



Hi TBT Brotherhood members -

Brotherhood has had a change in plans. Rather than a planning meeting at **7:30 PM Wed Apr 1**, we will be doing a Zoom video meeting with an Expert Panel and an Interactive Discussion on the

Impact of the Covid-19 Pandemic on Your Business/Organization:

- Impact on Financial Markets: Mitch Goldberg (Financial Advisor)
- Legal Impact: David Blansky (Attorney)
- Tax Impact: Eliot Lebenhart (Tax Advisor)
- Insurance Impact: Henry Montag (Insurance Advisor)

The meeting is open to all. You can participate on a PC, a Laptop, a Tablet or a Smartphone. Please join us for this informative session. We look forward to seeing you online.

Click here to [Join the Zoom Meeting](#)

Meeting URL: <https://zoom.us/j/6314915343>

Meeting ID: 6314915343

Telephone Dial: +1-929-205-6099

Meeting ID: 6314915343

Check out the Brotherhood Web page at www.tbtny.org/brotherhood

See you soon. David Pinkowitz (TBT Brotherhood VP)

631-491-5343

dpinkowitz@dcpmarketing.com

From: Susie Moskowitz <ravsusie@gmail.com>
Sent: Wednesday, April 1, 2020 6:00 PM
To: David C Pinkowitz
Subject: prayer for tonight

A Prayer of Hope During this Pandemic

By Rabbi Naomi Levy, originally appeared on nashuva.com

We are frightened, God,
Worried for our loved ones,
Worried for our world.
Helpless and confused,
We turn to You
Seeking comfort, faith and hope.
Teach us God, to turn our panic into patience,
And our fear into acts of kindness and support.
Our strong must watch out for our weak,
Our young must take care of our old.
Help each one of us to do our part to halt the spread of this virus
Send strength and courage to the doctors and nurses
In the frontlines of this battle,
Fortify them with the full force of their healing powers.
Send wisdom and insight to the scientists
Working day and night across the world to discover healing treatments.
Bless their efforts, God.
Fill our leaders with the wisdom and the courage
To choose wisely and act quickly.
Help us, God, to see that we are one world,
One people
Who will rise above this pandemic together.
Send us health God,
Watch over us,
Grace us with Your love,
Bless us with Your healing light.
Hear us God,
Heal us God,
Amen.

Susan A. Berland, Esq.
Suffolk County Legislator
16th Legislative District



To receive updated information about COVID-19 in Suffolk County, text "COVIDSUFFOLK" to 67283.

Governor Cuomo has extended New York On PAUSE (Policies Assure Uniform Safety for Everyone) until April 15, 2020. All non-essential businesses must continue to be shuttered. The Governor's executive order now extends to sole proprietors and establishes new restrictions on non-essential construction. For comprehensive guidance on which businesses are deemed essential, please visit <https://esd.ny.gov/guidance-executive-order-2026>.

For businesses that have questions about the essential business guidance, please visit: <https://esd.ny.gov/novel-coronavirus-faq-businesses>.

Medical personnel including first responders are experiencing shortages of PPE (personal protective equipment). The County is collecting N95 masks, ear lobe masks, face masks, gloves and gowns. If you are an individual who would like to donate PPE, please call our office at (631) 854-5100. If you are a business that would like to donate PPE, please click on [this link](#).

If you are interested in offering your essential products for sale to Suffolk County, please send an email to supply19@suffolkcountyny.gov, where all offers are being triaged.

The Suffolk County Department of Labor stands ready to assist business owners with their inquiries. The County is encouraging business owners to complete our “business recovery survey” which can be found by [clicking here](#). By collecting survey data, Suffolk County will be best positioned to understand the needs of our businesses during this unprecedented period of time and request assistance from every level of government. To reach the SCDOL’s hotline, dial 311 and select option 2.

The federal CARES Act was signed into law March 27, 2020. The Act provides enhanced Unemployment Insurance (UI) benefits and Pandemic Unemployment Assistance (PUA) for New Yorkers. For more information, visit <https://www.labor.ny.gov/ui/cares-act.shtm>.

For information about Unemployment Insurance (UI) as it relates to independent contractors, please visit: <https://www.labor.ny.gov/ui/claimantinfo/ui%20and%20independent%20contractors.shtm>.

