



April *NEWS* from Chamber President Wendy Kernan

The Coronavirus has already had a vast impact on our local economy. I felt that this newsletter should be intended to provide you with the best sources of information for your business. I am going to highlight the programs that are currently available and where to go for more information. Please note that there are provisions and several of the programs were just recently passed (CARES Act Friday afternoon) so not all the information is available.

- **Economic Injury Disaster Loan Program** – Small business owners and non-profits are eligible to apply for a low interest loan up to 2M for working capital due the COVID-19. You can apply right on the SBA Website. Complete the application along with enclosing Federal Tax returns, personal financial statement, and your business's schedule of all liabilities.
- **SBA Bridge Loans** – Up to 25,000 for small business that currently have a business relationship with the SBA Express lender. This is to help while you are awaiting a decision on an Economic Disaster Loan.
- **Illinois Small Business COVID-19 Relief Program** – The State of Illinois is working with qualified financial institutions (so contact your institution as ask if they are qualified) to grant loans that will not exceed 4.75% for up to 1 year. The business must have been shut down or limited due to COVID-19 and have less than \$1M in liquid assets or \$8 M avg. annual receipts and be headquartered in the State of Illinois. These loans will be funded quickly.
- **CARES Act** – Just passed on March 27th has several parts.
 - Small Business "Paycheck Protection Program" – For small business (up to 500 employees, but could be more depending on the business sector), 501 (c)(3), sole props, self-employed, and independent contractors. Any lender can provide this, the loan is deferred for no less than 6 months. Max amount is 2.5 times monthly payroll. The loan has to be used to retain workers, maintain payroll, pay utilities, or pay mortgage/lease payments. Part of this loan will be forgiven.
 - CARES Act granted the SBA 17B to cover 6 mos. of payments for businesses with current SBA loans. Contact the SBA if you currently have a SBA loan.
 - Business Tax Provisions – Employee retention credit for employers subject to closure due to COVID-19 (permits fully refundable 50% tax credit applicable to the employer's share of payroll taxed on wages up to \$10,000 per employee).
 - Delay of payment of employer payroll taxes (defer payment of the employer share of the SS tax due between now and January 1, 2021).
 - Pension and Employee Benefit Requirements – Delay any required min. pension contributions due in 2020 until January 1, 2021 (plus interest). Plan sponsor can adjust funding target for the last plant year ending before January 1, 2020.

There are several payment and relief programs for individuals as well. There will be direct payments to tax payers, unemployment programs, mortgage forbearance, paid leave and health care provisions. You can search "CARES Act" for more detail.

My biggest advice if your business is in need is to go to the SBA website or contact your financial advisor for more information on how you can apply for these programs. There are many options available; do not give up. The Mt. Zion Chamber of Commerce will continue to send you the information as we receive it.

Your Chamber President,
Wendy J Kernan

April 2020 Events

Luncheon

April 8th

No physical
meeting. Webinar
available.



Scheduled Luncheons

May 13, 2020
OSHA Update

June 10, 2020
Mt. Zion Update

July 8, 2020
Cybersecurity



Rescheduled Events

May 30, 2020
Mt. Zion Expo & Taste

July 16, 2020
Annual Meeting &

Mt. Zion Chamber of Commerce
1400 Mt. Zion Parkway
Mt. Zion, IL 62549
217-864-2526

Hours: Working Remotely

2020 Calendar of Events

Mt. Zion Chamber of Commerce Business Expo & Taste - May 30, 2020

Mt. Zion Chamber of Commerce Annual Meeting & Awards Banquet - July 16, 2020

2019-2020 BOARD OF DIRECTORS

President: Wendy Kernan
Vice President: Carolyn Ridenour
Secretary: Maria Dent
Treasurer: Corey McKenzie
Linda Harper, Administrator

Jeff Chambers
Trudy Jacobs
Laura Jones
Ethan Gorrell
Dan McNeely
Dianne Shaw

APRIL LUNCHEON

Due to the COVID-19 virus and the Shelter in Place order, our regular second Wednesday luncheon on April 8th is cancelled. There will be a **free** Lunch 'n Learn webinar available on that date at 12 noon. RSVP's please; details on last page of newsletter.

NEW WEBSITE

Visit our new website at www.mtzionchamber.org. A few of the new features are: MZCC Facebook page feed at bottom right of Home page, job posting page, Resources page, COVID-19 Resources, History of the Mt. Zion Chamber of Commerce.

