22; if you have a strong pipeline, you have billed out work but you aren't collecting your receivables in a timely manner what options will you have against a cash flow shortage? Delaying vendor payments can only go so far, calling and reducing expenses might hold you over for a few weeks but ultimately you may have to sacrifice a big expense such as an employee to keep producing. So, when a company is growing, and they are starting to have cash flow issues because of timing and collection, it is usually a time to seek a business loan or some sort of line of credit to bridge the gap while they wait to receive their funds. This is typically straightforward, however, with the tightening up of lending this might start to create an issue getting those bridge loans and lines of credit. If that happens, businesses will begin to struggle with cash flow, employees will be let go and there will be a market for distressed businesses and unique opportunities for those who are holding cash reserves.

If lending is tightening up and you are looking to secure some additional funds what could be a solution? HELOCs... Home Equity Line of Credits. During the Covid Pandemic many people were able to refinance their homes down to very low interest rates, so the idea of refinancing a home loan to pull cash out with a new loan at a much higher interest rate might not be the best bet. However, many areas did see a spike in home values due to the low inventory and the higher interest rates which gave many people instant equity in their homes.

Many interest rates with HELOCs are tied to the Wall Street Prime Rate which is high now but if you were to lock in a HELOC with an adjustable rate you can take out the money now with your home equity being higher and lock in a term for 20-30 years with the interest decreasing over time. So instead of locking yourself into a refinance at a higher rate to get the cash out of your equity, you can turn to a HELOC which you can use the funds for short term bridges and pay it back just like a business line of credit.

Quarter 3



Down:

1. Orders due online by August 15,

Across:

2. September Business of the Month
3. Moved to July 11 for this month only,
4. The month we host our 5th Annual Back to School Extravaganza,
5. Where Pizza Wars is hosted- 2 words,
6. Expanding & opening a patio- 2 words, 7.

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All the answers can be found in this article! Or check out the website for the answers!



Programming is made possible by a collaboration between Midway Chamber of Commerce, Greater Southwest Development Corporation and City of Chicago Business Affairs and Consumer Protection department.



2023

Calendar Of Events

Monthly General Meeting - 1st Tuesday of the month, except Jan & July

July



S	M	T	W	T	F	S
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5



August

S	M	T	W	T	F	S
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

JULY- QUARTER 3 NEWSLETTER, STARS & STRIPES 5K 
** GENERAL MEETING MOVED TO 7/11!!

AUGUST- BACK TO SCHOOL EXTRAVAGANZA

SEPTEMBER- GOLF OUTING, WINTER BANNERS & BRICKS OPEN, PUB CRAWL



OCTOBER- HALLOWEEN PARADE, 63RD ST CAR SHOW, SWEETHEART COMEDY SHOW

September

S	M	T	W	T	F	S
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

NOVEMBER- COOKIE WALK, VETERAN'S DAY 

DECEMBER- QUARTER 4 NEWSLETTER, SNACK WITH SANTA, DINNER DANCE

CHECK THE WEBSITE FOR UPCOMING EVENTS AND CURRENT UP TO DATE DETAILS
MIDWAYCHAMBER.ORG

BACKPACK GIVEAWAY & BACK 2 SCHOOL FUN

If you have an upcoming special event you'd like to market on our events calendar, please make sure to share the details with us so we can help spread the word!

Email us at info@midwaychamber.org

2023 Business of the Month

July

Stella's CardioBlast
Estella Medina
5638 W. 63rd St
708-829-2119

*Fitness not only for the body
but for the mind!*

August

All Exterior Contractors, Inc
Geno Rando
8644 W 73rd St
708-929-4579

I got a guy!

September

Guides Sports Bar & Grill
Joseph Guide
5544 S Archer Ave
773-284-0634

Hot Wings & Cold Beer!

Huge Shout Out !!

**THANK
YOU**

• We would like to extend a huge thank to the members of our community that have been hosting our meetings for our members. A huge shout out, full of gratitude, to Hope Midway Church, St. Jane & VFW Rhine Post 2729

**THANK
YOU**

Come out & join our community

To keep our community involved & successful we need you! Throughout the year we have many sponsorship and volunteer opportunities around our neighborhood.

Volunteers are what make our events so successful. Volunteer opportunities are available YEAR ROUND.

Save the date!!

Halloween Parade, Sweet Heart Comedy Jam, Cookie walk & So many fun Christmas Events!

Contact Us

Info@MidwayChamber.org
773-767-0014
6554 W Archer Avenue
Chicago, IL 60638



 <https://www.facebook.com/MidwayChamberofCommerce>

 <https://www.instagram.com/midwaychamber59/>

If there is any information you'd like to see included in the newsletter or the website, Please reach out to director@midwaychamber.org