



**The Chamber Office is CLOSED,  
but our STAFF is  
WORKING and READY to HELP!**

For the safety and well-being of the community and our employees due to COVID-19, during this time and until further notice, the doors at the Clinton Chamber of Commerce office will be locked. Employees will be available via telephone, email, social media. Everyone's safety is at the forefront of this decision. We appreciate your patience and support.

Contact Information:  
Phone: 217-935-3364  
Email: [chamber@clintonilchamber.com](mailto:chamber@clintonilchamber.com)  
Email: [execdirector@clintonilchamber.com](mailto:execdirector@clintonilchamber.com)  
Social Media: Facebook  
Website: [www.clintonilchamber.com](http://www.clintonilchamber.com)



Due to the rapidly changing environment surrounding COVID-19, the Clinton Chamber of Commerce will postpone Clinton's MayDays Festival, scheduled for May 14 - 17, 2020 in the Downtown Clinton area. The event will be tentatively rescheduled for May 20 - 23, 2021.

Please check the Clinton Chamber's Facebook page for MANY updates!



Many Clinton Chamber members have stepped up to offer information to help our businesses. Please read the inserts included in this newsletter.

First National Bank & Trust Company offers helpful information to small businesses via their blog: <https://blog.firstnbt.com/covid-19-small-business-resources>

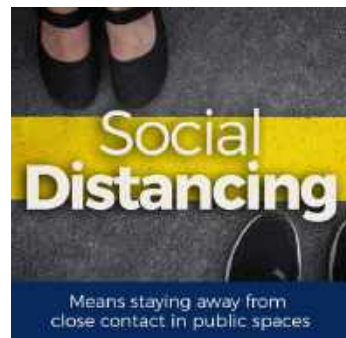
Topics covered include a Small Business Owner's Guide to the CARES Act that includes information on Paycheck Protection Program Loans, Small Business Debt Relief Program, Economic Injury Disaster Loans, and Emergency Economic Injury Grants, Small Business Counseling, Small Business Contracting, and Small Business Tax Provisions.

**FEDERAL TAX DEADLINE EXTENDED**  
The Federal Tax deadline has been delayed until July 15, 2020. If you need assistance with your taxes, please reach out to our affiliate, Collins Consulting, at 712.487.3853 or email them at [customerservice@collinsconsultingservice.com](mailto:customerservice@collinsconsultingservice.com).

**ILLINOIS TAX DEADLINE EXTENDED**  
The 2019 income tax filing and payment deadlines for all taxpayers who file and pay their Illinois income taxes on April 15, 2020, are automatically extended until July 15, 2020.

- ADDITIONAL RESOURCES:**
- Coronavirus.illinois.gov
  - Clinton Area Chamber of Commerce
  - DeWitt County Economic Development Council
  - Farmer City Chamber of Commerce
  - Illinois Economic Development Association
  - IRS Coronavirus Tax Relief
  - IDOR Information for Illinois Taxpayers

DeWitt Piatt Bi-County Health Department  
[www.dewittpiatthealth.com](http://www.dewittpiatthealth.com)



**Clinton Area Chamber of Commerce & Tourism Bureau**

100 S. Center Street, Suite 101, Clinton, IL 61727 217-935-3364 [www.clintonilchamber.com](http://www.clintonilchamber.com)

*It is the sole purpose of the Clinton Area Chamber of Commerce & Tourism Bureau to promote Clinton, its business community, its tourist attractions and achievements.*

The Clinton Chamber of Commerce's Business Expo was scheduled to take place at Clinton High School on March 26th. Due to the rapidly changing environment in our country from the COVID-19 pandemic, the event was postponed and will be rescheduled later this year.

**THANK YOU to these  
 businesses that will be exhibitors for the event.**



- First State Bank of Bloomington*
- DeWitt County Triad*
- Vespasian Warner Public Library*
- Community Care Systems*
- The 217 Home Team*
- WHOW / WEZC / dewittdailynews.com*
- Peterson Insurance Services, Inc.*
- Grimsley's Flowers*
- Weldon Springs Foundation*
- State Bank of Lincoln*
- Anderson Ford Mercury, Inc.*
- Bath Fitter*
- Ophelia CBD Emporium*
- Warner Hospital & Health Services*
- WH&HS Physical Therapy*
- Edward Jones, Alec Martin*
- DeWitt-Piatt Bi-County Health Department*
- Direct Travel*
- Ameren Energy Efficiency*
- Score Decatur 0296*
- Ivy Rehab Physical Therapy*
- Encore Developmental Services*
- First National Bank & Trust Company*
- DeWitt County Development Council*
- U.S. Nuclear Regulatory Commission*
- Exelon / Clinton Power Station*
- DeWitt County Friendship Center*
- State Farm - Jason Frantz*
- Clinton Community Educational Foundation*
- DeWitt County Substance Abuse Coalition*
- Clinton Community YMCA*
- State Farm - Nate Ennis*
- Health Alliance Medical Plans*
- The Vault Community Center*
- DeWitt County Farm Bureau*
- The Yoga Space*
- Richland Community College*
- Woods Photography Studio*
- Baum Chevrolet Buick*
- Clinton Police Department*
- Celebrate Clinton Association*
- DOVE, Inc.*
- DeWitt County Sheriff's Office*
- Clinton High School FFA*
- Clinton American Legion Crang Bennett Post #103*
- AmVets Post #14*
- Zoo Lady & Her Zoo Crew*
- C & P Custom Printing*
- Illinois Office of the Comptroller*
- Clinton Fire Department*
- Illinois State Treasurer*
- Love It Once More Thrift Store*
- Illinois Attorney General's Office*
- Heartland Bank and Trust Company*
- EMC Photography*
- Ace Hardware*
- Tupperware*
- Clinton IGA*
- DeWitt County EMS*
- DeWitt Savings Bank*
- Toohill Seed & Beef*
- Complete Wellness Chiropractic*
- Community Action Partnership/Central IL*
- Liberty Village of Clinton*
- Advance Services, Inc.*
- Clinton Area Farmers & Artisans Market*
- Clinton High School Art Class*
- Clinton Country Club*





