

NORTH BRANCH AREA CHAMBER of COMMERCE



The River of Kindness campaign was created to encourage, help & connect our community residents. Our hope is that it not only brings joy and happiness during this time of "social distancing" but it continues into the future!

We will be posting more details to each activity on our Chamber social media pages throughout the coming weeks. Please share on your businesses pages and help us spread our message!

Thank you to 95 Printing for creating the River of Kindness logo!



- Mail drawings & words of encouragement to our nursing homes
- Go for a walk & pick up trash in your neighborhood
- Donate food or money to the North Branch Food Shelf
- Email photos, drawings & encouragement to your teacher
- Leave an art project, gift card, cheerful message at your neighbor's front door
- Send a thank-you to our health care workers, EMS, police & fire departments
- Donate money or supplies to our MN overseas military through Citizens Supporting Our Armed Forces (CSOAF)
- Create a "North Branch Stronger Together" poster & send/drop at a local business to be displayed on their windows
- Think of your own ideas and share on the North Branch Area Chamber of Commerce Facebook or Instagram pages!

April 2020

What's Inside

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Chamber Calendar

Spring Expo CANCELED	April 4
Community Events Team	Apr 7
Luncheon CANCELED	Apr 14
Ambassador Meeting	Apr 10
Board of Directors Mtg	Apr 21
Member Benefits	Apr 28

*Chamber Team meetings
will be conducted
via video through Zoom.com*

Is Your Business COVID-19 Ready?

Visit our website for the most up-to-date information.

Enhancing Business. Enriching Community.



Disaster Relief Loans: What You Should Know

Disaster Relief Loans serve a purpose to financially help small businesses impacted by the COVID-19 pandemic. Our Chamber realized that many of the businesses applying for the loans also need help with the application process, and they do not know who to turn to.

In an effort to alleviate that barrier so our businesses can successfully (and quickly) submit their loan applications, our Chamber reached out to a trusted source: Nancy Hoffman, Director of the Chisago County HRA-EDA. Nancy was able to give us answers to some common questions our businesses have:

Q: How do I determine how much I should borrow for my business or organization?

A: Regarding the SBA's Economic Injury Disaster Loan (EIDLs) a small business or a private nonprofit can apply for up to \$25,000 for an unsecured loan or up to \$2,000,000 with collateral. Real Estate is preferred for collateral. Interest rates are 3.75 for small business and 2.75 for nonprofits. The funds may be used on fixed debts, payroll, accounts payable and other bills that could have been paid had the disaster not occurred. The funds are not intended to replace lost sales or profits or to be used for expansion. The applicant does not include a loan amount request. SBA will consider the businesses last twelve months of profit and loss and determine what the business will need for the next six months. These loans are deferred for twelve months.

The Minnesota Small Business Emergency Loans range from \$2,500 to \$35,000. They are based on the small business's economic injury and financial need. The loans are interest free with a five-year term and they will be deferred for six months. These loans are intended to be bridge loans while businesses wait for the funding to arrive from the SBA. If SBA funding is approved, it is expected that the State loan is repaid.

Q: What is the difference between the DEED Emergency Loan through the state of Minnesota and the U.S. Small Business Administration Loan? Which one is right for me?

A: The difference between the two loans besides the amount of funding and the funding process, is the type of business that may apply. All small businesses, SBA's definition for small business is under 500 employees, may apply if they have been economically affected by the COVID 19. Whereas, the state of Minnesota's loan program is designed to be a bridge loan until the SBA loan is received. This is not always the case. Who can apply for the loan is also somewhat more limited and is based on the Executive Orders 20-04 and 20-08. The following types of businesses noted in those Executive Orders are eligible:

- Restaurants, food courts, cafes, coffeehouses, and other places of public accommodation offering food or beverage for on-premises consumption, excluding institutional or in-house food cafeterias that serve residents, employees, and clients of businesses, childcare facilities, hospitals, and long-term care facilities.
- Bars, taverns, brew pubs, breweries, microbreweries, distilleries, wineries, tasting rooms, clubs, and other places of public accommodation offering alcoholic beverages for on-premises consumption.
- Hookah bars, cigar bars, and vaping lounges offering their products for on-premises consumption.
- Theaters, cinemas, indoor and outdoor performance venues, and museums.
- Gymnasiums, fitness centers, recreation centers, indoor sports facilities, indoor exercise facilities, exercise studios, and spas tanning establishments, body art establishments, tattoo parlors, piercing parlors, businesses offering massage therapy or similar body work, spas, salons, nail salons, cosmetology salons, esthetician salons, advanced practice esthetician salons, eyelash salons, and barber shops. This includes, but is not limited to, all salons and shops licensed by the Minnesota Board of Cosmetologist Examiners and the Minnesota Board of Barber Examiners.
- Amusement parks, arcades, bingo halls, bowling alleys, indoor climbing facilities, skating rinks, trampoline parks, and other similar recreational or entertainment facilities.
- Country clubs, golf clubs, boating or yacht clubs, sports or athletic clubs, and dining clubs.

*This list may grow with the Shelter In Place order.

Q: Is there one-on-one assistance with the loan application? If so, who can I contact?

A: Most of the questions for the SBA EIDL will be answered by the loan officer reviewing each individual loan. Otherwise, there is for direct assistance with the SBA EIDL businesses and nonprofits may contact SBA directly. Emails are preferred at this time.

Minneapolis.mn@sba.gov | 612.370.2324 disastercustomerservice@sba.gov | 800-659-2955 (800-877-8339 for the deaf and hard-of-hearing)

On the Minnesota Department of Employment and Economic Development you will find the list of certified lenders that will be processing the applications. <https://mn.gov/deed/business/financing-business/deed-programs/peacetime/> Businesses may choose one to work with. It is best to choose one that serves the county in which the business is located or a statewide agency. This will help with distribution of the loan applications. Other questions in regard to the states loan program may be directed to ELP@state.mn.us

Staff are available at the Chisago County HRA-EDA which is also a Small Business Development Center (SBDC) satellite office. Chisago County Businesses may call (651)674-5664 or email nancy@chisagocounty.org. Businesses located in Isanti or Pine County may contact SBDC consultant Tom Willet at trwconsulting86@gmail.com.

We realize that this information can change as new circumstances arise; however, this is our best attempt to help our community through this process. We will continue to share any updates we receive with the public, be available to assist our businesses in any way we can and promote services that are still available at this time.

For more information on updates and services, please visit our website www.northbranchchamber.com or email us at Julia@northbranchchamber.com

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www.EastCentralMinnesotaPride.org
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Rush City • Rutledge • Sandstone • Shafer • Stacy • Sturgeon Lake • Taylors Falls • Wahkon • Willow River • Wyoming

Welcome New Staff



This month we'd like to introduce our new Promotions Coordinator, Lori Zabel.

Lori comes to us from the Isanti-Chisago County Star where she worked almost six years as editorial assistant, plus acted as a freelance photographer and writer. She's won three statewide awards for feature writing from the Minnesota Newspaper Association. Her other employment experience includes stints as an office manager, receptionist, hotel front desk manager and small business owner. She's got experience planning a variety of events, large and small, through churches she's attended.

"Although I'm starting at the strangest time imaginable, I'm excited to have the opportunity to support businesses in the North Branch area," Lori said. "I'll add my energy to everyone else ready to fight through this tough time."

Lori and her husband, Ed, reside in Fish Lake Township, and she enjoys spending time with two granddaughters and her three grown children, reading, teaching children at her church, and hunting for vintage finds.

Member News

North Branch American Legion's Midsummer Parade registration is now available. The Parade will be held on Sunday, June 21 at 2pm. Registration form available on the Chamber website calendar.

In His Steps Ballet & Performing Arts Center (a non-profit organization) is hosting a Yankee Candle Fundraiser to purchase costumes for younger students. Please consider ordering! Go to: <https://www.yankeecandlefundraising.com/store.htm>. In His Steps receives up to 45% profit of each item purchased.

The 2020 **Senior All-Night Party** Planning Committee, with the North Branch Area High School, is looking for donations of services, products, gift cards, and money for the All-Night Senior Party. We use cash donations to purchase prizes, entertainment & food. You can contact Brenna at brennajeannperrin80@gmail.com or at 651-707-4887. Donations can be accepted up until May 29th. Thank you for helping creating a fantastic event for our graduates!

