

# progress

MAGAZINE

2020 | MAY - JUNE

[aberdeen-chamber.com](http://aberdeen-chamber.com)

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## A GAME CHANGER

NEW OFFICIAL  
ABERDEEN  
LOGO REVEALED

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CHANGING THE GAME



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# Introducing...the New Official Aberdeen Community Branding

The Aberdeen Area Chamber of Commerce, Aberdeen Area Convention & Visitors Bureau, Aberdeen Downtown Association and Aberdeen Development Corporation proudly unveil the new official Aberdeen community branding. The four community organizations have been collaborating with the staff of Pinned Workshop in Aberdeen to create a new primary logo, logo mark and tag line.

In a traditional sense, logos don't always have meaning. Sometimes they're just a design with artistic value. However, the way ours worked out, we have both. In addition to being visually appealing, there is a great deal of forward movement in the design as well as the look of waving prairie grass for our wide-open spaces – two things Aberdeen is known for. Because of our geographic distance from other large communities in the area, we maintain our independence as a hub for health care, shopping, education, manufacturing and more. The stand-alone, strong 'a' represents that independence and creates an icon we can use for community spirit and support.

This replaces the Write Your Story branding that was put in place in 2010, although the color palette was retained. We are fortunate these colors worked well with this concept.

We firmly believe Aberdeen has been changing the game for many years and will continue to do so into the future. This tag line can have different connotations, depending on the situation, so is a universal way to tie into many things our community is known for: athletics, hunting, entrepreneurialism and much more.

Local businesses are encouraged to begin using the new branding, in accordance with brand standards, to help promote our community. A copy of the brand standards manual, along with the working files for the logo, can be obtained by emailing [lisa@aberdeen-chamber.com](mailto:lisa@aberdeen-chamber.com).



## HOW ARE YOU CHANGING THE GAME?

# Connecting Our Community Through COVID-19



**Gail Ochs**  
President, IOM,  
Aberdeen Area  
Chamber of  
Commerce



The Aberdeen Area Chamber of Commerce has been closely monitoring the evolving events in our area since March surrounding the COVID-19 pandemic. We have been, and will continue to be, committed to supporting the Aberdeen business community by providing resources, information and encouragement. Like most other businesses, the Chamber has altered operations and canceled or postponed events. As information continues to become available, we will evaluate options for items on our calendar.

Our first effort was to provide our members and the community with up-to-date and accurate information regarding COVID-19. Our website is a great resource, as it lists small business loan information, webinars, grant and loan opportunities, in addition to federal, state and local resources and updates. Check it out at [www.aberdeen-chamber.com](http://www.aberdeen-chamber.com). We will do our best to keep it updated and accurate.

In March, we also kicked off the Small Act – Big Impact Community Support Initiative. This promotion, with the South Dakota Retailers Association, asked people to show their support of our community by doing small acts at a time when our friends and neighbors have really needed extra encouragement. A list of support tasks were created. People chose a task, took a photo doing so and either posted it to their Facebook or Instagram account with the hashtags #LiveLocal57401, #VisitAberdeenSD and #SupportSoDak. Acts included things like thanking a healthcare professional, getting a take-out meal, shopping local online, etc. Posts were chosen at random to receive prizes including gift cards from dozens of local Aberdeen businesses, Aberdeen SD water bottles, #LiveLocal57401 water bottles and South Dakota Retailers Association items.

In April, we hosted the Small Act Big Impact Gift Card Campaign with Hub City Radio. This 2-week campaign sold \$25 gift cards or gift certificates from participating Chamber merchants to local citizens

and businesses. The goal was to inject much needed cash flow into our local Chamber member businesses right now, when they need it most! The campaign included gift card sales before and after a radiothon on April 8th. The day before the radiothon, we received a phone call from a local business person who wanted to get people excited about the radiothon, and help raise even more money for our businesses by matching radiothon phone sales as long as donated funds lasted. He and other community-minded businesses and individuals donated \$90,000 to match purchases that morning. At the end of the radiothon, \$212,000 in local gift cards were sold. The campaign continued until April 17, 2020 and in all, we sold \$274,000 in gift cards, providing checks to over 125 local businesses who participated. Thank you to everyone involved in this project including those who bought gift cards, participating merchants, Hub City Radio and Chamber staff, and the businesses and individuals who donated matching funds. Our community really stepped up to support each other and we couldn't be prouder. The Chamber and Hub City Radio did not profit from this campaign.

The Chamber also hosted several COVID-19 related webinars in May. Those can still be accessed through our website. We will continue to look for ways to support and help our members, not only during this pandemic, but well after when it will be equally or perhaps even more important. We also appreciate the support our organization has received from our members and volunteers, as we wouldn't be able to do the work we do without you. There is no doubt that this pandemic has brought us each a new perspective, and we hope that it will continue to bring us together as a community who supports one another. As always, we encourage the public to diligently practice preventative actions and continue monitoring the information being provided at the website listed above.

For any questions regarding Chamber activity, or if there is something we can help you with,



## Chamber Leadership

### Executive Board

Jack Hollinsworth, Chair	JDH Construction
Jeff Poppen, Chair-Elect	Sanford Aberdeen Medical Center
Robert Goscicki, Vice Chair	Aberdeen Federal Credit Union
Kellie Ecker, Treasurer	SD Mfg & Tech Solutions
Katie Washnok, Secretary	Blackout Industries
Dawn Williams, Past Chair	SD Dept. of Labor

### Staff

Gail Ochs	President
Lisa Anderson	Marketing & Collaboration
Bea Smith	Membership & Engagement
Stacie Wiedebush	Finance & Administration
Dawn Maas	Outreach & Events

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### Full Board

Brett Deibert	Farm Credit Services of America
Dr. Timothy Downs	Northern State University
Justin Feickert	Midstates Group
Julie Fischbach	Mainstream Boutique
Todd Forkel	Avera St. Luke's
David Novstrup	Wylie Thunder Road/Allevity
Matt Prehn	Midstates Group
Andy Rehder	3M Company
Dr. Sandra Welling	Presentation College
Joel Mann, CVB Board Liaison	
Mike Sommers, ADC Board Liaison	Double D Body Shop
Matthew Zeller, ADA Board Liaison	Great Western Bank
Mike Bockorny, Ex-Officio	Aberdeen Development Corp.
Casey Weismantel, Ex-Officio	Aberdeen Area CVB
Shelley Westra-Heier, Ex-Officio	Aberdeen Downtown Association



This magazine is a bi-monthly publication of the Aberdeen Area Chamber of Commerce.