**Sunset Inn & Suites**

100 Sunrise Court, Clinton, IL 61727  
Website: [www.sunsetinnandsuites.com](http://www.sunsetinnandsuites.com)  
Phone: 217.935.4140

**Dan Caulkins, State Representative 101st District**

District Office:  
715 W. Imboden Dr., Decatur, IL 62521  
Website: [www.dancaulkins.com](http://www.dancaulkins.com)  
Phone: 217.876.1968

**Save-A-Lot Food Store**

205 E. Washington Street, Clinton, IL 61727  
Phone: 217.935.3618

**C & P Custom Printing**

8238 Old Silo, Clinton, IL 61727  
Website: [www.candpcustomprinting.com](http://www.candpcustomprinting.com)  
Phone: 847.780.7119

**Bayer U.S. - Crop Science, Monsanto Company**

14901 Asgrow Road, Farmer City, IL 61842  
Website: [www.bayer.com](http://www.bayer.com)  
Phone: 309.928.9445

**DeWitt County Children's Advocacy**

100 S. Center Street, Suite 202, Clinton, IL 61727  
Email: [jo.sipes@mcleancountyil.gov](mailto:jo.sipes@mcleancountyil.gov)  
Phone: 309.888.5656

**Exelon / Clinton Power Station**

8401 Power Road, Clinton, IL 61727  
Website: [www.exeloncorp.com](http://www.exeloncorp.com)  
Phone: 217.937.4205

**Ace Hardware**

114 North Madison Street, Clinton, IL 61727  
Find us on Facebook  
Phone: 217.935.9491

**AMS, Inc.**

217 East Main Street, Clinton, IL 61727  
Website: <https://amsincil.com>  
Phone: 217.521.7310

**DOVE, Inc. of DeWitt County**

803 W. Leander Street, Clinton, IL 61727  
Website: [www.doveinc.org](http://www.doveinc.org)  
Dove, Inc office: 217.935.6619  
RSVP: 217.935.2241 Domestic Violence: 217.935.6072

**Riva Plumbing, Heating & Air Conditioning**

4572 Greenwood St., Lane, IL 61750  
Find us on Facebook  
Phone: 217.871.0965

If you're a member of the Clinton Chamber of Commerce, you can be part of the 150% Club! Just renew your Clinton Chamber membership dues at the 150% Club Rate.

**ROI: You will receive the following ADDED benefits:**

- 1 Extra Chamber Scoop Newsletter Insert
- Monthly Recognition in the Chamber Scoop Newsletter
- Banner Ad on the Chamber Website [clintonilchamber.com](http://clintonilchamber.com)

**2020 CLINTON CHAMBER BOARD OF DIRECTORS**

Byron Conner, *Chamber President*  
*Clintonia Eagle Theater*

Paul Skowron, *Chamber Treasurer*  
*Warner Hospital & Health Services*

Janell Baum Thomas, *Chamber Secretary*  
*Baum Chevrolet Buick*

Brad Barton  
*Clinton Ace Hardware*

Stephanie Torbert  
*DeWitt Savings Bank*

Joshua Shofner  
*First National Bank & Trust Company*

Michael Lovett  
*Love It Once More Thrift Store*

Rachel Brewer  
*Richland Community College  
& Clinton Higher Education Center*

Clayton Welch / Alexa Torbert  
*Clinton High School Student Board of Directors*

**Chamber Staff**  
Marian Brisard, *Executive Director*  
Lacy Phelps, *Marketing Coordinator & Tourism*

**CLINTON CHAMBER 7th ANNUAL RAFFLE**

•1/4 Beef (\$600 value) •1/2 Hog (\$300 value) •\$100.00 Cash  
Tickets on sale now at the Chamber office.  
Meat purchased from *Toohill Seed & Beef Service*.  
Tickets \$20 each. 3 CHANCES TO WIN!  
Drawing takes place June 23, 2020

**CALENDAR OF EVENTS**

**Clinton Chamber's April Board Meeting**

Monday, April 27, 2020 @ Noon  
Contact us at 935-3364 if you wish to be placed on the agenda.

