

APRIL 2020 NEWSLETTER

Mission Statement

"Committed to the success of the Big Lake business community through information, communication, cooperation and support for all."

Board of Directors

<u>Chair:</u> Paul Knier Cabot Lodge Securities 763-263-1716

Vice Chair: Monica Parrish 763-275-1515

<u>Secretary:</u> Brenda Geldert Options, Inc. 763-263-3684

<u>Treasurer:</u> Hanna Klimmek City of Big Lake 763-251-2979

Ken Geroux, Ken Geroux Construction 763-263-6878

Cory Laugen, State Farm 763-263-0513

Allen Snegosky, Sherburne State Bank 763-271-4919

Tim Suchy, Edward Jones 763.262.9988

Executive Director: Gloria Vande Brake 763-263-7800

info@biglakechamber.com 160 Lake Street N P.O. Box 241, Big Lake, MN 55309

Office Hours

Monday - Thursday 8 am - 2:15 Or by appointment

GLORIA'S GEMS

A month ago I wouldn't have believed that sectors of our business and non-profit community would be forced to reduce their services or close temporarily due to the coronavirus disease (COVID-19).

The extension of the Governor's Executive Order for Minnesotans to "stay at home" through May 3rd will truly be a hardship for many of members.

The Chamber has created a Bingo card to encourage our area residents to SHOP LOCAL at our members impacted by COVID-19. Please consider buying a \$25 or \$200 gift card at one of our members and donating it to this program.

Big Lake businesses, non-profits and governmental agencies are resilient and along with our residents, we will survive this calamity and the forced isolation. But while you are concerned about your employees and others, remember to stay safe and healthy and take care of yourself too!

EL TECA BARBER SHOP

Even though they were forced to closed during the COVID-19 pandemic, owner Oscar Cooper decided to donate 4000 latex gloves to the Chamber and community groups who needed them.

Big Lake Post Office Manager Kelly Johnson was thankful to receive them. "We've requested these for weeks and hadn't received them yet. Our carriers will really appreciate them."

Other businesses and organizations who received the gloves include Big Lake Community Food Shelf, Big Lake Fire Department, City of Big Lake, Debbie's Cleaning, Lake Liquors, Lord of Glory Lutheran Church, Saron Lutheran Church and Sherburne County Emergency Services.



WELCOME OUR NEW MEMBER

Citizen-Tribune has been publishing a weekly newspaper for the past 26 years.

Owner Gary Meyer purchased the Citizen in 2001. The Citizen has 7 employees and covers the Becker, Clear Lake and Clearwater communities. Members wanting to promote their products and services in those communities can email citizenlegals@midconetwork.com.

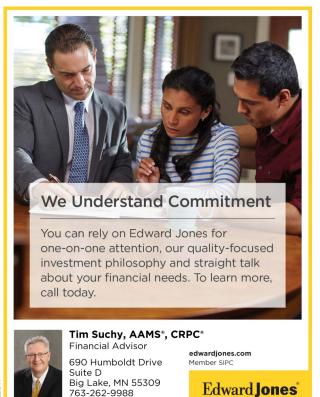


CONGRATULATIONS TO BIG LAKE POLICE DEPARTMENT!



The City of Big Lake was named in the top 14% of the 2020 Safest Cities in Minnesota by SafeWise We greatly appreciate all you do to keep us safe! Photo to the right demonstrates youth checking out BLPD's ATV at last summer's Big Lake Block Party!





Bullseye Properties is a licensed real estate brokerage specializing in residential and commercial sales. We are experienced with: single-family homes, town homes, condos, apartments, homeowner associations and retail/office/warehouse.

As Icensed Realtors, we recognize the importance of protecting and maximizing your real estate investment. Whether you're buying, selling or leasing, our trained professionals have both expertise and understanding to ensure you get the best value.



(763) 275-1515 | 35 Lake Street South. Ste. #300, Big Lake, MN 55309 | www.bullseyeproperties.com

FEATURED LISTING:



For Sale or Lease: \$208,999/\$1,750

2 Office Condos totaling 1,688 S.F. 14054 Bank Street, Becker, MN

Beautifully built-out with reception desk, 3 private offices, bathroom, breakroom, plus large flex room to use as showroom or cubical area or as you see fit.





CHAMBER'S BINGO CARD

Support one or more of our members impacted by the coronavirus pandemic by buying a \$25 gift card or even a \$200 gift card at one of these members below and donating it to the Chamber Bingo contest. This will encourage area citizen to SHOP LOCAL. Contest goes through May 31st and winners will be announced June 3rd.

