In this Issue:
President’s Message
April Connect 4 Lunch
Our Members
Upcoming Events and information
I am not a big fan of the term “social distancing” so I am choosing “physical distancing” instead. Staying social is imperative during these precarious times, and there are so many options to assist. Creativity is being birthed out of this crisis – and I truly believe there is something for all of us to learn from the COVID-19 pandemic.

I have noticed a kindness and caring that wasn’t as prevalent just a few short weeks ago – professional collaboration and neighborly love. A renewed energy behind shopping local, supporting our restaurants and small businesses. People checking in on one another, writing hand written notes, sharing beautiful vacation photos on social media, and reflections of gratitude. This is the good stuff.

As events are being canceled and postponed, I am encouraged by the tenacity that is rising up in our nonprofit tribes and the loyalty exuding from our business community.

You may have seen that we rescheduled our Community Business Fair to Wednesday, October 7th. The health and safety of our members is our number one priority. Our hope is that come October, our members will be ready to network, socially connect, and celebrate. Please mark your calendars!

We hope you can join us on Tuesday, April 21st as we offer our very first VIRTUAL Connect 4 Lunch – the topic is community collaboration, and our guest speakers will be Division Chief, Steve Isaacson from Kootenai County Fire & Rescue and Captain Jason Mealer from Post Falls Police Department. Thank you to our event sponsor, Heritage Health.

Many leaders or managers of people are struggling to lead them at this time. They are feeling fear, anxiety, stress and uncertainty. I want to encourage you to stay strong and continue to do the right thing.

Dr. Henry Cloud said it best – “those who do well in crisis realize they haven’t lost everything- they know they still have the things that matter to them: their key relationships, their values, their hearts, minds and souls”.

Stay well, stay strong.

Jame"
We Love our Members!
Welcome to our New Members

Edward Jones - Glen Heape, Financial Advisor
www.edwardjones.com/

We Appreciate our Members

Thank you to all our Member Renewals for the month of March!
Post Falls Education Foundation, The Renaissance, Real Life Ministries, T2 Realty Group, Disability Action Center NW, Century 21 Beutler & Associates, Ross Point Mini Storage, LLC, Flowers by Paul, Keller Williams Realty - CDA, Panhandle Health District, PayneWest Insurance, Capone’s Pub and Grill, River City Fabrication, LLC

Special Thanks to our Visionary, Corporate and Executive Members

Referring a member has its privileges!

When you refer a member that joins in April, you’ll get $25 in biz bucks to be used at local participating businesses. Referring a member is easy, send Jeannette@postfallschamber.com the following information: Business name, contact name at business, phone number, email address and your relationship to business.

*Your personal testimony is key to building our successful chamber membership – share your story, invite a friend to a chamber event, help make the connection.

Email Jeannette@postfallschamber.com

Post Falls Education Foundation, The Renaissance, Real Life Ministries, T2 Realty Group, Disability Action Center NW, Century 21 Beutler & Associates, Ross Point Mini Storage, LLC, Flowers by Paul, Keller Williams Realty - CDA, Panhandle Health District, PayneWest Insurance, Capone’s Pub and Grill, River City Fabrication, LLC

The class of 2020 so far has accumulated 270 hours of volunteering in our community.
Friday April 3rd, 2pm (Zoom)

The North Idaho COVID-19 Business Leaders Call is a weekly, 1-hour Zoom call for North Idaho based business owners and organizational leaders to learn more about the local, state, and national responses to COVID-19 and their impact to business operations.

Please join us on Friday April 3rd at 2PM as we talk with regional city and county officials about the COVID-19 local response, and what businesses should know as they adapt to this uncertain and rapidly changing situation. Friday’s call will feature:

Mayor Ron Jacobson, City of Post Falls

Sheriff Ben Wolfinger, Kootenai County

Mayor Steve Griffitts, City of Hayden


Idaho’s primary election to remain on May 19, will be conducted by mail

Governor Brad Little and Secretary of State Lawerence Denney announced today there will be no change in Idaho’s primary election date of May 19. The election will be conducted by mail pursuant to the existing laws for absentee voting due to concerns about the spread of coronavirus. The move is necessary after it became clear that sufficient polling places and poll workers could not be obtained for the election.

The Governor and Secretary of State will work with the Attorney General and the clerks of Idaho’s 44 counties to refine the absentee voting process for these unique circumstances, including setting appropriate deadlines for registering to vote, requesting a ballot be sent to your home, and returning the ballot. Governor Little will issue a proclamation addressing the election in the coming days.

“While the coronavirus situation may change how we practice our right to vote in this primary election, it is important to keep our election dates in place,” Governor Little said. “I urge all voting Idahoans to request their absentee ballots as soon as possible so they can vote from home this year,” Governor Little said.

“Voting absentee is the right thing to do under these circumstances, and my office has already set up a website that allows Idaho voters to register and request an absentee ballot,” Secretary Denney said.

Idahoans can request an absentee ballot at https://idahovotes.gov/vote-early-idaho/

“We all hope Idaho’s situation with coronavirus will improve before election day on May 19, but decisions cannot wait. Governor Little is making the right call to conduct the election by mail. It is important for all Idaho citizens of voting age to request an absentee ballot and fully exercise our precious right to vote. This is our chance to show the world that, even under difficult conditions, our American values are alive and well,” Senate President Pro Temp Brent Hill said.

“Voting is one of our most basic rights as American citizens, and it is important that Idahoans continue to exercise this right this year by voting absentee,” House Speaker Scott Bedke said.

“Ilaha county clerks appreciate the move to absentee to keep voters and poll workers safe. We are prepared to carry out this election and ensure the people of Idaho can exercise their right to vote,” said Kristina Glascock, Twin Falls County Clerk and president of the Idaho Association of County Recorders and Clerks.