**Looking Ahead . . . . .**

**Clinton Chamber's May Board Meeting**

Monday, May 18, 2020 @ Noon  
\*Date changed due to Memorial Day Holiday  
Contact us at 935-3364 if you wish to be placed on the agenda.

**Clinton Chamber's Business Expo**

**Event Postponed - Will be Rescheduled in 2020**  
Clinton High School Gym, Clinton, IL

**MayDays Festival**

**2020 Event Postponed Until May, 2021**  
Downtown Clinton, IL

**Clinton Chamber's Annual Golf Outing**

June 23, 2020  
Clinton Country Club, Clinton, IL

"Like" Clinton Illinois Chamber of Commerce on Facebook at [www.facebook.com/visitclintonil](http://www.facebook.com/visitclintonil)



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While the Clinton Area Chamber of Commerce & Tourism Bureau makes every effort to provide accurate and complete information, various information follows that is via a third party and should be used at your own discretion. Information is subject to change, without notice, and if interested in any of the information included in this edition, you should contact that group, business, or organization directly.



## Clinton Chamber's Member Renewals

We're showcasing Clinton Area Chamber of Commerce & Tourism Bureau Members who renewed their dues during the month of March, 2020  
**THANK YOU** for your confidence in the Clinton Chamber of Commerce!

### CLINTON AUTO AUCTION

9750 Revere Road  
Clinton, IL 61727  
217-935-2277

<http://www.clintonautoauction.com>

### TAYLOR & LYNCH ATTORNEYS AT LAW

216 S. Center Street  
Clinton, IL 61727  
217-935-2183

<https://www.dewittcountylaw.com>



### BIG BROTHERS BIG SISTERS OF DEWITT COUNTY

101 W. Washington Street  
Clinton, IL 61727  
217-935-1234

<http://www.bbbscil.org>

### ANDERSON FORD MERCURY, INC.

1001 State Rt. 10 West  
Clinton, IL 61727  
217-935-3106

<http://www.anderson-ford.com>

### ROGERS COMPLETE CONCRETE, CO.

12091 Middle Creek Road  
Clinton, IL 61727  
217-935-3615

### C. H. MOORE HOMESTEAD DEWITT COUNTY MUSEUM

219 E. Woodlawn Street  
Clinton, IL 61727  
217-935-6066

<http://www.chmoorehomestead.org>

### CLINTON COUNTRY CLUB

9530 Texas Church Road  
Clinton, IL 61727  
217-935-2918

*find us on Facebook*

### THE ABAGAIL, INC.

The Abigail Banquet Halls  
217-935-6006  
Stone's End Bar & Grill  
217-935-5106

1520 E. South Street  
Clinton, IL 61727  
*find us on Facebook*

### MEDIACOM BUSINESS

4290 Bluestem Road  
Charleston, IL 61920  
217-618-484-5186

<https://www.mediacombusiness.com>

### DEWITT COUNTY EMS

5959 Weldon Springs Road  
Clinton, IL 61727  
217-570-0176

<https://www.paramedicservices.com>

### TABOR FEED MILL & FARM SUPPLY, INC.

548 Tabor Road  
Waynesville, IL 61778  
217-949-5019

*find us on Facebook*

### CLINTON LANDFILL

9550 Heritage Road  
Clinton, IL 61727  
217-935-5652

<https://pdcare.com/landfills-and-transfer-station/clinton/>

## NEWSLETTER INSERTS

As a member of the Clinton Chamber of Commerce, your benefits include submitting your event or promotional flyers to be included in the Chamber's monthly newsletter. Members may utilize this Member Benefit up to four times a year. The newsletter is available 24/7 on the Chamber's website. If you have questions about this offer, please call the Chamber office at 217-935-3364. Please email your .pdf insert(s) to us at [chamber@clintonilchamber.com](mailto:chamber@clintonilchamber.com)

**The deadline to submit an insert is the 25th of each month.**

# **TOOHILL** Seed & Beef Service

600 E. Van Buren  
Clinton, IL 61727  
309-261-2188

[orders@toohillbeef.com](mailto:orders@toohillbeef.com)

**We're excited to share our new venture with you!**



**We are teaming up with  
Wild Harvest Honey Farm !!**



# HOW TO PREVENT ZOOM BOMBING

With Zoom becoming so popular for holding meetings it has also become popular for trolls to disrupt those meetings. Here are some tips to minimize disruption as you move business forward.



Don't use your Personal Meeting ID for the meeting. Instead, use a per-meeting ID, exclusive to a single meeting.



Enable the "Waiting Room" feature so that you can see who is attempting to join the meeting before allowing them access.



Disable Join Before Host, screen-sharing for non hosts, remote control function file transferring, annotations and the autosave feature for chats.



Once the meeting begins and everyone is in, lock the meeting to outsiders and assign at least two meeting co-hosts to help control the meeting.