COVER: New Official Aberdeen Community Branding

INFORMATION:  
Provided by the Aberdeen Area Chamber of Commerce, 516 South Main Street  
Aberdeen, SD 57401



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# Focusing on a Positive Future in Aberdeen

Social distancing. Shelter in place. Flattening the curve. Who would ever have thought when we rang in the new year these would be the buzz words associated with 2020. And who would have thought there would be a time we would have to wonder when we'll be able to schedule an event again, when we can have face-to-face meetings again or when we can freely go about our days without hand sanitizer and face masks.

Although it may be difficult to be optimistic in the face of so many life adjustments and uncertainties, I hope you can stop for a moment and take a look down the road a few months with me and envision a positive future for our community. A time when we can once again celebrate new businesses with groundbreaking & ribbon cuttings, plan community events, host face-to-face meetings and invite all of you to Business After Hours. A time when schools will again be filled with children, stadiums will overflow with fans, you will find full shelves at the store and you will be able to visit a sick friend. Traditions and ceremonies will return. Handshakes will be acceptable and not taken for granted. We will appreciate a simple cup of coffee with a friend and not complain about waiting in line at a restaurant.

Will the business landscape in Aberdeen look different? Most certainly, it will. But I believe out of this tragedy there will spring entrepreneurs and visionaries who will fill unmet needs and follow their passions to create and innovate. There are many positive things to look forward to and we will get back to speaking the mantra "life is good in Aberdeen". That's going to be a pretty good day, so hang in there.

Much of what the Chamber does is social in nature. It's been difficult for us to adjust to video meetings and canceling events we love to host. But this pandemic helps us realize how blessed we are to be able to carry out our mission by doing the things we do in our community and the people we do them for. We will become better through all of this. And, in the long run, may we stay better for each other because we've been through the worst together.



**Jack Hollinsworth**  
2020 Chamber Board Chair, JDH Construction

## Upcoming Webinars

Eide Bailly 2020 Inspired Perspective business webinar series:  
[www.eidebailly.com/inspired-perspectives](http://www.eidebailly.com/inspired-perspectives)

- May 21 - Revenue Recognition Rules
- May 22 - Sales Tax Reform Update
- June 3 - 10 Common Employee Benefit Plan Errors
- June 4 - Process Improvement: Benefits of Internal & Performance Audit
- June 22 - New Leasing Standards
- June 25 - IRS Hot Topics: Businesses
- June 29 - Quarterly Legislative Update

Eide Bailly webinar series specifically geared for the helping inform businesses on COVID-19: [www.eidebailly.com/insights/events](http://www.eidebailly.com/insights/events)



# Eide Bailly Resources for COVID-19 Support



**David Frank**  
Partner in Charge,  
Eide Bailly  
Aberdeen Office

Many have already received funding under the Paycheck Protection Program. With money in hand, many organizations are starting to make plans to move forward. It's now critical to begin thinking about maximizing your loan forgiveness.

The amount of actual forgiveness depends on each organization and their specific set of circumstances. An approach that focuses on proper planning and documentation can help achieve the best results.

Eide Bailly has developed tips to help you maximize Paycheck Protection Program loan forgiveness. Read the article at [www.eidebailly.com/insights/articles/2020/4/how-to-maximize-your-loan-forgiveness-under-the-paycheck-protection-program](http://www.eidebailly.com/insights/articles/2020/4/how-to-maximize-your-loan-forgiveness-under-the-paycheck-protection-program).

In addition, the IRS has recently announced that the qualified expenditures resulting in PPP loan forgiveness are not tax deductible. This is a surprising development reducing the tax benefits associated with PPP loan forgiveness. You can find out more at [www.eidebailly.com/insights/articles/2020/4/irs-says-no-deduction-for-ppp-loan-expenditures](http://www.eidebailly.com/insights/articles/2020/4/irs-says-no-deduction-for-ppp-loan-expenditures)

Lastly, here is a recent Insight posted on our



website that seems to be getting quite a bit of traction. In fact, with all of the new legislation around COVID-19 we've developed a specific landing page of resources for our business colleagues. [www.eidebailly.com/covid19](http://www.eidebailly.com/covid19).

If there is anything specific we can do to help serve Aberdeen Chamber members, please contact us at the Aberdeen office at 605-225-8783.

## PEOPLE'S CHOICE ABBY AWARD WINNER

The People's Choice Award is presented to a business or organization that demonstrates exceptional performance in its support of the community and increases community pride through their efforts.



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# Overview of 2020 SD Legislative Session

The 2020 SD Legislature has adjourned, COVID 19 hit, and the legislature had its first ever “electronic” Veto Day. So, now what? What do real, live business people need to know from what the “main run” of the legislature did that affects business?

Typically, we have several opportunities to hear presentations from people like me after the session adjourns every year, but that has all been changed this year. So, the need to know what else the Legislature did may be higher when business people can see out from this virus.

*NOTE: The Legislature will probably have a “special session”, possibly in June. That could affect some of the issues that have expenditure ramifications, given the virus impact to the budget. So, some of these items may change.*

## NE AND ABERDEEN-AREA NEWS:

**Military Cold Storage Building**—The National Guard got state funds to match federal funds to build this important infrastructure to protect critical equipment at the Aberdeen Airport.

