

Good Afternoon Members,

Daily, we are sending information to you from a variety of credible sources. The U.S. Chamber shared an article titled “Fed Preparing to Purchase New Small Business Payroll Loans” from today’s online Wall Street Journal. With daily movement of loan programs, this is an interesting read. Read the full article [HERE](#).

The ILoveLocal statewide chamber incentive to shop local (www.IllinoisLoveLocal.com), April 11-18, is just a few short days away. The **logo and NEW information are attached** to this email. We ask that you post on your own social media to generate excitement.

Mentioned in a previous email was the FamilyWize Prescription Program which is free to everyone. Member Fox Valley United Way has partnered with FamilyWize with this program. **Attached** is information on this.

There are many informative webinars listed below, but I would like to call out special attention to “Understanding the Federal CARES Act” given by the U.S. Chamber of Commerce. The Geneva Chamber of Commerce was picked to host this. Lots of great resources, so please share this with others who it may benefit as well, and register below.

WEBINAR (free)

Understanding the Federal CARES Act

Hosted by Geneva Chamber of Commerce

April 9 @ 11 am

Register [HERE](#)

Zoom Meeting Given by Ryan Gleason of the U.S. Chamber of Commerce. Once registered, the morning of the webinar, you will receive the invite to join.

As always, we hope the following is useful and makes navigating through all of this a bit easier.

WEBINAR (free)

Socially Distant, but Fully Connected – Enabling Success with Today’s Remote Workplace

Hosted by member Toshiba

April 8 @ 10 am or 1 pm

Register for [10am HERE](#) or [1pm HERE](#)

Join Toshiba’s solutions experts as they outline Toshiba solutions that can immediately address business continuity concerns - such as identifying the most affordable tools that enable your staff to work from home safely and efficiently.

WEBINAR (free)

Coping with Stress and Anxiety for the Business Owner

Hosted by member Intermission Therapies

April 8 @ 11 am

Register [HERE](#)

Due to the popularity of this topic, Intermission Therapies has offered another session for April 8th. Randall Bennett (MA LCPC, LMFT, Small Business Owner and Clinical Director at

Intermission Therapies) will moderate a free meeting for business owners designed to discuss how the pandemic is emotionally affecting small business owners. The goal of the meeting is to support each other through open discussion and offer advice and techniques to help deal with the stress and cope with feelings of fear and anxiety.

The meeting will be limited to 8 participants with additional meetings scheduled based on demand.

WEBINAR (free)

Learn More About State and Federal Programs for Small Businesses

Hosted by Illinois Department of Commerce & Economic Opportunity (DCEO)

April 8 @ 1:30 pm (will run 1:30-3 pm)

Register [HERE](#) or email lclarke@ilchamber.org

DCEO, in partnership with the Illinois Chamber of Commerce, will be hosting a webinar for small business owners in our district. We hope this will be an opportunity to learn more about the state and federal programs being offered to small businesses in your area and ask Director Guthrie and her team any questions you may have.

WEBINAR (free)

Managing a Remote Workforce During COVID-19 and Beyond

Hosted by member Gordon Flesch

April 9 @ 1 pm

Register [HERE](#)

COVID-19 has radically changed how we work. The mobile tech we use every day is now the backbone of business productivity as employees log in from home. When it comes to cybersecurity, collaboration, and communication tools, your role as the business leader has never been more important to your organization. During this webinar, learn best practices for successfully managing the technology powering your remote workforce. We'll also explore the considerations IT leaders and business owners should make to ensure productivity and profitability during this time of uncertainty.

Correction: we incorrectly relayed only Liquor Licenses were extended by City of Geneva. It is ALL licenses.

[GENEVA EXTENDS VALIDITY OF ALL LICENSES TO 6/30/20 AND RENEWAL APPLICATION DUE DATE TO 7/1/20](#)

Additional information by Bill Papp, P & F Business Advisors (presenter of yesterday's webinar)

EIDSL Loans and Grants

This is the program that provides loans to help cover your economic injury due to the pandemic and shutdown. It is also the one that provides an advance of up to \$10,000, ideally within three days of your application. The "grant" is part of the same process. It is forgiveness of the advance.

Bill received an e-mail from the Illinois District of the SBA stating that anyone who had applied for this loan) before April 4 had to reapply. The e-mail went on to say "Visit [sba.gov/disaster](https://www.sba.gov/disaster) to apply via a new streamlined application. One needs to be submitted even if you previously

applied. Applying for the Advance will not impact the status or slow your existing application. New applicants will automatically be considered for both EIDL and EIDL Advance.” His take? Don’t take a chance – reapply now if you already did before last Saturday.

Payroll Protection Program (PPP)

Banks were supposed to have begun accepting applications last Friday.

It appears that most banks have chosen to integrate the questions that are in the SBA’s application for these loans into their own application process, which could account for their delay in being ready. If you’ve not done so already, check with your bank before you apply. You can find a list of all SBA lenders in Illinois at www.sba.gov.

Late Friday, the Treasury raised the interest rate for these loans from their previously announced 0.5% to 1%.

Part of the PPP application requires businesses to provide their average monthly payroll costs. Guidance from the SBA specifically states “for the past twelve months”, which means March 2019 through February 2020. This could make a difference in both the size of your loan and the amount of forgiveness you receive.

From the Illinois Restaurant Association (IRA)

On Premises Workplace Infection Control Practices Impacting Employees

The National Restaurant Association's Restaurant Law Center has developed guidance regarding the implications of potential temperature check and mask requirements at local and state levels. [Click here](#) to read more.

New Healthcare Options for IRA Members from UnitedHealth Group - Thursday Webinar (for IRA members)

Through IRA membership, you now have access to new benefits introduced by UnitedHealth Group and the National Restaurant Association to help keep active and furloughed employees healthy and safe during these trying times.

New benefits include telemedicine at \$7 per month per employee, discounted at home lab testing, and the free Optum Rx Discount Card.

Join us for a webinar Thursday, April 9 at 2:00 p.m. to go over these benefits and how your company can take advantage of them. [Click here](#) to register.

ILCC Guidance on Maintaining Dram Shop Liability Insurance

The [Illinois Liquor Control Commission \(ILCC\)](#) has issued guidance on liquor licensees maintaining dram shop liability insurance coverage.

The Illinois Liquor Control Act requires a person licensed to conduct retail sales to maintain

liquor liability/dramshop insurance coverage if the business “intends to sell alcoholic liquors for use or consumption on his or her licensed retail premises...”

Because of the Governor’s Disaster Proclamation due to the COVID-19 outbreak, license holders are not legally permitted to offer food and beverages for consumption on the licensed retail premises. Therefore, if the Illinois Liquor Control Commission receives a notice from an insurance carrier that the insurance carrier has cancelled liquor liability/dramshop insurance coverage of the license holder, the Commission will not issue a citation against the licensee for the cancellation of insurance.

Please consult your local liquor control commissioner and/or local ordinances to determine liquor liability/dramshop insurance requirements necessary to maintain your liquor license, which may be different from or in addition to state license requirements. [Click here](#) to read more.

Sincerely,

Paula Schmidt
President, Geneva Chamber of Commerce