CONGRATULATIONS TO NEW BOARD MEMBERS

The election was held at the March 11, 2020 luncheon at Richland Community College. Here are the five names Board of Directors that were elected for the term of June 1, 2020—May 31, 2022:

Cody Buckley —McGuire, Yuhas, Huffman, & Buckley, P.C.
Jeff Chambers —Mansea Metal (second two-year term)
Cayla Hittmeier—Land of Lincoln Credit Union

Trudy Jacobs — Del's Popcorn of Mt. Zion
Laura Jones —Vieweg Real Estate (second two-year term)

WELCOME OUR NEW MEMBERS



David McLaughlin is the owner of Custom Landscape, Inc. They have the expertise and enthusiasm to transform your property into the beautiful landscape that you desire. They are a full service landscaping company specializing in landscape property management, landscape design and construction, green house construction, and maintenance. Call 855-8067 or visit www.customlandscapesinc.com.



Allie Hislope is the Director of Marketing and Sales with Eagle Ridge of Decatur. Their community is focused on serving each resident's individual needs and choices. Eagle Ridge of Decatur offers services that celebrate the residents they serve, helping them stay independent and make their own choices. Email marketing@eagleridgeslf.com, call 872-1280, or visit www.eagleridgeslf.com.



Member Spotlight



The Mt. Zion Chamber of Commerce loves its member businesses and wants you to learn more about them by bringing you this month's Member Spotlight—Brinkoetter Realtors at Brinkoetter.Com. As a company, Brinkoetter Realtors' team of experienced real estate agents, professional technicians, marketing strategists, and industry leaders add up to mean a powerful client advantage. They work hard, they move fast, and they're committed to their clients and community. Whether you're looking to buy or sell, residential or commercial, Brinkoetter.Com has all the resources you need to get started.

Rescheduled



Mt. Zion Chamber of Commerce 2020 EXPO Contract

Show Date: May 30, 2020 | 9 a.m. – 2 p.m.

Where: Mt. Zion Convention Center

Business Booth Set Up Date: May 29, 2020 | 9 a.m. – 4 p.m.

Booth Space: 8' by 8'

Non-Member Price of \$400 or Member Price \$250.

May 15, 2020 Due Date

1. All contracts and checks must be received by May 15, 2020.
2. All exhibitors must restrict their exhibit to the business registered with the Mt. Zion Chamber of Commerce.
3. Doors will be open Friday, May 29, 2020 at 9:00 a.m. – 4 p.m. for set up.
All exhibitors are to be set up by 4 p.m.
4. Exhibitors will unload in the front and park to the immediate north & east of the Convention Center on May 29th & 30th.
5. Exhibitors will NOT remove their display before 2:00 p.m. on Saturday, May 30th.
6. Exhibitors will NOT sell any illegal items.
7. Exhibitors will remove all trash, paper, boxes, tape, etc. from their space.
8. Exhibitors will cooperate with all requests of show personnel.
9. Exhibitors MUST keep display within confines of their space and not go into the aisles.
10. The Mt. Zion Chamber of Commerce or the Mt. Zion Convention Center will not be held liable for any losses, damages or injuries sustained by exhibitors in any manner whatsoever.
11. No refunds or credits for cancellations for any reason after May 15, 2020.
12. Exhibitors will be supplied (1) table, (2) chairs, table cloth, pipe and drape on three sides.
13. You must supply extension cords and display accessories. Wall booth spaces are for booths that need electrical outlets.
14. Electrical Booth space will be available to those who pay the \$25.00 fee.
15. Door prizes can be announced during the Expo. It is suggested that you arrange for door prize and sign-ups and/or drawings at your booth.
16. All Chamber exhibitors must be a member in good standing at the time of the Expo.
17. For questions or special requests, please call the Chamber at 217-864-2526.
18. Make checks payable to: Mt. Zion Chamber of Commerce. Mail to: P.O. Box 84, Mt. Zion, IL 62549.

Return the Bottom Half with Your Payment

Please print.

Business Name: _____ **Contact Person:** _____ **Phone:** _____

Electricity: Yes ____ No ____ (110v)

Note: There is an added \$25 charge for booth electricity. (\$25.00)

Type of Booth: Business ____ Taste ____

Price for Non-Member \$400 or Member \$250 per business booth. No charge for a Taste booth; Taste exhibitors must be a member.