If you are self employed, you may qualify for the Small Employment Assistance Program (SEAP). For more information, visit <https://www.labor.ny.gov/seap/> or call (518) 485-1597.

For information on restrictions on mortgage foreclosures and mortgage relief, please visit: <https://www.usa.gov/foreclosure#item-214619>.

For information from FEMA (Federal Emergency Management Agency), including facts about their Supply Chain Stabilization Task Force and the use of the Defense Production Act to support the pandemic response, please visit: <https://www.fema.gov/coronavirus>.

For information about the Small Business Administration's small business guidance and loan resources, please [click here](#).

Suffolk County Executive Steve Bellone announced a free childcare program for first responders, medical professionals and transit workers during the COVID-19 outbreak. The program will also accommodate, where space permits, other essential workers. The program offers childcare from 7:00 AM to 6:30 PM and enrollment is on a first come, first served basis. A list of participating school districts and locations can be found below. Priority will be given to the families of the school district in which the program is held:

Babylon School District: Babylon Elementary School
Commack School District: Sawmill Intermediate School
Connetquot School District: Cherokee Street Elementary School
Deer Park School District: John F. Kennedy Intermediate School
Harborfields School District: Thomas J. Lahey Elementary School
Hauppauge School District: Pines Elementary School
Huntington School District: Jefferson Primary School
Lindenhurst School District: Albany Avenue Elementary School
Middle Country School District: Jericho Elementary School
Miller Place School District: Andrew Muller Primary School
Northport School District: Pulaski Road Elementary School
Sachem School District: Nokomis Elementary School

The program, which is run by SCOPE Education Services, will be staffed by trained childcare professionals that have received clearance from the NYS Office of Children and Family Services. Residents who have questions are encouraged to call 311.



Coronavirus COVID-19 Global Cases by the Center for Systems Science and Engineering (CSSE) at Johns Hopkins University (JHU)

Total Confirmed

883,225

Confirmed Cases by Country/Region
/Sovereignty

189,753 US
105,792 Italy
102,136 Spain
82,361 China
73,217 Germany
52,836 France
47,593 Iran
29,841 United Kingdom
17,137 Switzerland
13,964 Belgium
13,696 Netherlands
13,531 Turkey
10,482 Austria
9,887 Korea, South
8,591 Canada