The **North Branch Lion's** Annual Prime Rib Dinner is postponed. Tickets purchased already will be honored for the new date. Keep an eye on their Facebook page for updates.

Tables Around Town will be held on Sat., May 2 beginning at 5pm at the **Chisago County Senior Center**. Dinner, live music, silent & live auctions, raffles and games. All to raise support for the Chisago County Senior Center! Sponsorships and tickets available. Auction items are greatly appreciated. Contact Carol at 612-616-5653.

KBEK 95.5FM Daily Dialogue Sponsorships Available: 16 daytime ads per month, 8 ads in conjunction w/ Daily Dialog program, production of one 30-sec commercial, interview opportunity, logo on Daily Dialog Podcast page. Only 3 sponsorships available! \$500 per month. Daily Dialogue hosted by Evette Wissler. Email sales@kbe.com

Community UPDATES

Chisago County HRA-EDA: Broadband Day on the Hill was March 12 at the State Capitol. Community and business leaders combined forces to advocate for Border to Border Broadband funding.

City of North Branch: The North Branch Business Promotions Implementation Team that was formed as a result of the recent Minnesota Design Team event held its 2020 kick-off meeting March 5. The focus will be on adopting a slogan for the city to complement its new logo, to develop a banner for display at area events, and to implement a plan to promote the city's businesses and amenities during the Hay Days event. The next meeting will be held March 26 at 6:00 p.m. at City Hall. If you want to be on the email list for this team, please contact Renae Fry at City Hall.

In response to concerns expressed regarding the city's sewer rates, the city council commissioned a rate study regarding the city's sewer and storm sewer fees. The results will be presented at the city council work session on Tuesday, March 17, at 6:30 p.m. The meeting will be live streamed and recorded for online viewing.

Lastly, the city is excited to report that it closed on the sale of land in its industrial park. The site is due east of the Lakes Region EMS facility. Ever-long Holdings, the buyer, plans to start construction on their new facility as soon as weather permits!

Kids, take the **Cheer-Up Challenge!**

The first "River of Kindness" project is the Cheer-Up Challenge!

Create a picture or greeting card to drop off at a local senior living center

- Draw yourself, your family, a happy scene or whatever you want
- Include a joke or riddle
- Write an encouraging quote or message
- **Parents**, search online and print out cartoons, jokes, poems, song lyrics, nostalgic pics or stories

MAIL OR DROP OFF AT:

Encore of North Branch
38610 14th Avenue
North Branch, MN 55056

Ecumen of North Branch
5379 383rd Street
North Branch, MN 55056

Check the Chamber's Facebook page every Monday for a new project!





Putting dollar cost averaging to work for you

You may not realize it, but if you're investing a regular amount in a 401(k), a Simple IRA, or another employer-sponsored retirement plan via payroll deduction, you're already using dollar cost averaging. In fact, you can use dollar cost averaging to invest for any long-term goal. It's easy to get started, too. Many mutual funds, 529 plans (which is a college savings account) and other investment accounts allow you to begin investing with a minimal amount as long as you have future contributions deducted regularly from your paycheck or bank account and invested automatically.

If you're interested in dollar cost averaging, here are a few tips to help you put this strategy to work for you:

- Get started as soon as possible. Once you've decided that dollar cost averaging is right for you, start investing right away. The longer you have to ride out the ups and downs of the market, the more opportunity you have to build a sizeable investment account over time.
- Stick with it. Dollar cost averaging is a long-term investment strategy. Make sure that you have the financial resources and the discipline to invest continuously through all types of markets, regardless of price fluctuations.
- Take advantage of automatic deductions. Having your investment contributions deducted and invested automatically makes the process easy and convenient.

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Month	Investment amount	Market price per share	Number of shares purchased
January	\$250	\$10	25
February	\$250	\$10	25
March	\$250	\$11	22.72
April	\$250	\$12	20.83
May	\$250	\$11	22.72
June	\$250	\$13	19.23
July	\$250	\$14	17.86
August	\$250	\$13	19.23
September	\$250	\$14	17.86
October	\$250	\$12	20.83
November	\$250	\$10	25
December	\$250	\$11	22.72

This chart is a hypothetical example and does not reflect the return of any specific investment.