Mail to:

Mt. Zion Chamber of Commerce

P.O. Box 84

Mt. Zion, IL 62549



U.S. Small Business
Administration



The Three Step Process: **Disaster Loans**

About Disaster Loans

The U. S. Small Business Administration (SBA) provides low-interest, long-term disaster loans to businesses of all sizes, private non-profit organizations, homeowners, and renters to repair or replace uninsured/underinsured disaster damaged property. SBA disaster loans offer an affordable way for individuals and businesses to recover from declared disasters.

STEP 1: Apply for Loan

- Apply: 1) online; 2) in-person at a disaster center; or 3) by mail.
- Apply online at the SBA's secure website disasterloan.sba.gov/ela.
- As a business of any size, you may borrow up to \$2 million for physical damage.
- As a small business, small agricultural cooperative, small business engaged in aquaculture, or private non-profit organization you may borrow up to \$2 million for Economic Injury.
- As a small business, you may apply for a maximum business loan (physical and EIDL) of \$2 million.
- As a homeowner you may borrow up to \$200,000 to repair/replace your disaster damaged primary residence.
- As a homeowner or renter, you may borrow up to \$40,000 to repair/replace damaged personal property.

STEP 2: Property Verified and Loan Processing Decision Made

- SBA **reviews your credit** before conducting an inspection to verify your losses.
- An SBA verifier will **estimate** the total physical loss to your disaster damaged property.
- A loan officer will determine your **eligibility** during processing, after reviewing any insurance or other recoveries. SBA can make a loan while your insurance recovery is pending.
- A loan officer works with you to provide all the necessary information needed to reach a loan determination. Our goal is to arrive at a decision on your application within 2 - 3 weeks.
- A loan officer will contact you to discuss the loan recommendation and your next steps. You will also be advised in writing of all loan decisions.

STEP 3: Loan Closed and Funds Disbursed

- SBA will prepare and send your Loan Closing Documents to you for your signature.
- Once we receive your signed Loan Closing Documents, an initial disbursement will be made to you within 5 days:
 - Physical damage:
 - \$25,000
 - Economic injury (working capital):
 - \$25,000 (In addition to the Physical damage disbursement)
- A case manager will be assigned to work with you to help you meet all loan conditions. They will also schedule subsequent disbursements until you receive the full loan amount.
- Your loan may be adjusted after closing due to your changing circumstances, such as increasing the loan for unexpected repair costs or reducing the loan due to additional insurance proceeds.

For more information or to find a local disaster center, contact SBA's Customer Service Center at 1-800-659-2955 (TTY: 1-800-877-8339).

sba.gov/disaster
August 2018 v1

Required Documentation

The following documents are required to process your application and reach a loan decision. Your Loan Officer and Case Manager will assist you to ensure that you submit the proper documentation. Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

| BUSINESSES | HOMEOWNERS AND RENTERS |
|--|---|
| <ul style="list-style-type: none"> • Business Loan Application (SBA Form 5) completed and signed by business applicant. • IRS Form 4506-T completed and signed by Applicant business, each principal owning 20% or more of the applicant business, each general partner or managing member and, for any owner who has more than a 50% ownership in an affiliate business. (Affiliates include business parent, subsidiaries, and/or businesses with common ownership or management). • Complete copies, including all schedules, of the most recent Federal income tax returns for the applicant business; an explanation if not available. • Personal Financial Statement (SBA Form 413) completed, signed and dated by the applicant (if a sole proprietorship), each principal owning 20% or more of the applicant business, each general partner or managing member. • Schedule of Liabilities listing all fixed debts (SBA Form 2202 may be used). | <ul style="list-style-type: none"> • Home Loan Application (SBA Form 5c) completed and signed by Applicant and Co-Applicant. • IRS Form 4506-T completed and signed by Applicant and Co-Applicant. |
| <p>ADDITIONAL INFORMATION THAT MAY BE NECESSARY TO PROCESS YOUR APPLICATION:</p> <ul style="list-style-type: none"> • Complete copies, including all schedules, of the most recent Federal income tax returns for each principal owning 20% or more of the applicant business, each general partner or managing member, and each affiliate when any owner has more than a 50% ownership in the affiliate business. Affiliates include, but are not limited to, business parents, subsidiaries, and/or other businesses with common ownership or management. • If the most recent Federal income tax return has not been filed, a year-end profit and loss statement and balance sheet for that tax year is acceptable. • A current year-to-date profit and loss statement. • Additional Filing Requirements (SBA Form 1368) providing monthly sales figures. | <div data-bbox="743 512 902 638" data-label="Image"> </div> <p>Or Call</p> <p><u>1-800-659-2955 (SBA Customer Service Center)</u></p> <p><u>1-800-877-8339 (TTY: Deaf and Hard-of-Hearing)</u></p> |