**Habitat Stamp**—SB 75 creates a “habitat stamp” to create funding for more habitat and such infrastructure.

**County and Township Roads**—Received an extra \$4.1 million in general funds for these critical funding needs.

**Northern State University**—There were many, but one you will want to think about is SB 55. It requires the Board of Regents to establish a task force to study the operations and functions of the institutions. We’ll want to keep our eye on this one.

## SMALL BUSINESS ITEMS:

**Uniform Power of Attorney Act**-- SB 148—This uniform act was adopted. If your business uses Power of Attorney in its course of business, you’ll want to get current with this bill.

**Series Limited Liability Companies**—HB 1179—This bill authorizes a series of LLC’s to be created, and a process for doing this. It keeps SD fairly current with how other states are doing this important business form.

**Texting Ban Expanded**—HB 1169—This bill expanded the bans against texting and other social media usages while operating a vehicle. If your vehicle has various electronic applications that are required for your business model, you will want to read this. And you may want to update your employment policies to conform to the new language.

**ADA Complaint**—Drive-By Complaints—SB 140 creates a process for disability complaints against SD businesses, which have become known as “drive by” complaints. This bill was brought by the hospitality industry, and matches what a few other states have done.

## WORKFORCE ITEMS:

**Driver Licensing/Languages**—SB 70—This bill passed with a lot of statewide employer support, effective January 1, 2021. More guidance will come out.

**Young Drivers**—SB 113—If your business counts on youthful drivers, 14-18 years old, be sure to ready SB 113.

## COVID 19 ISSUES:

**Election Day**—On “electronic Veto Day”, local elections were authorized to be moved. June 2 is the primary election date as of now. Some local elections will be incorporated with this election during this time of the virus.

**SD Small Business Relief Fund**—This bill was created on “electronic Veto Day”. Approximately \$10.5 million in state funds were reallocated for COVID 19 relief through the Governor’s Office of Economic Development. Go to <https://sdreadytowork.com/covid-19/> for more information and the application.

## OTHER ISSUES:

**Industrial Hemp**—HB 1008—This bill did pass. If you are interested in this industry sector, you will want to read this bill. General funds were allocated to pay for the start up and implementation, regulation and supervision. NOTE that there are two items on the November general election ballot which may also affect this industry sector.

**Streamline Zoning**—SB 157—The Governor’s “Streamlining Zoning” effort was adopted. If you are getting ready for a project to go through the zoning process, you and your team will want to familiarize yourselves with the adopted language of SB 157.

**Property Taxes**—With some changes in special education funding and property tax levy decisions, and the effort to keep taxation low, taxpayers should come out about even in their property tax levies for schools. I’ll spare you all of the math here.

**Taxes**—Almost across the board, there were no tax increases, and only a few small user fee increases.

**June 2 Primary Election**—It will be here before we know it. Many races in the region will be decided in the primary this year. Be sure you encourage your teams to vote, which may be done by absentee this year. That’s probably the subject of another article.

There are so many other issues and bills that I watched for this area and business sectors of various kinds. This is not intended to be an exhaustive list of all. If you need additional information about these or other issues, please feel free to contact Johnson at [johnson2@abe.midco.net](mailto:johnson2@abe.midco.net).

[https://sdlegislature.gov/Legislative\\_Session/Bills/Default.aspx?Session=2020](https://sdlegislature.gov/Legislative_Session/Bills/Default.aspx?Session=2020) is the link to bills at the 2020 Legislature



**Julie M. Johnson**  
Attorney at Law



# Diplomat Visit



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moccasin creekcc.com



# Ambassador Visits



New Business

**Allevity Entertainment LLC**  
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Relocation

**Jordyn Photography**  
3001 6th Ave SE, Ste 6 • (701) 330-6447  
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New Business

**Kippley Group**  
6 N Dakota St, Ste 300 • (605) 725-1040  
kippleygroup.com



New Business

**Skal Moon**  
3828 7th Ave SE, Ste E • (605) 400-9243  
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# welcome new members

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# How the ADC is Changing Our Game



**Mike Bockorny**  
Chief Executive  
Officer, Aberdeen  
Development  
Corporation

Greetings from the Aberdeen Development Corporation (ADC)! The intent of the following is to provide transparency on the role the ADC will play in our community and region in the future. This information may be surprising to some, but we are certain by sharing there will be clarity moving forward.

In mid-2014 the ADC began a process of income diversification used to support the yearly activities of the organization. The reason for this was simple – the ADC was approximately 80% dependent on the income derived from one source to support ongoing operations, the lease with Molded Fiber Glass (MFG). The ADC Staff worked closely with the ADC Board of Directors to develop an Income Diversification Strategy (IDS) to accomplish this goal. Within a short amount of time the plan was put into action. Unfortunately, we were in the early stages of the IDS when MFG ran into their challenges in mid-2017.

During this crisis, the ADC was forced to review all options on how to move forward. Following review of our options the prognosis was not positive; if a solution for MFG was not found the ADC would be forced to declare bankruptcy. Additionally, it appeared the ADC would emerge from the bankruptcy a shell of its former self with extremely limited resources. Fortunately, because of the hard work of many, MFG made it through their challenges and is thriving today.

Following the successful reinvigoration of MFG, the ADC embarked on an aggressive and accelerated plan for IDS. This involved a number of symbiotic stratagems designed to bring about not only IDS but also to align with the ADC Mission Statement objectives which are:

- 1) Retention and Expansion of Existing Business
- 2) New Business Recruitment
- 3) Entrepreneurial Support

The IDS plan consisted of 7 key areas with the final objective being that no one source would supply more than 20% of capital needed to operate the ADC on an annual basis. The idea behind this was that if one area suffered an annual decrease for reasons likely beyond the control of the ADC, we would be able to adjust correspondingly and on no account be in the position we were previously. We are pleased to say IDS has now reached 85% of its objective with the final component in process and likely to be complete by the conclusion of 2020.