## What to do if a Zoom Bomber gets in



Lock them out. Go to the Participants List in the navigation sidebar, and scroll down to More. Click Lock Meeting to stop further participants from entering the meeting and to be able to remove participants.



Shut them up. You or your co-host go to the Participants List, scroll down to the bottom, and click Mute All Controls. This makes it so the unwelcome participant can't use their microphone to disrupt your audio.

TO BEST SERVE OUR CUSTOMERS,  
WE HAVE TEMPORARILY CHANGED OUR HOURS TO  
**6:00 AM - 8:00 PM**

WE ASK YOU TO HELP US SET ASIDE THE HOURS OF  
**6:00 AM - 7:30 AM**  
EACH DAY SO SENIORS AND THOSE WHO ARE  
EXCEPTIONALLY VULNERABLE TO VIRUSES MAY  
SHOP.

PLEASE NOTE WE ARE TEMPORARILY UNABLE TO  
ACCEPT REUSABLE SHOPPING BAGS.

DUE TO SUPPLY ISSUES, SOME ITEMS MAY BE  
LIMITED OR NOT AVAILABLE AT THIS TIME.

THANK YOU FOR YOUR UNDERSTANDING AND  
CONTINUED SUPPORT.



TO BEST SERVE OUR CUSTOMERS,  
WE WOULD LIKE TO ENCOURAGE

**SENIOR CITIZENS**

AND ALL OTHERS WHO ARE

**EXCEPTIONALLY VULNERABLE**

TO THE SPREAD OF VIRUSES

TO SHOP BETWEEN

**6:00 AM AND 7:30 AM**

EACH DAY.

ALTHOUGH WE WELCOME CUSTOMERS  
IN NEED OF NECESSITIES TO SHOP AT ALL  
TIMES, WE RESPECTFULLY ASK THOSE WHO  
CAN **SHOP LATER IN THE DAY** TO PLEASE DO  
SO, TO ALLOW THOSE MOST SUSCEPTIBLE  
THE OPPORTUNITY TO FULFILL THEIR NEEDS.

THANK YOU FOR YOUR UNDERSTANDING  
AND CONTINUED SUPPORT.







FOR YOUTH DEVELOPMENT  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

## **Important COVID-19 Update: Temporary Closure of the Clinton Community YMCA**

March 20, 2020

Dear Y Community,

First, I would like to thank you for your membership to the YMCA and for your support of our mission to ensure family wellness. To say that these times are unprecedented and confusing is an understatement. But, I want to assure you that we at the Y are working to keep our members, program participants, employees, and communities safe. I want to share some important news with you in regards to the YMCA.

Upon new developments and recent actions taken by Gov. Pritzker, **the Clinton Community YMCA will temporarily cease all operations effective Friday, March 20, at 9pm., and will remain closed until authorized to re-open.** We will continue to monitor guidance from federal, state, and local health authorities during this evolving national emergency to ensure the health and safety of our members and staff.

Thank you for your patience and understanding as we navigate this evolving and challenging situation. Our goal is to remain a trusted resource while doing everything we can to protect the public health.

The YMCA is a community benefit nonprofit organization and your membership and program fees are the foundation of our work. This pandemic will no doubt have a financial impact on many in our community including the YMCA. We respectfully ask that you partner with us in supporting our Y family through the continuation of your membership and program fees during this interruption of service. We are working diligently to minimize the financial burden on all our employees by trying to pay wages to the best of our financial ability.

If you are unable to do this and need to cancel your membership until the facility is allowed to open again, please email us at [info@clintoncommymca.org](mailto:info@clintoncommymca.org). We look forward to returning to business as usual as soon as possible.

Please continue to check our website, [www.clintoncommymca.org](http://www.clintoncommymca.org), and our Facebook pages regularly as we will communicate any updates through these channels in a timely manner to ensure you have the best information to plan accordingly.

Thank you again for being a loyal member of the YMCA and for your continued support.

Gratefully,

Rennie Cluver  
Executive Director / CEO  
Clinton Community YMCA

# Highlights of the CARES Act

The CARES (Coronavirus Aid, Relief and Economic Security) Act was signed by President Trump to help provide financial stability and relief for individuals and businesses affected by COVID-19. While the bill is very broad and addresses a number of areas and industries, and many of the specific details will still need to be analyzed, we believe the following are important to highlight for individuals and their families.

## Cash Payments and Unemployment Assistance

- **2020 Recovery Payment:** All U.S. residents with adjusted gross income up to \$75,000 (\$150,000 joint filers) are eligible for a \$1,200 (\$2,400) payment, as well as an additional \$500 per child (under age 17).
  - There are no income requirements for the payment. Individuals with little or no income are eligible provided they are not a dependent of another taxpayer and have a work-eligible Social Security number.
  - This amount is reduced by \$5 for every \$100 over the income limit above, so it would be fully phased out for those with incomes over \$99,000 (single) and \$198,000 (joint filers) with no children.
- **Increased Unemployment Assistance:** Provides an additional \$600/week payment to each recipient of unemployment insurance for up to four months.
  - Provides an additional 13 weeks of unemployment benefits through Dec. 31, 2020, for those who remain unemployed after state unemployment benefits are no longer available.
- **Delay in Tax-filing Requirements:** Individuals now have until July 15, 2020, to file their 2019 tax returns instead of April 15.
  - The Treasury Department has also postponed the deadline for making IRA contributions until the date taxpayers file their 2019 tax return during the extended filing period.