Admin0

Admin1

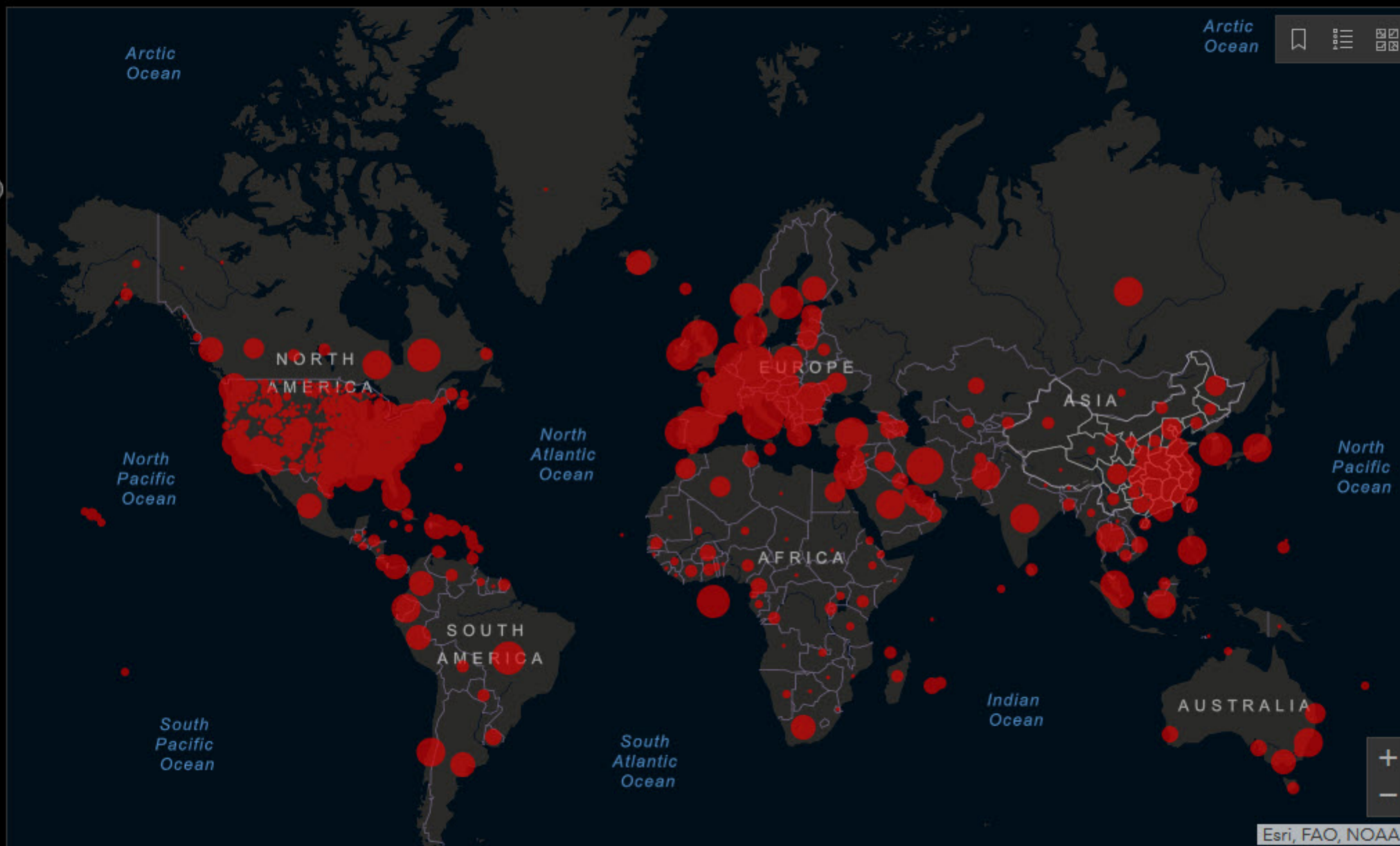
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Last Updated at (M/D/YYYY)

4/1/2020, 9:42:16 AM

180

countries/regions



Cumulative Confirmed Cases

Active Cases

Lancet Inf Dis Article: [Here](#). Mobile Version: [Here](#). Visualization: JHU CSSE. Automation Support: [Esri Living Atlas team](#) and [JHU APL](#). Contact US. FAQ.

Data sources: [WHO](#), [CDC](#), [ECDC](#), [NHC](#), [DXY](#), [1point3acres](#), [Worldometers.info](#), [BNO](#), state and national government health departments, and local media reports. Read more in this [blog](#).

Downloadable database: [GitHub](#). Feature layer: [Here](#).

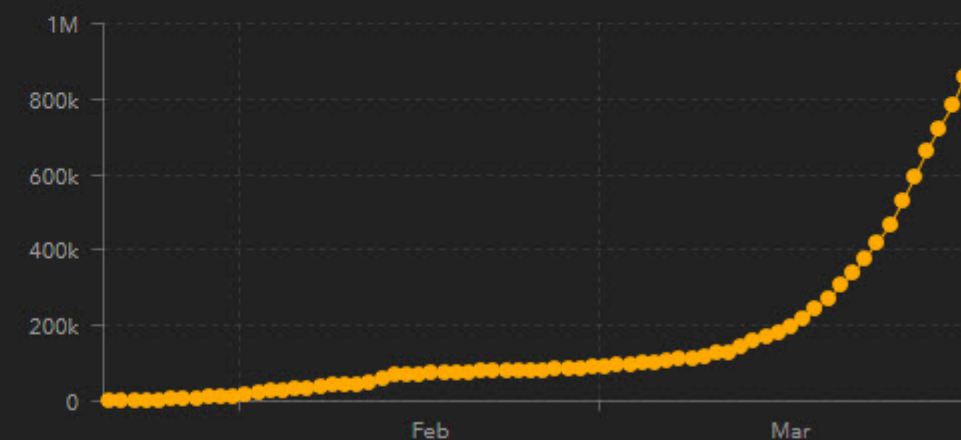
Total Deaths

44,156

12,428 deaths
Italy9,053 deaths
Spain3,523 deaths
France3,193 deaths
Hubei China3,036 deaths
Iran2,352 deaths
United Kingdom1,173 deaths
Netherlands1,096 deaths
New York City New York US

