



March 30, 2020 issue of *The eLoupe News* - Printing Industry Midwest's (PIM) Newsletter

## PIM's COVID-19 UPDATES

Printing Industry Midwest (PIM) has a COVID-19 webpage on our [main website](#) and on our *Members Only* website, [PIM Connect](#), with links to resources related to the printing and graphic communications industry. We encourage you to visit these webpages and hope they provide you valuable information as we all weather this storm together.



---

### PIM Seeking Your Company's COVID-19 Status

Print service providers who serve "essential" supply chains may remain open to serve their essential clients' needs under MN's stay-at-home order. PIM is seeking to quantify the essential work of members in all states in our region to determine their current status. Essential work is defined as serving the needs of sectors defined in the [Federal CISA Guidelines](#). Please take 3-minutes and share the current essential status of your company. [*This survey is anonymous and only aggregate totals will be made public.*]

[Take Survey Now.](#)

---

### MN DEED Acknowledges Critical Work of Print

From the outpouring of requests from print service providers, PIM, and state officials, the MN Department of Employment and Economic Development (DEED) has updated the [Critical Workers Definitions and Clarifications Document](#), clearly expressing the essential work of print.

**Clarification added March 27, 2020:** *Workers supporting printing operations that supply Critical Sectors are exempt; other printing workers are not exempted*

This statement honors the work our industry is doing to suppress the spread of the virus and the economic impact of the pandemic. What does it mean for you? For example, if your company is creating signage or collateral for grocery or hardware stores, public health institutions, or municipalities, these are deemed essential and you are serving "an essential supply chain." The same is true if you are serving clients with essential work in food and agriculture, health and safety, faith leaders, and numerous others. Review the [essential sectors](#) to determine your essential status, and let us know at PIM if you have any questions.

---

### Midwest: Continue Promoting Print Is Essential

States neighboring Minnesota have yet to mandate the closures of non-essential businesses. Before these orders occur, we need to act now. PIM has already sent letters in support of the essentialness of print to the Governors of Iowa, Nebraska, South and North Dakota. To keep up the pressure, we need to make our essential role clear to officials throughout your region. Please download your state's letter from the links below and send it to your representatives, along with a message of how and why our industry must remain open to continue to serve our community.



Letters to Governors: [Iowa](#) | [Minnesota](#) | [Nebraska](#) | [North Dakota](#) | [South Dakota](#)

[Find your state and Local Representatives](#)

Social Media Promotions:

- Images: [Print is Essential](#) | [COVID-19 Postcard](#)
- Hashtag: #printisessential
- List of the Governor's usernames, [click here](#).

---

## Families First Coronavirus Response Act (FFCRA) Mandatory Posters

The Department of Labor is **requiring these posters to be posted** in your workplace to give notice of the new Families First Coronavirus Response Act **as of April 1**:

- [Employee Rights: Paid Sick Leave and Expanded Family and Medical Leave under The Families First Coronavirus Response Act \(FFCRA\)](#)
- [Federal Employee Rights: Paid Sick Leave and Expanded Family and Medical Leave under The Families First Coronavirus Response Act \(FFCRA\)](#)
- [Frequently Asked Questions](#)

## Upcoming FFCRA Webinar

**TOMORROW, March 31, 2020 | 11:30 AM to 12:30 PM | Online Webinar**

PIM will be providing more information about FFCRA tomorrow.

[Learn More.](#)   [Register.](#)

---

## Utilizing the SBA Disaster Loan Recovery Program



With the recent introduction of the Small Business Administration's Disaster Loan Recovery Program, there are many questions about what the loans do and do not entail. As more details have become clear, Todd Lesley of Bedford Financial has crafted a short guide to answer some of the most pressing questions about the Economic Injury Disaster Loans.

1. No collateral is needed for loans \$25,000 or less. Anything larger and the SBA will need to take business collateral. If there is no business collateral though, it's not necessarily a deal killer. For example, a staffing company typically does not have collateral other than receivables.

2. Repayment does not start for 12 months.
3. Rate is 3.75% and terms are between 15 and 30 years.
4. These are not grants, and the loans DO have to be paid back.
5. Use of proceeds...fixed debt, payroll, payables, working capital, etc. Not to be used to refinance debt unless it's another shorter term recovery loan. This is not an expansion loan or business acquisition loan.
6. If you have a line of credit with a bank that is not being fully utilized you can still apply with SBA for this loan.
7. You don't need to provide tax returns on loans \$500,000 or less. You will need to sign a form 4506 so that the SBA can get a copy of your most recently filed returns.
8. They are getting help from FEMA to assist with the application process. The system is overloaded and your application, and while worth the wait, will take some time due to the overload of requests.
9. It will help to show the economic injury you are suffering or are about to suffer. Historical tax returns would help your case. If you are a seasonal business be sure and show the impact this will have.