## Retirement Account Changes

The following apply to qualifying individuals including those who are diagnosed with COVID-19, have a spouse or dependent who is diagnosed with COVID-19 or experience adverse financial consequences as a result of COVID-19, including quarantines, layoffs, business closures or child care responsibilities.

- **Elimination of Early Withdrawal Penalty:** Waives the 10% early withdrawal penalty for withdrawals up to \$100,000 from qualified retirement accounts for retirement plan participants who qualify for COVID-19 relief. Income tax on the distribution would still be owed but could be paid over a three-year period. Individuals could “recontribute” the funds to the plan within three years without regard to contribution limits.
- **Increase in the Retirement Plan Loan Amount:** Increases the amount that can be taken as a loan from a qualified retirement plan from \$50,000 to \$100,000 for 2020.
- **Temporary Waiver of RMDs for 2020 for All Retirement Savers:** Waives the required minimum distribution (RMD) requirement for retirement plans and IRAs in 2020. This provision also applies to RMDs due in 2020, but attributable to 2019. Individuals do not need to meet COVID-19 qualifying criteria to temporarily waive RMDs for 2020.
- **Items for Consideration:**
  - In general, we recommend exhausting some of the other provisions associated with the CARES Act first, such as mortgage and student loan relief, or using the recovery payment to bridge the gap on current expenses before taking a distribution or loan from your retirement accounts.
  - For any withdrawal or loan, we recommend working with your financial advisor to consider developing strategies to recontribute/pay back these funds over time to reduce any long-term impact to your retirement goals.

## Enhanced Tax Benefits for Charitable Gifts

- **\$300 Deduction of Cash Contributions:** Ability to deduct up to \$300 of cash contributions to charities, regardless of whether the individual itemizes deductions.
- **Changes to Limits on Charitable Contributions:**
  - **Individuals:** For those who itemize their deductions for charitable giving, the 50% of adjusted gross income limit is suspended for 2020.
  - **Corporations:** The 10% limit on charitable contributions is increased to 25% of taxable income.

## Mortgages

- **Mortgage Relief for Homeowners:** Requires the servicers of federally backed mortgages to postpone mortgage payments at the request of the borrower, provided the borrower affirms financial hardship due to COVID-19. The postponement must be granted for up to 180 days and extended for an additional period of up to 180 days at the request of the borrower.
- **Foreclosure Moratorium:** Prevents the servicer of a federally backed mortgage loan to initiate any foreclosure process for at least 60 days beginning on March 18, 2020.
- **Eviction Relief for Renters:** For 120 days after the CARES Act date of enactment, landlords with mortgages backed by the U.S. Department of Housing and Urban Development (HUD), Fannie Mae, Freddie Mac, and other federal entities cannot pursue eviction for their tenants. Landlords also can't charge any fees or penalties related to nonpayment of rent.

## Student Loans/Education

- **Loan Payment Suspension:** Suspends payments automatically for federal student loans through Sept. 30, 2020, with no interest accruing or penalties during the period of suspension.
- **Additional Provisions:** Contains a variety of other emergency-relief provisions related to education, and specifically the impact of many students being sent home mid-semester. For example, it allows universities to make payments to students who were unable to complete work-study programs.

## Small-business Owners

- **Small-business Loans:** Many small businesses are now eligible for disaster relief loans from the Small Business Administration. Additionally, the CARES Act provides conditions for when loan payments may be deferred and loan amounts forgiven.
- **Other Provisions:** There are additional tax and accounting provisions such as:
  - An employee retention tax credit for employers subject to full or partial suspension of business due to COVID-19
  - The ability to delay payment of employer payroll taxes
  - Modifications for rules around net operating losses
  - Modifications for rules around corporate AMT (alternative minimum tax) credits
  - A temporary increase in the limitation on interest deductions imposed by the Tax Cuts and Jobs Act

## Partner with Your Tax Professional

As with any decision involving taxes, consult with your tax professional on considerations and impacts to your specific situation. Your financial advisor can partner with them to provide additional financial information that can help in the decision making process.

**Work with your Edward Jones financial advisor to consider key aspects of the CARES Act as part of your financial strategy.**

edwardjones.com  
Member SIPC

Edward Jones, its employees and financial advisors cannot provide tax or legal advice. You should consult your attorney or qualified tax advisor regarding your situation.