Dollar Cost Averaging

If you haven't started investing towards a long-term goal because you're worried about short-term market volatility, consider using a popular investment strategy called dollar cost averaging. Dollar cost averaging takes some of the guesswork out of investing in the stock market. Instead of waiting to invest a single lump sum until you feel prices are at their lowest point, you invest smaller amounts of money at regular intervals--the same amount each time--no matter how the market is performing. Your goal is to reduce the overall cost of investing by purchasing more shares when the price is low and fewer shares when the price is high. Although dollar cost averaging can't guarantee a profit or protect against a loss in a declining market, over time your average cost per share is likely to be less than the average market share price.

How does dollar cost averaging work?

To illustrate how dollar cost averaging works, let's say that you want to save \$3,000 each year. To reduce the risk of buying when the market is high, you decide to invest \$250 in a mutual fund each month. As the chart shows, this approach can help you take advantage of fluctuating markets because your \$250 automatically buys fewer shares when prices are higher and more shares when prices are lower.

If you calculate the average market price per share over the 12-month period (\$141 divided by 12), the result is \$11.75. However, if you calculate your average cost per share over the same period (\$3,000 divided by 259 shares), you'll see that on average, you've paid only \$11.58 per share.

Chamber Focus

We recently asked board members to share their thoughts on the question:

“What advice do you have for area businesses during the COVID-19 outbreak?”



Jim Antolik, RE/MAX Results

“Obviously this is a real concern, and everyone needs to do all they can to get through this, and we will. From my perspective in business as well as life: This too will pass, and when you have a long-term perspective, it helps to take you out of the short-term panic. For now, re-connect with your family, friends, customers and clients. Reach out “virtually” or by phone and see if and how you can help.”

Jenelle Boyce, 95 Printing

“At this time, the only advice I have is an inspirational quote: *‘We must accept finite disappointment, but never lose infinite hope.’* Martin Luther King Jr.”



Melissa Collins, MJCollins Photography

“Positive thinking is hard in this income loss situation, but it is important to stay solution-focused. If we spend our days worrying about everything we can't control, we won't be ready when the world is active again. Reset the focus on what we can do like safety for ourselves, our family, our staff and our community. Then building our business will resume again after this crisis has passed, as it always does.”

Lori Helms, Results Title

“Whenever possible, we are separating the parties at closing and requesting that anyone not required to sign documents refrain from attending. We are working diligently to disinfect all surfaces throughout the day. Upon request, we will deliver documents electronically rather than providing paper copies. We will work to accommodate special requests as possible.”



Christina Huesman, Anytime Fitness North Branch

“I think we are all doing what we need to and following CDC guidelines. My advice is to find the positive in every day. Enjoy this time with your family. It is a chance to learn new ways of doing things (Zoom calls, FB lives) for our businesses.”

Jenna Jones & LC4YF's Counseling Team

“It may be tempting to immerse yourself in the rapidly changing situation, but do your best not to panic or overwhelm yourself. Take time to care for yourselves and each other. Taking a break, connecting with others, and caring for your physical and emotional health are good ways to reduce stress and find balance throughout this time.”

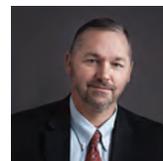


Nathan Keech, Keech Media

“Stay focused, stay positive, and stay active! Get in front of people who know your brand and find out what they need the most. Find a way to help them. You will stay top of mind when they think of who helped them the most in their time of need!”

Jeffrey Richardson, Ecumen North Branch

“Given this is an emergency, I would recommend keeping track of any hours or expenses that you used for COVID-19 as it happens. If we get reimbursed for any COVID-19 expenses from the government, then you are all set instead of trying to remember weeks or months ago!”



2020 Board of Directors

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Brad Larson - Treasurer
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(651) 317-2186

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Nathan Keech - Director
Keech Media
(612) 643-0909

Jeffrey Richardson - Director
Ecumen North Branch
(651) 237-3000

Chamber Office:

Julia Gervais - Executive Director
Kris Greene - Member Relations

(651) 674-4077

Contact@NorthBranchChamber.com
www.NorthBranchChamber.com

We're Stronger, Together.

North Branch Area Chamber of Commerce

6063 Main Street, Suite B
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Office Hours:
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