Total Recovered

185,377

76,403 recovered
China22,647 recovered
Spain16,100 recovered
Germany15,729 recovered
Italy15,473 recovered
Iran9,522 recovered
France7,141 recovered
US5,567 recovered
Korea, South

Confirmed

Logarithmic

Daily Increase

S&P 500 Index (.SPX:INDEX)

Real Time Quote | Exchange | USD

Exhibit 2



+ WATCHLIST

Last | 3:44:21 PM EDT




52 week range

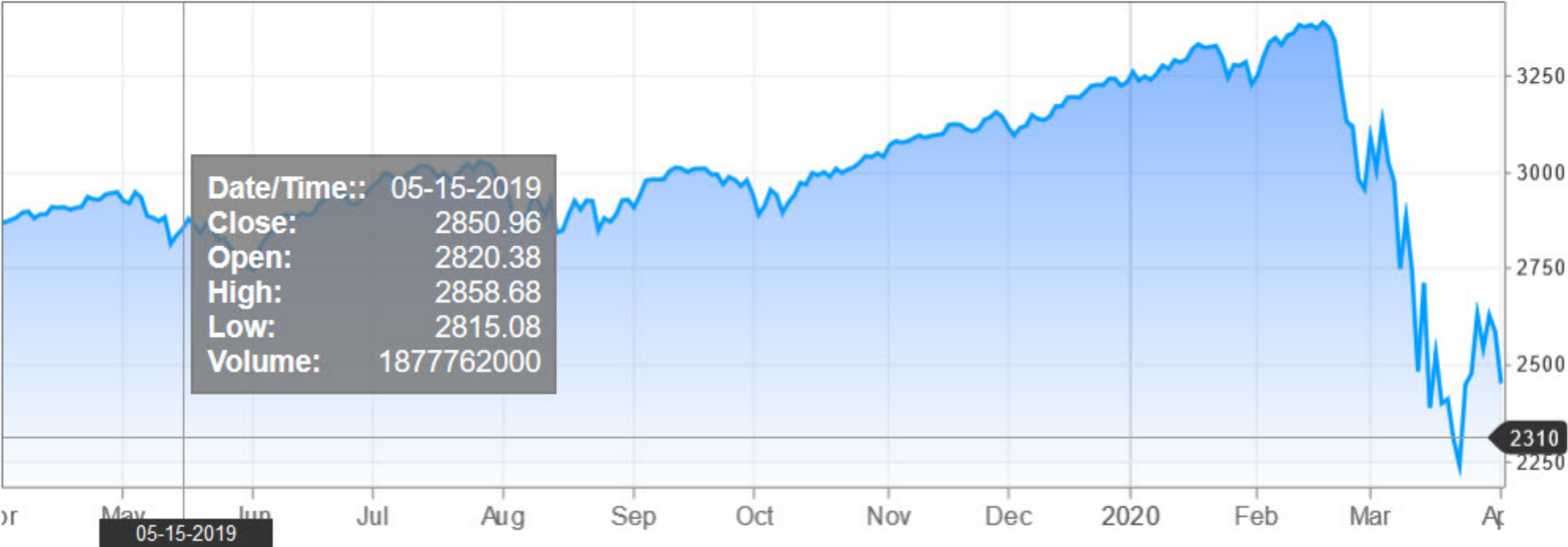
2,449.45 -135.14 (-5.23%)

2,191.86 - 3,393.52

1D 5D 1M 3M 6M YTD 1Y 5Y ALL

+ Comparison


1D v Display v Studies v   



SUMMARY NEWS PROFILE

KEY STATS

Day High 2,522.75 Day Low 2,448.11 YTD % Chg -23.88



This guy claiming to be from
the IRS calls me

So, I told
him to go
f*ck
himself!!!