# **ECONOMIC ASSISTANCE FOR ILLINOIS FAMILIES**

The Pritzker Administration and its local partners are working to help families affected by COVID-19:

## **APPLY FOR UNEMPLOYMENT INSURANCE**

if you're without access to paid sick leave or  
unable to work because of COVID-19

**CALL IDES AT 1-800-244-5631 OR  
VISIT <https://www2.illinois.gov/ides>**

Gov. Pritzker called for a moratorium on shutoffs for all utility companies - including energy, telecom and water - and several have announced plans to maintain services and waive late payment fees

Cook County is suspending court-ordered evictions

The Pritzker Administration is filing a federal waiver  
to expand Medicaid services

# The Coronavirus Aid, Relief and Economic Security Act, CARES Act for Small Businesses

The CARES Act tasks the Small Business Administration with overseeing the distribution of millions of dollars in loans and grants to help small businesses survive the pandemic. It also provides additional funding for SBA's Resource Partners to provide advice and training to help small businesses respond to the unprecedented challenges in communities throughout the country.

Committee on  
**SMALL BUSINESS**



## COUNSELING AND TRAINING

\$275 Million for SBA's Resource Partners and the Minority Business Development Agency to provide vital mentorship, guidance, and expertise to small business owners and entrepreneurs impacted by COVID-19.

AMOUNT	\$275 MILLION		
HOW WILL GRANTS BE USED?	SBA's Resource Partners – Small Business Development Centers (SBDCs) and Women's Business Centers (WBCs) –and the Minority Business Development Centers (MBDCs) will be able to expand their reach and better support small business owners with COVID-19 concerns.		
WHAT SPECIFIC TOPICS WILL BE COVERED?	<ul style="list-style-type: none"> <li>Provides Assistance with Loan Application Process</li> <li>Access risks and prevention of COVID-19</li> <li>Handle supply chain disruptions</li> <li>Telework</li> <li>Protect against cyberthreats</li> <li>Handle less travel and foot traffic</li> <li>Any other COVID-19 concerns</li> </ul>		
WHERE CAN I FIND A RESOURCE PARTNER NEAR ME?	Small Business Development Centers <a href="#">HERE</a>	Women's Business Centers <a href="#">HERE</a>	Minority Business Development Centers <a href="#">HERE</a>

Committee on  
**SMALL BUSINESS**



## Paycheck Protection Program



### What is the Paycheck Protection Program (PPP)?

A new \$350 billion loan program at SBA for small businesses, self-employed, and gig workers to help them from going under due to the COVID-19 pandemic. If employers maintain payroll, the loans would be forgiven.

### Who is Eligible?

- Any business concern, nonprofit organization, veteran's organization, or Tribal business concern that employs no more than 500 employees (or the size standard in number of employees established by the Administration for the industry in which such business operates)
- Sole proprietors
- Independent contractors
- Self-employed individuals

### How Does the Process Work?

All current 7(a) lenders are eligible lenders. Plus, the Department of Treasury will authorize new lenders to help expedite the processing and delivery of capital to small businesses.

### How Can I Apply?

#### SBA's Lender Match Portal.

Interested borrowers are also encouraged to inquire with a local 7(a) lender regarding whether they are participating in the PPP.

### How Much?

The size of the loan is 250% of an employer's average monthly payroll cost during the period Feb. 15, 2019 to June 30, 2019, capped at \$10 million.

### How Can I Use It?

- Employee compensation, including: salaries, wages, commissions, or similar compensation; cash tips or equivalents; vacation, parental, family, medical, or sick leave; payment required for providing group health care benefits (including insurance premiums); payment of retirement benefits; and payroll taxes.
- Any compensation or income of a sole proprietor or independent contractor no greater than \$100,000 in one year
- Payment of interest on mortgage obligations, rent, utilities, and interest on pre-existing debt obligations

### Why a PPP Loan?

- Employee compensation, including: salaries, wages, commissions, or similar compensation; cash tips or equivalents; vacation, parental, family, medical, or sick leave; payment required for providing group health care benefits (including insurance premiums); payment of retirement benefits; and payroll taxes
- Any compensation or income of a sole proprietor or independent contractor no greater than \$100,000 in one year
- Payment of interest on mortgage obligations, rent, utilities, and interest on pre-existing debt obligations.

## EIDL Grants



### What is an Economic Injury Disaster Loan (EIDL)?

A low-interest, fixed rate loan that can provide up to \$2 million in assistance for small businesses that can be used to pay immediate expenses during an emergency.

### What is an EIDL Grant?

The CARES Act creates a new \$10 billion grant program, leveraging SBA's Office of Disaster Assistance Infrastructure, to provide small businesses with quick, much-needed capital.

### Who is Eligible?

- Private nonprofit organizations, small agricultural cooperatives
- Businesses; cooperatives; ESOPs; and tribal business concerns with 500 or fewer employees
- Independent contractors
- Sole proprietors (whether or not self-employed)

### How does the process work?

- Eligible applicants who apply for an EIDL may request up to \$10,000 be immediately disbursed. The amount need not be repaid, regardless of the loan decision.
- EIDL borrowers may apply for the Paycheck Protection Program, but when determining loan forgiveness, the advance EIDL grant is taken into consideration.

### How can I apply?

There are a couple of ways to apply. The SBA has an online portal where small businesses can upload documents and apply for a loan, or they can download the PDF on the agency's website and mail the forms.

### How Much?

A million small businesses are eligible to receive up to \$10,000.