There are some parts of the IDS I would like to highlight as they mark a significant alteration in how the ADC operates. First, we have gone from 6 staff members to 3 and are likely to stay at this level for the foreseeable future. We have done this for two reasons; firstly, we have tapered the ADC activities to only those which are unequivocally related to the ADC's Mission Statement. All ancillary activities have either been amalgamated to other organizations or discontinued for lack of sizeable impact. Following



the removal or transference of the previously alluded to events, less staff is required to execute the day to day operations at the ADC.

Second, the ADC has introduced a Supportership Campaign, seeking private sector patronage of the initiatives of the ADC as one of the 7 components of IDS. This is not new to economic development organizations in the State of South Dakota; in fact, the ADC is last economic development organization to use this method as an ongoing support of initiatives. Thus far the private sector has embraced this concept and offered substantial support. The ADC is confident this will continue long into the future and the IDS effort will conclude with 100% success.

Finally, I would like to draw attention to an adaptation in the strategy of the ADC related to building development and ownership. It has long been a hallmark of the ADC to construct buildings of varying types and lease them long term to tenants. Over the past 24 months as a part of IDS the ADC has sold all but three of our buildings. Of the existing three, it is likely one will be sold within the next 3 years. Due to contractual components, the second will be held for the short term and I will discuss the third shortly. This was done to remove the ADC from long-term property management which required significant staff and financial resources.

While we will never say never, it is unlikely the ADC will construct a building with the intent of a longstanding hold for a tenant in the foreseeable future. It is likely the ADC will continue to construct buildings in special situations and/or rehabilitate existing structures with the intent to then sell them back into the private market.

One of three properties the ADC still owns is the Smart Center which has been our home for the past 22 years. The Smart Center is under contract to be sold in mid-2021. The fact we are selling the Smart Center and several other circumstances which have transpired recently have led to some exciting development opportunities which fit nicely into IDS. This is why we recently publicized the development of Malchow Plaza in downtown Aberdeen.

Malchow Plaza, which will be located on the former home of Malchow's Home Furnishings. This



## How the ADC is Changing Our Game continued from page 10

development will include a renovation of the building which formerly housed Anchors of Faith and an addition running north and south along the alley. On the corner of 5th and Main there will be approximately a 9500 square foot plaza which will be accessible to the community.

For quite some time it has been suggested and desired that the Chamber of Commerce, Convention and Visitor's Bureau, Downtown Association and Development Corporation be located in the same vicinity. With the development of Malchow Plaza this will become reality. All of the organizations are excited about the future and look forward to working cross-organizationally to improve the community region.

Malchow Plaza will create a one-stop center for visitors, a place for community events of all types throughout the year, new office space for local nonprofits and provide numerous additional benefits to the community; examples of just some of the benefits are listed below:

- Provide information for visitors on shopping, dining, lodging, attractions, events, transportation, maps & medical facilities
- In addition to resources on hand to give to visitors, Malchow Plaza will allow for greater access to information and consulting for existing and new businesses, such as,
  - Free confidential business consulting for startups, marketing, growth and expansion and employee retention
  - Connect businesses to resources, such as, Grow SD, NECOG, REED and SBA loan programs
  - Economic and demographic information
  - Building and land inventories
  - Advocacy for entrepreneurial growth and development
  - Professional development opportunities

The Plaza will also provide space for community and regional gatherings for the Aberdeen Downtown Association's Summer Concert Series, Sizzlin' Summer Nights, Holiday Event Gatherings, Movie Nights on the Plaza, Swap Meets, Farmer's Markets and some much more.

I consider it imperative to share what the ADC will be concentrating on into the future. Much of our focus will remain the same with some additions and a few deletions. The bullet points below spell out the comprehensive strategy by imparting key points underneath each of the three key components of our Mission Statement.

### 1) Retention and Expansion of Existing Business

- Assist businesses in using available educational and technical assistance programs
- Assist businesses in developing strategic plans for long-range business expansion opportunities
- Assist business solve current and potential challenges
- Build community capacity to sustain growth and

development

- Build stronger collaborations among local development agencies, local government, residents, educators and businesses
- Provide local leaders a better understanding of the strengths and weaknesses of the current business climate

### 2) New Business Recruitment

Targeted industries for Aberdeen are:

- Manufacturers
  - Plastics, Auto, Machinery, Advanced Materials (ceramics, textiles, etc.) & Paper and Packaging
- Value Added Ag
- Ag, Food & Fuel Processing
- Renewable Energy Development
  - Solar, Wind and Biomass
- Logistics

### 3) Entrepreneurial Support

- Enhance the existing platform for productivity in the region by supporting the following
  - One Million Cups
  - StartHUB
  - Hub City Capital, LLC
  - Incubation of new entities
  - Governor's Giant Vision Contest
  - The Big Idea Contest
- Enhance and/or begin engagement of students at Northern State University and Presentation College
- Community Innovation Lab(s)

Finally, in the Fall of 2020 the ADC will be conducting an update of our Strategic Plan. We plan to once again involve community stakeholders and key organizational leadership to assist with this effort.

Furthermore, the Strategic Plan will be conducted cooperatively with the Chamber of Commerce, Convention and Visitor's Bureau and the Downtown Association. The reasoning behind this is to make certain that together we are able to maximize effectiveness in generating the utmost benefit for Aberdeen and our region. There will also be a community and regional inclusion in the Strategic Plan in the form of surveys and community forums to listen to input directly from the citizens. We look forward to this effort and the future of our community and region!



## Avera St. Luke's Named Top 20 Community Hospital



Avera St. Luke's Hospital was recently named one of the top 20 community hospitals in the country.

The National Rural Health Association (NRHA) has announced the 20 highest-ranked prospective payment system hospitals in the country based on an evaluation by the Chartis Center for Rural Health using iVantage Health Analytics' Hospital Strength INDEX®. The Chartis Center for Rural Health evaluates hospital nationwide.