TIPS FOR STAYING HEALTHY & CONNECTED (DURING TIMES OF UNCERTAINTY)

STAYING CONNECTED DURING A PANDEMIC IS
OFTEN DIFFICULT WHEN SOCIAL DISTANCING
IS STANDARD. BUT IT'S POSSIBLE — AND
HIGHLY ADVISED — TO REMAIN IN CONTACT
WITH YOUR FRIENDS AND FAMILY.

Experts have offered advice for those in self-quarantine:



Communicate With Loved Ones

Share your ideas for staying physically and socially active.



Plan Regular Group/Video Chats

Take advantage of platforms like Zoom or FaceTime.



Research the Facts

Avoid any misleading or incendiary information about the pandemic.



Curb Excessive News Consumption

Limit your time on social media and news bulletins.



Practice Mindfulness

Engage in yoga, meditation and similar activities to ground yourself.

IT'S JUST AS ESSENTIAL TO MANAGE YOUR PHYSICAL WELL-BEING:

- ➔ **Monitor Your Medication:** Ensure you have enough to preserve your mental and physical health.
- ➔ **Continue With Treatment:** Determine new ways to attend therapy or support groups.
- ➔ **Establish Healthy Habits:** Get exercise and fresh air, preferably in nature.
- ➔ **Keep an Eye on Your Health:** Watch for symptoms and act accordingly.
- ➔ **Spend Time With Animals:** Pets are safe from most viruses. Check WHO guidelines to be sure.

Maintain your distance, *but stay in touch.*
Your mental and physical health are vulnerable
during a pandemic, so make a plan with your
support network and avoid isolation.

For additional resources, call Gateway Foundation.

877-505-HOPE

gateway
FOUNDATION

Addiction Medicine.
Saving Lives.

Sources: CDC | Government Executive | The Washington Post

NEED HELP? CALL 2-1-1

Your link to community resources.



FOOD



Shelter



Pay Bills



Get Care



Tax Help

Free



Confidential



24/7

FREE VIRTUAL Assessment for COVID-19



For the health of our community and patients, we are waiving the fee for virtual visits related to screening and evaluation of COVID-19.

Any associated lab tests will be billed to your insurance. *All calls/visits not related to COVID-19 will be charged our regular \$29 fee.*

Anytime Care allows patients to talk with a health care provider from their home via a smartphone, computer or other device. If you are concerned about your symptoms, visit [AnytimeCare.com](https://anytimecare.com) or call **1-844-391-4747** to start your medical visit.

LEADWELL™
CORPORATE HEALTH & WELLNESS PROGRAM



HSHS Medical Group
Occupational Health & Wellness

HSHSMedicalGroup.org

24/7

anytimecare.com



Download on the
App Store



GET IT ON
Google Play

MZCC Lunch 'n Learn

Reasonable Suspicion Webinar

April 8, 2020 at 12:00 p.m.

OBJECTIVES

- Definitions of substance use, mental illness and addiction
- Common signs, patterns and symptoms of substance use and/or mental health issues in the workplace
- What is "reasonable suspicion" in the workplace?
- How to effectively approach an employee regarding this topic
- Review of common steps used for intervention



Join us on the day we would have had a MZCC luncheon for a Lunch 'n Learn webinar. Eat your lunch during, before, or after the webinar from your Shelter in Place location or from work from your office or conference room if you are working from an essential business. This Lunch 'n Learn is presented by Mindy Melton with the Gateway Foundation.

Please RSVP to me at mtzionilchamber@gmail.com by Tuesday, April 7th so we know who will be in attendance, and then the details for how you join the meeting on April 8th will be sent to you.

To prepare:

GoToMeeting will be used for the webinar. To prepare your computer for the webinar if you do not currently have their app installed, please click on this link and install it on your computer prior to the start of the meeting: <https://global.gotomeeting.com/install/933103117>. After it downloads, click on the downloaded .exe file and Run it to install it. Using this app on your computer will allow you to see the PowerPoint screens that will be used during the presentation. Optionally, you will be given phone in instructions if you just want to call in to listen to the presentation.