### How long will the process take?

The legislation requires SBA to disburse the funds within three days of receiving the application.

### How Can it be Used?

- Any allowable purpose under the EIDL program
- Provide paid sick leave, maintain payroll, and meet increased costs
- Make rent or mortgage payments, and repaying unmet obligations.

# SYMPTOMS OF CORONAVIRUS DISEASE 2019

Patients with COVID-19 have experienced mild to severe respiratory illness.

Symptoms\* can include

FEVER



COUGH



\*Symptoms may appear 2-14 days after exposure.

Seek medical advice if you develop symptoms, and have been in close contact with a person known to have COVID-19 or if you live in or have recently been in an area with ongoing spread of COVID-19.

SHORTNESS OF BREATH



[cdc.gov/COVID19-symptoms](https://cdc.gov/COVID19-symptoms)



U.S. Small Business  
Administration

## SBA Disaster Assistance in Response to the Coronavirus

- The U.S. Small Business Administration is offering designated states and territories low-interest federal disaster loans for working capital to small businesses suffering substantial economic injury as a result of the Coronavirus (COVID-19). Upon a request received from a state's or territory's Governor, SBA will issue under its own authority, as provided by the Coronavirus Preparedness and Response Supplemental Appropriations Act that was recently signed by the President, an Economic Injury Disaster Loan declaration.
- Any such Economic Injury Disaster Loan assistance declaration issued by the SBA makes loans available to small businesses and private, non-profit organizations in designated areas of a state or territory to help alleviate economic injury caused by the Coronavirus (COVID-19).
- SBA's Office of Disaster Assistance will coordinate with the state's or territory's Governor to submit the request for Economic Injury Disaster Loan assistance.
- Once a declaration is made for designated areas within a state, the information on the application process for Economic Injury Disaster Loan assistance will be made available to all affected communities as well as updated on our website: [SBA.gov/disaster](https://www.sba.gov/disaster).
- SBA's Economic Injury Disaster Loans offer up to \$2 million in assistance per small business and can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing.
- These loans may be used to pay fixed debts, payroll, accounts payable and other bills that can't be paid because of the disaster's impact. The interest rate is 3.75% for small businesses without credit available elsewhere; businesses with credit available elsewhere are not eligible. The interest rate for non-profits is 2.75%.
- SBA offers loans with long-term repayments in order to keep payments affordable, up to a maximum of 30 years. Terms are determined on a case-by-case basis, based upon each borrower's ability to repay.
- SBA's Economic Injury Disaster Loans are just one piece of the expanded focus of the federal government's coordinated response, and the SBA is strongly committed to providing the most effective and customer-focused response possible.
- For additional information, please contact the SBA disaster assistance customer service center. Call 1-800-659-2955 (TTY: 1-800-877-8339) or e-mail [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov).
- Visit [SBA.gov/disaster](https://www.sba.gov/disaster) for more information.



## U.S. SMALL BUSINESS ADMINISTRATION FACT SHEET – ECONOMIC INJURY DISASTER LOANS

### ILLINOIS Declaration 16370

(Disaster: IL-00059)

**Incident: CORONAVIRUS (COVID-19)**

occurring: January 31, 2020 & continuing

*All counties within the State of Illinois; the contiguous Iowa counties of: Clinton, Des Moines, Dubuque, Jackson, Lee, Louisa, Muscatine and Scott; the contiguous Indiana counties of: Benton, Gibson, Knox, Lake, Newton, Posey, Sullivan, Vermillion, Vigo and Warren; the contiguous Kentucky counties of: Ballard, Crittenden, Livingston, McCracken and Union; the contiguous Missouri counties of: Cape Girardeau, Clark, Jefferson, Lewis, Lincoln, Marion, Mississippi, Perry, Pike, Ralls, Saint Charles, Saint Louis, Saint Louis City, Sainte Genevieve and Scott; and the contiguous Wisconsin counties of: Grant, Green, Kenosha, Lafayette, Rock and Walworth*

**Application Filing Deadline: December 21, 2020**

#### **Disaster Loan Assistance Available:**

Economic Injury Disaster Loans (EIDLs) – Working capital loans to help small businesses, small agricultural cooperatives, small businesses engaged in aquaculture, and most private, non-profit organizations of all sizes meet their ordinary and necessary financial obligations that cannot be met as a direct result of the disaster. These loans are intended to assist through the disaster recovery period.

#### **Credit Requirements:**

- Credit History – Applicants must have a credit history acceptable to SBA.
- Repayment – Applicants must show the ability to repay the loan.
- Collateral – Collateral is required for all EIDL loans over \$25,000. SBA takes real estate as collateral when it is available. SBA will not decline a loan for lack of collateral, but SBA will require the borrower to pledge collateral that is available.

#### **Interest Rates:**

The interest rate is determined by formulas set by law and is fixed for the life of the loan. The maximum interest rate for this program is 3.750 percent.

#### **Loan Terms:**

The law authorizes loan terms up to a maximum of 30 years. SBA will determine an appropriate installment payment based on the financial condition of each borrower, which in turn will determine the loan term.