Based entirely on publicly available data, the INDEX is the industry's most comprehensive and objective assessment of rural hospital performance. Utilizing 50 independent indicators, the INDEX assesses performance across eight pillars of performance that span market-, value- and finance-based categories. Hospitals recognized as a Top 100 facility had one of the 100 highest overall scores among all Rural & Community Hospitals nationally. The INDEX eight pillars of hospital strength include:

- Inpatient Share Ranking
- Outpatient Share Ranking
- Cost
- Charge
- Quality
- Outcomes
- Patient Perspectives
- Financial Stability

The hospitals that are named to this list are top performers in managing risk, achieving higher quality, securing better outcomes, increasing patient satisfaction and operating at a lower cost than their peers, according to the report. You can see the full national list online at [ivantageindex.com/top-performing-hospitals](http://ivantageindex.com/top-performing-hospitals).



## My Place Hotels Launches 'Help Our Heroes' Initiative Across the United States

In continuance of the brand's efforts to support the first responders, medical personnel, and essential workers of our communities during these unprecedented times, My Place Hotels of America is proud to announce the launch of the brand's "Help Our Heroes" initiative, a campaign dedicated to providing financial support for first responders across America.

Between now and May 31st, guests can help support first responders across America by using promo code Help Our Heroes to book stays between April 13th and December 1st, 2020. For each qualifying reservation made during this time, My Place Hotels of America will donate 5% of the cost of the room, exclusive of taxes, to First Responders Children's Foundation. Booking must be made directly at the hotel or via the My Place Hotels of America website at [www.MyPlaceHotels.com](http://www.MyPlaceHotels.com).

This development follows a brand-wide move to provide safe, clean, comfortable, and affordable accommodations for the hardworking individuals working on the frontlines of the global health crisis. From the foundation of this initiative, My Place and its participants are continually reminded of the significant impact that can be made by combining the efforts of many.



With 55 properties across 26 states, My Place Hotels is proud to amplify the message that all independently owned and operated properties continue to give back to their communities in a multitude of impactful ways and continue to look for opportunities to do more.

My Place Hotels President and CEO Ryan Rivett is proud to see the brand's franchise family unite on the same front as we work to ensure first responders have a safe place to call home over these next critical over the next several months.

To learn more about the "Help Our Heroes" initiative or to book a future reservation, please contact [sales@myplacehotels.com](mailto:sales@myplacehotels.com) or visit our website.

## Presentation College Names Dr. Paula Langteau as New President



In April, Presentation College's Board of Trustees named Paula Langteau, EdD, as the College's next President. Langteau had been serving as Interim President since October, 2019.

Mr. David Giovannini, chair of Presentation's Board of Trustees, calls Dr. Langteau a "dynamic" leader. "Upon her arrival we outlined a number of goals for her to achieve within a six month period of time. Dr. Langteau not only achieved those goals but surpassed them," he said.

Sister Janice Klein, President of Sisters of the Presentation of the Blessed Virgin Mary who sponsor Presentation College, said the Sisters are pleased with the decision. "Dr. Langteau is committed to embracing the mission of Presentation College and the Sisters' mission of incarnating the compassion and justice of Jesus wherever they serve. She engages students, faculty, staff and the Aberdeen community as she leads with creativity and

innovation," she said.

At the time of her appointment, Dr. Langteau said, "I am honored to be named President of Presentation College. I am simultaneously humbled and overwhelmed with pride to be working with the College's dedicated faculty and staff, and Board of Trustees, committed to the mission and values inspired by the work of the Presentation Sisters. Furthermore, the community of Aberdeen has been incredibly supportive of our efforts to partner to do more together than we can do individually. I look forward to a future filled with increased collaborations and innovation to enrich our service to this incredible community."

Langteau succeeds Margaret "Maggie" Huber, who served the institution as president from 2012 and announced her retirement in August, 2019.



## Clark Engineering Joins IMEG Corp.

Clark Engineering is pleased to announce that the firm has joined IMEG Corp. based in the Quad Cities, IL.

IMEG is one of the largest full-service engineering consulting firms in the United States. With this addition, Clark Engineering, now IMEG can provide full engineering services to our clients from our Aberdeen, Huron, Pierre, Sioux Falls, and Watertown office locations in South Dakota.

"Clark Engineering is a highly respected firm and we are excited to have them join our company," said IMEG President/CEO Paul VanDuyne. "Their strong client base is a testament to their technical expertise and customer-based focus – two vital characteristics that match IMEG's own priorities".

Clark is looking forward to being part of IMEG's growing

national presence and breadth of disciplines. Combining both firms' civil and structural building expertise, along with IMEG's experience in multiple national markets, Clark is creating a strong synergy for future growth. Clark will continue to provide the same quality of services, and the same client-focused professionals will remain at each location. However, we have a new name and now can offer expanded services and resources to meet our clients' growing needs!

Clark joined forces with IMEG Jan. 31 and is doing business as Clark Engineering, now IMEG.

For more information, visit [imegcorp.com](http://imegcorp.com)



## PC's New Vice President for Advancement

Presentation College welcomed Mr. Matthew Blair as the institution's new Vice President for Advancement, in the midst of this year's very unusual and challenging spring semester.

"We are excited to welcome Matthew Blair as part of our administrative team," said Dr. Paula Langteau, College President. "Mr. Blair certainly arrived at a challenging time, as the COVID-19 pandemic began to affect the United States, South Dakota and our student population. During his first few weeks, Matthew organized a very successful effort, the 'Saints Day of Caring,' to raise funds to support the needs of our students sheltering in place on campus during the pandemic."

PC's newest Vice President is looking forward to helping launch new projects and initiatives with the Advancement team at PC. Mr. Blair says he feels most at home at Catholic education institutions, and has a particular passion for helping first-generation college students achieve their dreams. "At Presentation College, I saw an opportunity to put my skills to work at a school where the mission and values are at the core of what we do. We can truly make a lasting difference in the lives of our students," he said.