[Apply Now.](#)    [SBA Guide.](#)

## Small Business Owners' Guide to the CARES Act



The programs and initiatives in the *Coronavirus Aid, Relief, and Economic Security (CARES) Act* that was just passed by Congress are intended to assist business owners with whatever needs they have right now. When implemented, there will be many new resources available for small businesses, as well as certain non- profits and other employers. This guide provides information about the major programs and initiatives that will soon be available from the Small Business Administration (SBA) to address these needs, as well as some additional tax provisions that are outside the scope of SBA.

Table of Contents	
<a href="#">Paycheck Protection Program Loans</a>	2
<a href="#">Small Business Debt Relief Program</a>	6
<a href="#">Economic Injury Disaster Loans and Emergency Economic Injury Grants</a>	7
<a href="#">Small Business Counseling</a>	9
<a href="#">Small Business Contracting</a>	10
<a href="#">Small Business Tax Provisions</a>	11

[Senate Guide to Cares Act for Small Business.](#)

## Unemployment Benefits State Resources

Those eligible for unemployment benefits should apply through their state's unemployment website immediately upon becoming eligible for compensation through the links below.

[Iowa](#) | [Minnesota](#) | [Nebraska](#) | [North Dakota](#) | [South Dakota](#)

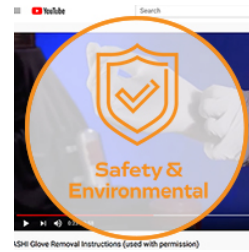
These state unemployment benefits have been extended by an additional 13 weeks in all US states.

### Additional Federal Government Supplemental Unemployment

Through the CARES Act signed last week, individuals would receive an additional \$600 per week on top of their state unemployment benefits. It is unclear if recipients would need to apply separately for this supplemental benefit. Stay tuned for more information.

## PIM Health & Safety Moment

To reduce the spread of infectious diseases such as COVID-19, businesses are asked to **clean and disinfect high touch surfaces** including tables, doorknobs, light switches, handles, desks, phones, keyboards, toilets, faucets etc.



- The CDC recommends businesses use:
  1. An EPA-registered household disinfectant. [Click here](#),
  2. a diluted bleach solution or
  3. clean with a solution of at least 70% alcohol.

Employees should follow the cleaning chemical instructions to ensure safe and effective use of the product.

- While cleaning, employees should wear gloves if available.
  - Ensure your employees are trained in safe glove usage.
    - [Show this video \(link\)](#) to your employees so they understand how to safely remove contaminated gloves.
- Always wash your hands after removing gloves.

Contact either [Paul Gutkowski](#) (612-400-6205) or [Cathy Malinowski](#) (612-868-6771) with any Environmental, Health, and Safety (EHS) questions including how COVID-19 may affect the safety of your business.

## UPCOMING WEBINAR

[All PIM Upcoming Events, Webinars & Trainings...](#)

**[PIM Webinar – Families First Coronavirus Response Act \(FFCRA\)](#)**  
**TOMORROW, March 31, 2020 from 11:30 AM to 12:30 PM (CST)**

Printing Industry Midwest (PIM) has partnered with Peters, Revnew, Kappenman & Anderson's Tom Revnew to present a webinar on Families First Coronavirus Response Act. Agenda:

- Families First Coronavirus Response Act
- Emergency Paid Sick Leave
- Emergency Family and Medical Leave expansion Act
- Unemployment Updates

[Learn More.](#)

[Register.](#)

---

**[BridgeWork Webinar - Generational Communication in a Time of Crisis](#)**  
**April 1, 2020 at 1:00 PM (CST)**

BridgeWorks would like to extend an invitation to our upcoming webcast, *Generational Communication in a Time of Crisis*. When “business as usual” becomes anything but usual, how do you lead and manage a generationally diverse team? Right now, the people on your team have a lot on their minds beyond work. They're focused on their family's health. They're thinking about childcare and homeschooling while wrapping their minds around the concept of “social

distancing.” As generational experts, we want to offer you insights and a framework on how to best lead and engage your multigenerational teams as we make our way through these trying times.

[Learn More.](#)

## PIA's NEWS & UPDATES

### PIA's COVID-19 Information

Printing Industries of America (PIA) is continually updating their website to display the most up-to-date resources on the ongoing COVID-19 situation.

[Learn More.](#)

**Questions About COVID-19 & Your Business Response?**  
Contact Steve Bonoff, PIM President, by [email](#) or phone - 612.400.6203



1300 Godward Street NE, Suite 2650, Minneapolis, MN 55413  
Tel. 612-400-6200 • [Contact PIM](#) • [www.pimw.org](http://www.pimw.org) • [PIM Connect](#)



[Click here](#) to unsubscribe or update your email preferences