#### **Loan Amount Limit:**

The law limits EIDLs to \$2,000,000 for alleviating economic injury caused by the disaster. The actual amount of each loan is limited to the economic injury determined by SBA, less business interruption insurance and other recoveries up to the administrative lending limit. SBA also considers potential contributions that are available from the business and/or its owner(s) or affiliates. If a business is a major source of employment, SBA has the authority to waive the \$2,000,000 statutory limit.

#### **Loan Eligibility Restrictions:**

Noncompliance – Applicants who have not complied with the terms of previous SBA loans may not be eligible. This includes borrowers who did not maintain required flood insurance and/or hazard insurance on previous SBA loans.

**Note:** Loan applicants should check with agencies / organizations administering any grant or other assistance program under this declaration to determine how an approval of SBA disaster loan might affect their eligibility.

#### **Refinancing:**

Economic injury disaster loans cannot be used to refinance long term debts.

#### **Insurance Requirements:**

To protect each borrower and the Agency, SBA may require you to obtain and maintain appropriate insurance. By law, borrowers whose damaged or collateral property is located in a special flood hazard area must purchase and maintain flood insurance. SBA requires that flood insurance coverage be the lesser of 1) the total of the disaster loan, 2) the insurable value of the property, or 3) the maximum insurance available.

Applicants may apply online, receive additional disaster assistance information and download applications at <https://disasterloan.sba.gov/ela>. Applicants may also call SBA's Customer Service Center at (800) 659-2955 or email [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov) for more information on SBA disaster assistance. Individuals who are deaf or hard-of-hearing may call (800) 877-8339. Completed applications should be mailed to U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.



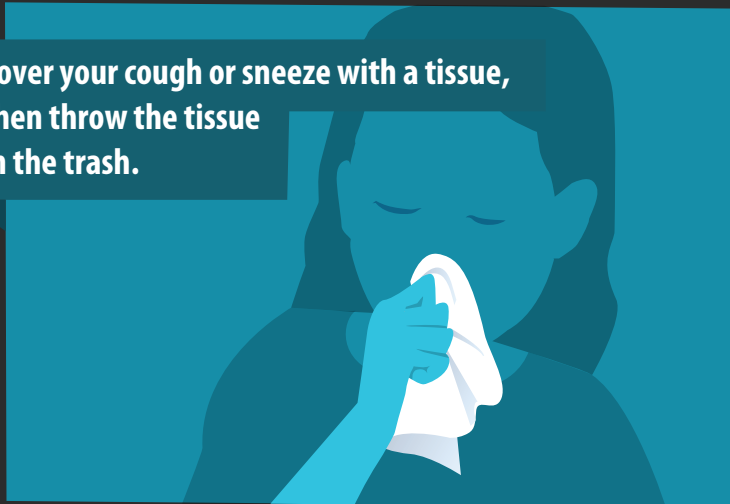
# STOP THE SPREAD OF GERMS

Help prevent the spread of respiratory diseases like COVID-19.

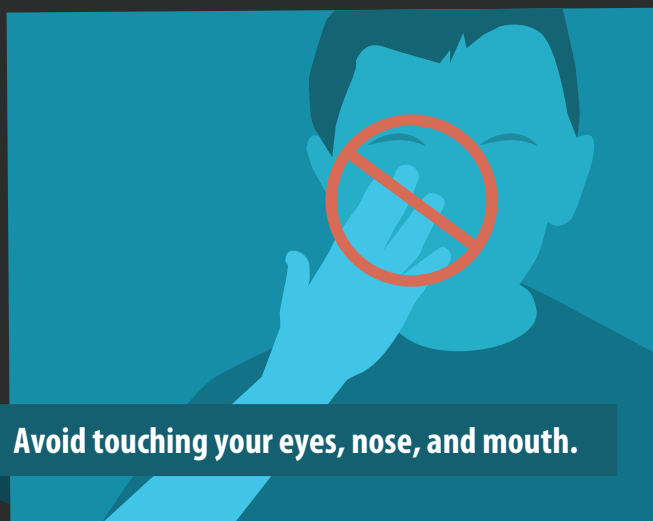
Avoid close contact with people who are sick.



Cover your cough or sneeze with a tissue, then throw the tissue in the trash.



Avoid touching your eyes, nose, and mouth.



Clean and disinfect frequently touched objects and surfaces.



Stay home when you are sick, except to get medical care.



Wash your hands often with soap and water for at least 20 seconds.



[cdc.gov/COVID19](https://cdc.gov/COVID19)

7th Annual

# Clinton Chamber of Commerce Raffle

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## 1st Prize

1/4 Beef (\$600 Value)

## 2nd Prize

1/2 Hog (\$300 Value)

## 3rd Prize

\$100 Cash

**Ticket Price: \$20**

Tickets available at Clinton Chamber of Commerce Office  
100 S Center Street, Suite 101, Clinton, IL 61727  
217-935-3364

*Drawing will be held June 23, 2020.*

*Meat provided by Toohill Seed & Beef Service.*

*Processing fees included.*