Mr. Blair most recently served as Associate Vice President for Alumni Relations and Annual Giving at Barry University, a private Catholic university in Miami, Florida.



## Eide Bailly Promotes Staff Members

Eide Bailly, a certified public accounting and business advisory firm in Aberdeen, had promotions effective May 1, 2020. Cameron Zent, a CPA at the firm, was promoted to partner. Zent provides audit and accounting services to numerous industries, including nonprofit organizations, governments, grain cooperatives, construction and financial institutions. Bringing his multi-industry experience into each client relationship, Zent helps businesses and organizations think outside the box and provide value beyond the engagement at hand. He has been with the firm since 2012.

Stepping into the position after accepting the promotion of Partner-in-Charge is David Frank, a CPA

who's been with Eide Bailly since 2007. Frank provides tax consulting and tax compliance services to a wide variety of clients. These clients include lodging and small business owners, agricultural producers, agricultural cooperatives and a number of other industries. Frank's leadership, dedication and commitment to his clients and co-workers are what

makes him an excellent choice for this position. He replaces Tim Bergstrom who will be cutting down on hours and transitioning to retirement.



## Justin Rosebrock Receives Accredited Portfolio Management Advisor Designation

Justin Rosebrock, APMA® a financial advisor with Ameriprise Financial in Aberdeen, recently received the Accredited Portfolio Management AdvisorSM (APMA®) designation from the College of Financial Planning. Individuals who hold the APMA designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor

psychology. Rosebrock is part of Legacy Financial Partners, a private wealth advisory practice of Ameriprise Financial Services, Inc.

As a private wealth advisory practice, Legacy Financial Partners provides financial advice that is anchored in a solid understanding of client needs and expectations and provided in one-on-one relationships with their clients. For more information, please contact us at 605.725.5770.



# '20 CHS Hall of Fame Inductees Announced

The Aberdeen Public Schools Foundation is pleased to announce the Aberdeen Central High School Hall of Fame Class of 2020:

## Academics/Achievement



Dr. Stuart D. Bale, Class of 1983



Dr. Richard E. Boettcher, Class of 1953



Brian R. Hoke, Class of 1992



Wayne A. Hansen Class of 1978



Ed Schaeffle Class of 1974



Loel W. Schrader Class of 1942

## Distinguished Service



Glenna Fouberg, ASD 1973-2001

## Athletics



Kellie (Heier) Calhoun, Class of 2003



Bill Gayton, Class of 1979



Golden Eagles 1961 State A Champion Boys Basketball Team

These ten honorees will be inducted into the CHS Hall of Fame during the banquet on Saturday, September 19, 2020, in conjunction with CHS Homecoming Week activities. Tickets for the 2020 CHS Hall of Fame Banquet will go on sale this summer.

The CHS Hall of Fame is a special project of the Aberdeen Public Schools Foundation. For more information, contact the Foundation at (605) 725-7118 or [Aberdeen.k12.sd.us/foundation](mailto:Aberdeen.k12.sd.us/foundation).

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# A World of Hearts - Aberdeen Style



The next two pages are a pull-out which can be hung in your window. We encourage you to do this to rally back as a community, reminding each other we're in this together.

The letters contained in the word 'ABERDEEN' are photos taken from historic buildings and icons

around town. They are as follows: Capitol Theatre, Railroad depot at 1st Ave NW & North Main, old Central High School, former First National Bank building (201 South Main), Dacotah Prairie Museum, Alonzo Ward Hotel, old Fire Station #1 on North Main and Northern State University.





*Together*





We Rally



# It's Not Too Soon to Start Planning Your 2021 Event

There were a lot of events set for this spring that organizers had to pull the plug on, but that doesn't mean these meetings, plays, concerts, conferences and gatherings can't happen at a later date.

The staff at the Aberdeen Area Convention and Visitors Bureau is ready and willing to help reschedule events for this summer, fall, winter, into 2021 and beyond.

Organizers work hard and put in a lot of legwork for events to happen, and we want to make sure all that work doesn't go to waste.

Pushing events back and maybe moving an annual event to a new season could introduce your occasion to a whole new group of people.

If a conference is season-specific, we can help you make plans in Aberdeen for 2021 or beyond.

We can help you shift room blocks, reschedule venues and use our social media channels to help spread the word of the change, even if your event wasn't originally planned for Aberdeen.

Hosting an event — big or small — is a great way to show off our city to a new group of people. Bringing an event to Aberdeen — whether it's an annual conference your company or organization hosts each year or a brand new occasion — is just one way to demonstrate how proud you are of your community.

When it's safe again, we're excited to welcome visitors and exhibit all the fun and excitement of the Hub City.

To get started, go to [VisitAberdeenSD.com/convention-events](http://VisitAberdeenSD.com/convention-events) or give us a call at 605-225-2414.



**Katherine Grandstrand**  
Convention Sales & Marketing Director,  
Aberdeen Area Convention & Visitors Bureau

## Brown County Relay For Life

In 2019, roughly 1.8 million people were diagnosed with cancer in the United States. So many lives are changed when they hear the words "You have cancer". But here in Brown County, we have spent the last 25 years trying to make a difference.

In May 1985, Dr. Gordon "Gordy" Klatt, a doctor in Tacoma, Washington decided to make a difference and figured out a way to raise money to help the American Cancer Society and their fight against cancer. He spent 24 hours circling the track at the University of Puget Sound. He walked and ran over 83 miles and raised \$27,000 from supporters who watched as he did this. He also wondered how he could get others to take part. He came up with having teams participate in a 24-hour fundraising event. The next year, 19 teams were part of the first Relay For Life event and they raised \$33,000.

Brown County joined the fight in 1995. Our Relay For Life event first started out at Swisher Field and was a 12 hour overnight event. The overnight Relay was to symbolize the cancer battle — where it gets pretty dark but as you walk through the night you look forward to the light and renewed hope of the sunrise the next morning.