Greeting! The Joint Business Service Providers Leadership is committed to working together to provide you with resources to stay informed. We know this event has greatly impacted your business. So, we’re compiling the information flowing into our offices to give you a ‘One-Stop Info Sheet’ for all the available funding and resources.

Please note that information is changing rapidly; so, please check links regularly for any changes.

We are all ‘working from home’ and continue to help all of you. Please don’t hesitate to contact any of us, if you have questions and concerns.

Click HERE for information sheet
Tips for winning a Business Fair Booth

How to stand out
with Anne Hagman, Murray Group

Thursday, September 3rd  ●  12:00pm - 1:00pm
Post Falls Chamber
The coronavirus disease 2019 (COVID-19) pandemic has transformed our daily lives and our profession in a matter of weeks. Together with our public health colleagues, we work as a team to battle the nationwide effects of this virus. Today, Administrator Gaynor sent a letter to emergency managers outlining critical steps to help the nation respond to COVID-19. Please share the attached letter with your relevant constituents.

Administrator Gaynor Sends Letter to Emergency Managers

The coronavirus disease 2019 (COVID-19) pandemic has transformed our daily lives and our profession in a matter of weeks. Together with our public health colleagues, we work as a team to battle the nationwide effects of this virus. Today, Administrator Gaynor sent a letter to emergency managers outlining critical steps to help the nation respond to COVID-19. Please share the attached letter with your relevant constituents.

Click HERE for letter

Changes to Economic Injury Disaster Loans (EIDL):

- Companies statewide may apply; previously, only companies located within a certain county could apply once that county had received specific disaster declaration.
- Traditionally EIDL loans would require a personal lien such as on a home. In this case, personal guarantees have been streamlined and sometimes eliminated.
- Small businesses have the opportunity for an immediate advance of $10,000, which, according to the SBA, will be given within three days of a request.
- The loan doesn’t have to be repaid if it’s used for payroll, even if you default for the EIDL loan later on.

Debt Relief:

- Existing borrowers can defer payments of principal, interest, and fees for up to six months, but not more than one year.

Loan Forgiveness:

- Loans may be fully or partially forgiven. Any portion of the loan used to make payroll, pay for utilities, rent, mortgage, and existing business debt may be forgiven, dollar for dollar. To receive this dollar-for-dollar loan forgiveness, however, workers need to remain employed through the end of June. Traditionally, 7(a) loans must be repaid in full, depending on the repayment terms.
- In the case of reduced headcount, lenders may reduce the amount of forgiveness for businesses that lay off employees during the first eight weeks following the loan. If wages of employees who earn less than $100,000 a year are reduced, the level of forgiveness may also get reduced.
- Businesses that have let employees go before accepting the loan will not be subject to penalties. If those businesses rehire employees after accepting the loan, they’ll receive additional credit to cover wages.
- Loan terms are still negotiated between borrowers and lenders and are a product of the prime rate, plus the LIBOR rate. However, rates may not exceed that limit. Previously, fixed rate loans were capped at 6 percent.
- Businesses that lay off employees during the first eight weeks following the loan. If wages of employees who earn less than $100,000 a year are reduced, the level of forgiveness may also get reduced.

Collectively, the measures widen the pool of eligible businesses and provide additional assistance to companies struggling to maintain operations and keep employees on the payroll. The question of which businesses benefit from the new laws and how they change the existing framework was the subject of the National Small Business Town Hall, a webinar hosted on March 27 by Inc. and the U.S. Chamber of Commerce.

While the actual details on how to apply for the newly enhanced laws are unclear—the SBA is expected to release guidance on this soon—the parameters of the loan changes have been revealed. Here’s a look at how the stimulus packages are changing the SBA’s small-business loan programs:

Paycheck Protection Program:

- Temporarily raises the maximum loan amount from $5 million to $10 million during the “covered period,” from February 15, 2020, through June 30, 2020. The maximum value of a company’s loan will be equal to the lesser of $10 million or the sum of 2.5 times the average monthly payroll cost in 2019. This includes wages for employees as well as expenses for paid sick leave, health care, and other benefits.
- Temporarily guarantees 100 percent of the loans, regardless of size. Traditionally, loans up to $150,000 were 85 percent backed by the SBA. Loans greater than $150,000 were 75 percent backed.
- Temporarily confers eligibility to businesses—even sole proprietorships and independent contractors—with 500 or fewer employees, regardless of whether a business qualifies as “small” under the SBA’s size standards. Traditionally, the SBA uses a web of revenue standards to determine whether a company qualifies.
- The maximum interest rate for these loans is now capped at 4 percent. Loan terms are still negotiated between borrowers and lenders and are a product of the prime rate, plus the LIBOR rate. However, rates may not exceed that limit. Previously, fixed rate loans were capped at 6 percent.
- Loans may be fully or partially forgiven. Any portion of the loan used to make payroll, pay for utilities, rent, mortgage, and existing business debt may be forgiven, dollar for dollar.
SHOP LOCAL...

Purchase $50 in Biz Bucks Certificates
Get $60 Worth of Biz Bucks Certificates
(Gift certificates accepted as currency at dozens of participating businesses.)

Give Biz Bucks to Your Friends, Family and Employees.

WHY?

✔ THE BUSINESS WINS
(Local businesses make a great impact on our local economy when they are successful.)

✔ THE CHAMBER WINS
(Promoting local business is our business.)

✔ YOU WIN
(By getting $10 in Biz Bucks FREE!)

Biz Bucks can be Purchased at the Post Falls Chamber of Commerce
Located At 201 E 4th Ave.