Exhibit 3

Be The Boss of Your Money

CLiENTFIRST

Strategy, Inc.

www.clientfirststrategy.com

with Mitch Goldberg

LIVE



**Please join me
weekdays at
4:30 PM ET**

LIVE STREAM

ON AIR

631-920-6622



LinkedIn
LIVE

You Tube
LIVE



LAMONICA HERBST & MANISCALCO, LLP
ATTORNEYS AT LAW

David A. Blansky, Esq.
dab@lhmlawfirm.com
3305 Jerusalem Avenue
Wantagh, New York 11793
Phone: (516) 826-6500 - Fax: (516) 826-0222

Legal Impact on Businesses During the Covid-19 Pandemic

1. Limited Court Operations
 - a. New York State Courts are closed to non-essential business, essential business is being handled virtually, and extensions of time are expected to be liberally granted.
 - b. Effective March 22, 2020, New York State Courts were prohibited from accepting filings, except in essential proceedings, by Administrative Order No. AO/78/20.
 - c. Federal Courts located in New York have generally eliminated personal appearances and are hearing matters telephonically when not continuing them.
2. NYS Moratorium on Residential and Commercial Evictions and Direction to Utilities to Suspend Service Shutoffs to Households Who Have Missed a Payment (not forgiveness)
3. Mandatory Stay at Home Order Extended Through April 15, 2020 (applicable to non-essential personnel)
 - a. There is an online form to request designation as an essential business for purposes of allowing continued operations at full capacity under Executive Order No. 202.6.
 - b. Essential Businesses must continue to comply with the guidance and directives for maintaining a clean and safe work environment issued by the Department of Health and every business, even if essential, is strongly urged to maintain social distance to the extent possible.
 - c. March 27, 2020 guidance provides clarity to Order No. 202.6.
 - d. Houses of worship are not ordered closed however it is strongly recommended not to hold congregate services.
 - e. According to a NYS FAQ, "a single person attending a non-essential closed business temporarily to perform a specific task is permitted so long as they will not be in contact with other people", e.g. to pick up the mail or perform a similar function.
4. Extension of Certain Legal Deadlines under New York State Law by Executive Order No. 202.8
 - a. The specific time limit for the commencement, filing, or service of any legal action, notice, motion, or other process or proceeding, as prescribed by the procedural laws of the state was tolled from March 7, 2020 through April 19, 2020.
 - b. There is no comparably federal extension of time in which to commence, file or serve any legal action, notice, motion, or other process or proceeding.

5. Notarial Acts May Be Performed Remotely through April 18, 2020 by Executive Order No. 202.7
6. Loan Forbearance Mandated under Executive Order No. 202.9 through April 20, 2020
 - a. The New York State Banking Law is modified to provide that it shall be deemed an unsafe and unsound business practice if, in response to the COVID-19 pandemic, any bank which is subject to the jurisdiction of the Department shall not grant a forbearance to any person or business who has a financial hardship as a result of the COVID-19 pandemic for a period of ninety days.
 - b. The Superintendent of the Department of Financial Services will require that the forbearance application to be made widely available to consumers and that the application should be granted in all reasonable and prudent circumstances during the emergency period.
7. Executive Order No. 202.12 Enables Moving Tax Filing Deadline for Personal and Corporate Taxes to July 15, 2020
8. Executive Order No. 202.10 modifies the Education Law to the extent necessary to grant medical professionals immunity from civil liability arising out of treatment related COVID-19 unless it is established that the civil liability amounts to gross negligence.
9. Prospective Liability Arising from an Inability to Perform a Contract
 - a. Can *force majeure* be invoked?
 - b. Common triggering events include Acts of God (e.g., earthquakes, floods, or other natural events), political events (e.g., riots, terrorism, war or civil disturbances), and epidemics or pandemics.
 - c. Applicability is contract specific.
 - d. Tenants likely to seek rent abatement or forbearance in view of moratorium.
10. A Variety of Relief May be Available to Workers in New York State
 - a. NYS unemployment insurance.
 - b. NYS paid family leave.
 - c. NYS temporary disability Insurance.
 - d. NYS emergency paid leave.
 - e. NYS emergency unpaid leave.
 - f. Families First Coronavirus Response Act (concerning employee paid leave rights).
 - g. CARES Act (enhanced unemployment insurance benefits and pandemic unemployment assistance, plus two primary loan programs for businesses [EIDL and PPP]).
11. Report Price Gouging and Discriminatory Sales or Service Practices to the NYS Attorney General

The foregoing has been provided for educational purposes and should not be construed as legal advice. Every client should consult with a qualified professional concerning its, his or her rights, obligations and unique circumstances.