Teams are formed and they raise funds throughout the year. The actual Relay event is a time to celebrate the success of that work but also a time to bring awareness to the fight, educate people and also a time to remember those who may have lost their battle but still had the courage to fight. These teams will walk a track throughout the event to show their support to those fighting or who have fought cancer.

In 2007, our Relay was moved indoors — first in the Odde Building at the Fairgrounds and then into the Expo Building. This was because the weather never seemed to cooperate and we didn't want to

have to cancel the event due to Mother Nature.

We have a DJ that plays music and speaks throughout the night to keep spirits up, we have games to keep people entertained and have a silent auction of goods donated by teams and local businesses.

In 2018, in an effort to better suit participants schedules, the difficult decision was made to cut back our hours and hold a 6 hour Relay with the event ending at midnight. This year though, in honor of the 25th Anniversary and to hold true to what Relay For Life symbolizes, our Relay will go back to a 12 hour overnight event.

It is currently scheduled for Friday, May 29th at the Holum Expo Building with a Survivor dinner beforehand and Opening Ceremonies starting at 7pm. Then we will walk through the night and finish with Closing Ceremonies at sunrise. The event is free to the public and everyone is welcome to attend.

If you are interested in more information about the Brown County Relay For Life you can contact Becky Jacobson at 605-380-2502 or check out our Facebook page — Relay For Life of Brown County SD.

For cancer information, day-to-day guidance, or emotional support, call ACS at 1-800-ACS-2345 or visit [www.cancer.org](http://www.cancer.org).

\*Due to the COVID-19 pandemic our event may be postponed or cancelled. We will keep the public informed of any changes or you can visit [www.relayforlife.org](http://www.relayforlife.org) for updates.



# Business Milestones



**Aberdeen Downtown Association – 20 years**  
 Pictured are Gail Ochs, Aberdeen Chamber and Shelley Westra-Heier, Aberdeen Downtown Association



**Aberdeen Hub Area BMX – 35 years**  
 Pictured are Gail Ochs, Aberdeen Chamber and Kyle Oswald & Mike Sommers, Hub Area BMX



**Boys & Girls Club of Aberdeen Area – 50 years**  
 Pictured are Mike Sommers, Boys & Girls Club Board of Directors and Dawn Williams, Aberdeen Chamber Board of Directors



**CashWa Distributing – 75 years**  
 Pictured are Dawn Williams, Aberdeen Chamber Board of Directors and Brock Rose, CashWa Distributing



**Legacy Financial Partners of Ameriprise Financial – 15 years**  
 Pictured are Gail Ochs, Aberdeen Chamber and Joshua Bowen, Legacy Financial Partners of Ameriprise Financial



**Malchow's Home Furnishings – 75 years**  
 Pictured are Gail Ochs, Aberdeen Chamber and Mark & Gina Malchow, Malchow's Home Furnishings



**US Senator John Thune – 15 years**  
 Pictured are Gail Ochs, Aberdeen Chamber and Judy Vrchota, US Senator John Thune's office



Recognitions made at the February & March 2020 Business After Hours mixers.



# SBA Coronavirus Disaster Assistance

All over the world people are making unprecedented efforts to keep the COVID-19 virus infection under control. In the U. S., we have restrictions on travel, group meetings and in-person contact. Conscientious small business owners are doing their best to protect employees and customers from potential exposure and spread of the Coronavirus. They are restricting hours, customer access and employee workspace, even to the extent of closing their doors and sending everyone home to either wait or work online when that is possible.

Limited, or no business means little, or no revenue to make payroll, pay rent, inventory, health premiums, make payments on machinery and equipment, and other expenses required to run a business.

There are three SBA programs for small business directly affected by the Coronavirus. One program that is a familiar community partnership of SBA and local banks is the Paycheck Protection Plan from the CARES Act. It is targeted for employee expenses and operating capital. Paycheck Protection Program participation is through your bank or SBA lender which began taking applications on April 3rd. For information on this program, go to: <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>.

From SBA Disaster Assistance, there are two for economic injury loans (EIDL) programs. The first one, EIDL Advance is a short-term, quick turnaround loan of up to \$10,000 that can be converted to a grant. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made

available within three days to five days from a successful application. EIDL Advance may be applied for directly through the SBA Disaster Assistance site: [www.sba.gov/disaster](http://www.sba.gov/disaster) and check the EIDL Advance box when making an EIDL application. The second is a direct federal loan with a longer term to provides small businesses and private non-profits with working capital loans of up to \$2 million dollars, terms up to 30 years, low interest rates and no pre-payment penalty. Payments will be deferred for 12 months. Apply at [www.sba.gov/disaster](http://www.sba.gov/disaster), click on the banner at the top and check for updates. We recommend that small businesses immediately consider applying for all three to get capital in their hands to survive COVID-19. These loans are incredibly small business friendly, with much of them being forgivable and payments are deferrable.

Small business assistance is also available through the U. S. Small Business Administration South Dakota District Office, [www.sba.gov/sd](http://www.sba.gov/sd); South Dakota Small Business Development Centers, <https://sdbusinesshelp.com/>, the SD CEO Women's Business Center, <https://www.bhsu.edu/sdceo>; Veterans Business Outreach Center of the Dakotas, <https://und.edu/dakotasvboc/>; and SCORE mentors across the country, <https://www.score.org/>.



**Burl Kelton**

*Public Affairs Specialist,  
Office of Disaster Assistance, Field Operations Center - West, US Small Business Administration*



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# Dealing with COVID-19 Impacts on Your Business



## Kelly Weaver

Regional Director,  
Small Business  
Development  
Center

I could use this whole column to list the myriad of programs available to small businesses due to the coronavirus pandemic. However, that landscape continues to change so I will just refer you to a document I have been updating since late March. It is called Resources for Small Businesses and you can find it at: <https://www.growsd.org/covid-19-resources>.