Contact the office or one of our Ambassadors for more information: Hanna Klimmek of City of Big Lake, Janelle Houston of DATASuccess, Raeanne Danielowski of JC's U Lock Storage, Monica Parrish of Meraki Property Management and Consulting, Becky Jacobs of Northstar Technology Solutions, Donna Clarksean of Old National Bank, Brenda Geldert of Options Inc, Stacie Skalek of Options Inc, Naomi Jacobson of Riverwood Bank, and Dan Weber of Sherburne County.





BINGO

Spend at least \$10 with any of our members impacted by the coronavirus pandemic from April 9-May 31, 2020. This includes purchases, take-out and gift cards. Place the receipts on the corresponding logos to create a bingo (5 in a row across, down or diagonal) to win a chance at a \$25 gift card to one of our members. Spend \$10 or more at all of our members to win a chance at a \$200 gift card.

Check out these members' deals on our website <u>here</u> to see their hours, services and contact information. Note that some may have limited hours or closed temporarily.

Email photo or copy of receipts along with contact information to: info@biglakechamber.com or mail the receipts and contact information to Big Lake Chamber of Commerce, PO Box 241, Big Lake MN 55309 by June 3,2020.

Winners will be announced on our website and FB. Participants must be 18 years or older.





COVID-19

IMPACT

Community Fair Canceled

The March 21st Community Fair was first largest event in the area to be cancelled due to Minnesota Department of Health's recommendation to stem the spread of conoravirus (COVID-19). This highly-contagious respiratory illness is particularly susceptible to elderly and those with health problems. The Big Lake Schools closed all outside events at their buildings on March 13th. The Chamber Board is discussing rescheduling options.

Governor's Executive Order to close businesses such as country clubs, fitness centers, museums, bowling alleys and on-premise consumption at restaurants and bars began on March 17. Later salons and barber shops were added. An extension was given through May 3rd.

Minnesotans Stay at Home and Non-Essential Businesses Close

from March 28-May 3rd. These businesses include retail stores, jewelry stores, business support companies, social advocacy programs and businesses that cannot adhere to social distancing.

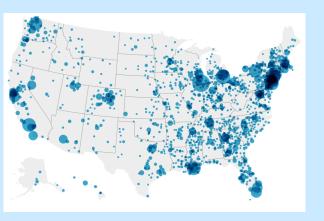
Chamber Networking Events

Chamber membership meetings in late March and April were cancelled with the Governor's Executive Order to close dine-in services are restaurants and bars.

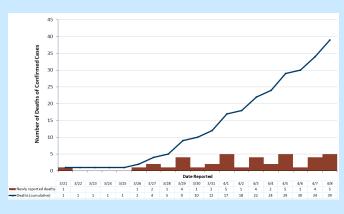
April's Business after Hours will be held virtually via Zoom. See page 10 for more details.

April's Board meeting will be held virtually. Committee meetings have been cancelled through April.

Chamber Office Closed during the Governor's Executive Orders for Minnesotans to stay at home although staff is working remotely.



Map on left shows heavy concentrations of COVID-19 throughout the US prepared by as of April 8. REPORT Graph at right shows 39 deaths of COVID-19 cases in MN from 3/21- 4/8. Sherburne County has 9 persons testing positive for COVID-19.





YOUR VOICE IN GOVERNMENT

TAX UPDATES



Minnesota Chamber is recommending to Governor Walz and our legislative leaders that business property taxes due on May 15 be delayed sixty days so that businesses can continue to pay their employees, cover operating costs and access federal and state relief during a time of reduced or no income. They want to hear from businesses about the impact of COVID-19 here.

The federal government has allowed for a 90-day extension of the April 15 income tax payments for 2019 tax year for all taxpayers and for delay in first quarter 2020 estimated tax payment. Minnesota's 90-day extension of the 2019 income tax payment applies to individual taxpayers including those paying business income taxes through Minnesota individual income tax. Businesses that pay taxes at the entity level do NOT have a payment delay but should have a filing delay. Minnesota did NOT delay the first quarter 2020 estimated tax for any taxpayers.

Employee Retention Credit is also available for businesses. Check it out here.

RESOURCES FOR SMALL BUSINESSES IMPACTED BY COVID-19

Minnesota Chamber has a tool kit for small businesses impacting by coronavirus pandemic <u>here</u>. This includes webinars, the Governor's Executive Orders, and links to federal and state assistance programs.

Minnesota Department of Employment and Economic Development (DEED) has a Guide to Small Businesses here that is worthy reading. Please contact your banker for assistance. City of Big Lake Community Development Director Hanna Klimmek and Sherburne County Assistant Administrator are also available for questions.

2020 Census

Remember to complete your census questionnaire online or by phone. Persons not responding will receive follow-up visits.