CARES Act (information as of 4/1/20)

Small Business:

❖ SBA loans:

- **Economic Injury Disaster Loan (EIDL)**
 - **Application online at SBA.gov**
 - **Loan advance of \$10,000**
- **Paycheck Protection Program (PPP)**
 - **Application online through SBA approved lenders (most banks)**
 - **Application form available to view at SBA.gov**
 - **Applications open 4/3/20 (small business), 4/10/20 (independent contractors and self-employed)**
 - **Potential loan forgiveness if funds are used for qualified expenses during the covered period – subject to review. Funds not forgiven are converted to a loan**

❖ Unemployment Options:

- **Waiting periods are currently waived**
- **Increase in compensation benefits**
- **Self-employed and independent contractors are now eligible**

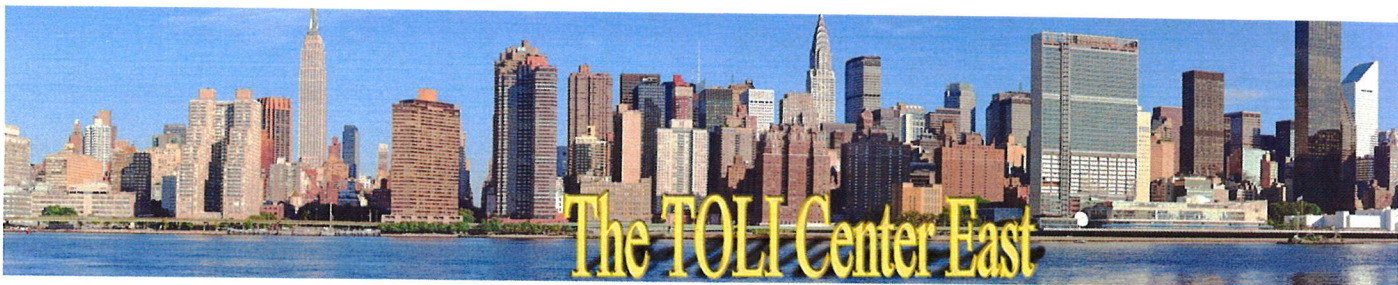
Individuals:

❖ Recovery Rebate Credit Payments:

- **Advance credit stimulus payments based on 2019 (2018 if not yet filed)**
- **\$1,200 per taxpayer, \$500 for each qualifying child**
- **Income phase-outs**

Eliot Lebenhart, CPA
516-294-0400 x15300

Alexandra L. Starr, CPA
516-294-0400 x15298



Henry Montag CFP,CLTC

henry@thetolicentereast.com www.thetolicentereast.com

516 695-4662

FACTS TO KNOW ABOUT EXISTING LIFE INS TODAY

5 TYPES AND ONLY 2 ARE GUARANTEED

23-25% OF LIFE INS IS EXPIRING PREMATURELY

REDUCED INT RATES, STOCK MKT, DIVIDENDS & COI'S

INDIVIDUAL / TRUST & BUSINESS INS ALL AFFECTED

DEF COMP ACCUMULATION, BUY SELL PROTECTION

EACH POLICY MUST BE REVIEWED & RE-EVALUATED

5 WAYS TO FIX EXISTING LIFE POLICIES/LIFE SETTLE

FACTS TO KNOW ABOUT NEW LIFE INSURANCE

MORE DIFFICULT TO OBTAIN ALL TYPES OF POLICIES

MORTALTY TO DECREASE / COSTS TO INCREASE

FACTS TO KNOW ABOUT OTHER TYPES OF INS

ANNUITIES PROVIDE LOW YIELD BUT GUARANTEED

DISABILITY INS, LONG TERM CARE INS NO CHANGE

COMBO/LINKED LIFE & LONG-TERM CARE INCREASE

BUSINESS INTERRUPTION NO CHANGE VIRUS EXCLD