Census statistics help determine the number of seats each state holds in the U.S. House of Representatives and some experts indicate MN will lose a congressional seat. Census results also determine how billions of dollars in federal funds will be allocated by state, local, and federal lawmakers every year.

covid19relief.sba.gov

Version 1 - April 7, 2020



SMALL BUSINESS ADMINISTRATION (SBA) LOANS

The chart below from Shenandoah County VA Chamber of Commerce and approved by their Small Business Administration Regional Office as of 4/8/20 compares two federal programs available for businesses and non-profits impacted by coronavirus pandemic.

Businesses can apply for both if different operating expenses are submitted. Early responses to the EIDL program indicate that the \$10,000 forgiveness may be limited to number of employees or a percentage of loan request. Loan requests can be made to receive the forgivable advance without taking out the loan.

Paycheck Protection Economic Injury Program (PPP) Disaster Loan (EIDL) USES payroll & approved operating expenses working capital no collateral on loans u/\$25K COLLATERAL collateral required for loans o/\$25K SBA will take real no collateral required estate as collateral when available with approval if employee and **FORGIVENESS** 100% of \$10K EIDL advance compensation levels are maintained for 8 weeks after the loan is made average monthly payroll for up to 6 months of operating expenses **AMOUNT** the prior 12 months not to exceed \$2 million maximum 2.75% on unforgiven portion TERMS small businesses non-profits year fixed income 30 year fixed note no payments for first no payments for first DEFERMENT 12 months · all for-profits Small business with 500 or fewer employees ELIGIBLE Sole proprietors & Independent contractor Sole proprietors & Independent contractor **ENTITIES** private non-profits small agriculture coops & aquaculture private non-profits APPLY SBA APPROVED LENDER



2nd ANNUAL GOLF SCRAMBLE

THERE IS STILL TIME TO SIGN UP AS SPONSOR REGISTER YOUR GOLF TEAM!

With spring here along with warmer weather, many golfers are practicing their swings in their back yards. Golf Committee Chair Dr. Scott Schulz of Great River Spine & Sport reports that sponsors and teams are welcome for the Chamber's 2nd Annual Golf Scramble on Thursday, May 28 from 10-5:30 pm at the Monticello Country Club.

While some of the sponsors have already signed up, many more are needed for a great day of fun and networking. Golfers registering by April 28th will enjoy an early bird savings. In addition to Dr. Schulz, Committee members include Paul Knier of Cabot Lodge Securities, Hanna Klimmek of City of Big Lake, Tim Suchy of Edward Jones, Julie Evans of Insurance Specialists Team (IST) and Karah Hawkinson of Sherburne History Center.

For more information, you can contact any Committee member, email the Chamber office or sign up here.





EDUCATION/YOUTH



DISTANCE LEARNING AT BIG LAKE SCHOOLS



Big Lake Schools closed from March 16-March 27th following Governors' Executive Orders to stem coronavirus. Distance learning began on April 3rd and goes through May 1st, unless it is extended. Electronic devices were provided to families who needed them.

Breakfast and lunches were offered to students fro pickup at the Middle School and buses started delivery food options at specific drop-off points on March 23rd.

The Wave Youth Center

Is closed, following Big Lake School's classroom schedule.

Our Fundraising Event below will be rescheduled to a future date.



Temporarily Closed until April 13



Due dates/fines

- Items due during the closure have extended due dates.
- Items should not accrue fines at this time, but if some items do accrue fines, library staff will be happy to remove them when libraries reopen.

Requesting items/items on hold

• Items on hold have been extended to April 18. You may still place items on request <u>via our catalog</u>.

Returning items/book drops

Please do not return items to book drops during this closure.

• This includes items from other libraries borrowed via inter-library loan. Donations of books/other items

Please do not donate materials during this closure. Card expiration/renewals

Cards set to expire in March have been extended through April 30.
 If your library card has already expired, you may <u>submit a renewal request</u> <u>online</u>.

Registering for a library card: all ages may register for cards online.

Join the Friends of Big Lake Library. Friends are seeking new members of any age who want to support the library. They meet the first Monday of each month at the library at 5:30 pm. They support programs such as Storytime, Winter and Summer Reading programs, Craft programs, Bookclub for Teens, Gingerbread House, Wednesday Crafts and Books at the school in Summer and lots of programs for all ages at our local library.

Follow and like us on FB. Register on the online library events calendar https://griver.org/events/6/all/all/0/calendar/2019-12





MEMBER ANNOUNCEMENTS

CHECK OUT ALL OUR MEMBERS IMPACTED by COVID-19 on our member deals section of our webpage here. This includes products and services available, hours open and contact information.



As a provider of essential PC service to multiple critical sectors, we are still here to serve you by providing: remote support, phone assistance, and on-site (mandatory) assistance. Call 763-263-7070. Our normal business hours are 8:00 to 4:30 Mon-Fri.

Please beware of Stimulus Payment Scams:

- 1. Be alert for phone scams. The Internal Revenue Service (IRS), Treasury Department, or any other government agency will not contact you by phone to collect information for stimulus payment processing. Period.
- 2. Be alert for phishing scams. Government agencies will not email or text you to collect information for stimulus payment processing. Watch for suspicious emails or texts with links or attachments requesting information for processing stimulus deposits or checks. If you receive one, do not click the link or open the attachment. It's a scam. Delete it.
- 3. Be alert for state-related scams. State agencies will also not call, email or text you to collect information or a fee to process a stimulus payment. To date, no state has introduced their own version of a stimulus payment.

State Senator Mary Kiffmeyer added #4 in her Legislative Update on 4/8. "Be alert for texting scams or "smishing". Criminals can easily mask themselves by texting you pretending to be government workers. Government departments will not ask for your information via text. Do not respond and delete the message. If you would like further clarification. You can report the scam attempt here: https://consumercomplaints.fcc.gov/hc/en-us."



As your local CBD provider, your safety and health is our number one concern. Right now more than ever it is so important to reviving and strengthening your Endocannabinoid and Immune System. With the $\Pr(Filsion)$ Covid 19 virus, everyone will be hunkering in place for weeks. Our Main Office in St. Cloud stays OPEN. We are SHIPPING FREE. Check out our website here for other great products.

Call (320) 251-5800. If we are on the line or with a customer, please leave a message and we will promptly return your call. You may also email me at JOHN.JOSEPH.HENRY@GMAIL.COM

Friends of Sherburne Wildlife Refuge honors volunteers. In 2019 our volunteer team accumulated 8,575 hours, the equivalent of nearly four full time staff! Their efforts span across every aspect of the refuge from connecting with visitors on and off the trails, to collecting seeds for habitat restoration projects. They play an integral relation our educational programs, refuge maintenance and events.



NO COST TO ATTEND!

REGISTER AT BIGLAKECE.COM Learn the basics of vegetable and flower gardening in this series presented by the City of Big Lake, Big Lake Community Education, and the Master Gardeners

WORKSHOPS START AT TUESDAY OF THE MONTH:

COMMUNITY GARDENS 18041 198TH AVENUE BIG LAKE, MN





April's Business After Hours Virtually!

In keeping with social distancing, April's Business After Hours on Thursday, April 16 starting at 4 pm will be held virtually via Zoom. Enjoy "catching up" with your fellow Chamber members. Everyone must register here by 2 pm to receive the link include a Network Prize drawing with a value of \$335. All current members are entered into the drawing and members must be present to win. If the lucky winner isn't present, the business name will be placed back in the box and another business will be drawn at the May 26th Membership Meeting at The Buff..

Prizes at this time include:

\$25 gift certificate



Chiropractic treatment at **GREAT 9 RIVER**



\$30 Gift Card at



Monticello Printing free address stamp

\$25 gift card at



May Membership Meeting

With dine-in services closed due to Governor's Executive Order to stem coronavirus disease, the Chamber's April membership meeting has been cancelled.

Join us for our May membership meeting at 5:30 pm on Tuesday, May 26th at The Buff, formerly Friendly Buffalo for a legislative update. Note the change in time. State Senator Mary Kiffmeyer and Representative Paul Novotny will update us on bills impacting our members. Registrations and social hour is at 5:30, dinner at 5:45 and the meeting starting at 6 pm. Registrations will be available in early May.



Newsletter Tidbits Due

Want to include something in the Chamber Newsletter? Send us a 1/4 page ad or a few sentences to include in next month's newsletter by Wednesday, May 27th. Full page ads can be added for only \$25 per

Are you a new member? Ask the Chamber how to redeem your free full page ad!



APRIL 2020 CALENDAR

Sunda	y Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14 Board 12:30 via Zoom	15	Virtual Business after Hours 4 pm Register here.	17	18
19	20	21	22	23	24	25
26	27	28 Membership Meeting - CANCELLED	29	30		

Mark Your Calendar!

Thursday, May 21 Business after Hours at 5 pm at McPete's.

Tuesday, May 26 Legislators @ Membership Meeting 5:30-7 pm at The Buff/Friendly Buffalo Thursday, May 28 Golf Scramble at 10 am at Monticello Country Club. Register here! Saturday, August 15 Block Party from 10-2 pm at Mc Pete's.