Beyond these programs, what can you do to survive in these turbulent times? Cash is king in a crisis so it generally comes down to less expenses, more revenue or combination of the two. Hopefully the crisis is followed by a recovery so the business just has a gap to fill as opposed to a permanent decrease in sales. However, some businesses will be forever changed. One tool I always highly recommend is the Break-even Analysis. With just a few numbers and calculations, business owners can have a good grasp of the sales needed to cover costs. Here is the formula.

**BREAK-EVEN = FIXED COSTS divided by CONTRIBUTION MARGIN%** (where the Contribution Margin % is calculated as 100% minus the Variable Cost % or COGS %)

Keep in mind that cash coming into your business goes first to pay your variable expenses. Once they are paid, your fixed expenses are next. If you have anything left, then you have profits (out of which you earn your return and retire debt).

Break-even analysis calculates the level of sales needed to cover all costs – the point where there is no profit, but also no loss. As a management tool, break-even can help you evaluate various situations your business may encounter. Here are a few examples.

### **I have or am considering acquiring additional debt to inject the cash I need to survive this crisis. How much in sales will I need to cover the new debt payment?**

Fixed costs have a parallel relationship to break-even. As fixed costs rise, you need more dollars of contribution margin to fill it; thus, break-even sales increase as fixed costs increase. Conversely, as fixed costs decrease, fewer contribution dollars are required and break-even sales are lower. The amount of the change is relative to your contribution margin. If you divide \$1 by your contribution margin, you will know how many dollars of sales it takes to cover \$1 of fixed costs. If your contribution margin is 40%, you need \$2.50 in sales for every \$1 of fixed costs. If your contribution margin is 25%, you need \$4 in sales for every \$1 of fixed costs.

### **My sales have dropped, how much do I need to cut fixed costs to maintain my current level of profit?**

By working the formula backward (who says you don't use algebra in real life!), you can determine the level of fixed costs that can be supported at a given sales level. Take your expected lower sales and multiply it by the contribution margin to determine the amount of fixed costs that can be covered. Comparing that number to your actual fixed costs will tell you how much you need to cut.

Assuming this crisis will subside and sales will return, this calculation can also help you see when you cross the bridge back to profitability and what you need to sustain your business in the meantime. While we don't have a crystal ball as to when that will happen, you can make this calculation based on a variety of scenarios. By using the break-even formula and understanding the concept behind it, you can analyze these financial effects to help you make informed and ultimately better decisions. If you commit only one financial ratio to memory, break-even is the one.

*Kelly Weaver is the Regional Director of the Small Business Development Center in Aberdeen which offers free, confidential business consulting to start up and existing businesses. She can be reached at (605) 626-2565 or [kelly@growsd.org](mailto:kelly@growsd.org). The Center is hosted by GROW South Dakota.*

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[sanfordhealth.org/covid19-care](https://sanfordhealth.org/covid19-care)

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# Employee Leave Rights and COVID-19



**Kim Dorsett**

*Partner,  
Richardson,  
Wyly, Wise,  
Sauck & Hieb*

Coronavirus Global Pandemic. Social Distancing. Mandatory business closures. The year 2020 will go down in history as the year in which these phrases became so commonly used that my six-year-old daughter understood what they meant. In an effort to protect the average American worker during these historical times, President Trump signed into law the Emergency Paid Sick Leave Act and Emergency Family and Medical Leave Expansion Act, both part of the Families First Coronavirus Response Act (FFCRA). On March 24, 2020, the United States Department of Labor (DOL) released a series of guidance documents and on April 2, 2020, the DOL issued a new Rule.

With this article, I hope to provide our local small businesses some assistance in understanding and navigating their obligations under the FFCRA, which includes the newest guidance provided by the DOL as of the writing of this article. Here are some commonly asked questions and answers:

**Q: Who does the FFCRA cover?**

A: The FFCRA covers private employers with fewer than 500 employees in the United States, the District of Columbia, or any Territory or possession of the United States.

**Q: How does the FFCRA impact my leave policies?**

A: The FFCRA creates new emergency paid sick leave and paid FMLA obligations. As a result, employers will need to amend their PTO and FMLA policies to reflect these new obligations.

**Q: When does the FFCRA apply to private employers?**

A: The FFCRA took effect on April 1, 2020 and expires on December 31, 2020. The FFCRA's paid leave provisions apply to leave taken between April 1, 2020 and December 31, 2020.

**Q: Do I have to provide emergency paid sick leave or paid FMLA leave if my employees are not able to work because I have decided to close my business or made a business determination that employees should not be working?**

A: No. If an employer makes a decision to close or cancel work shifts for business reasons, such as a lack of work, neither emergency paid sick leave nor paid FMLA leave will apply because the new leave laws are available only to employees who are not working due to specified reasons, not including their employer's decision to cease or reduce operations.

**Q: Will I receive a tax credit for the**



**emergency paid sick leave or paid FMLA and, if so, how do I secure it?**

A: Yes. Given the complexity of the guidance on this issue, please consult with your accountant.

**Q: Under the Emergency Paid Sick Leave Act (which is part of the FFCRA) how much paid leave must employers provide?**

A: Full-time employees are entitled to a maximum of 80 hours over a two-week period and part-time employees are entitled to a number of hours equal to the number of hours that the employee normally works over a two-week period; however, the benefits are capped at certain amounts per employee.

Emergency paid sick leave under this Act shall cease beginning with the employee's next scheduled work shift immediately following the termination of the need for paid sick time for COVID-19 reasons (as outlined in the next question).

**Q: Who is eligible for paid sick leave under the Emergency Paid Sick Leave Act?**

A: All employees of private employers with less than 500 employees, regardless of how long they've been employed, are eligible for emergency paid sick leave. Employees will be eligible if their employer has work for him or her, but they are unable to work (or telework) because: (1) The employee is subject to a Federal, State, or local quarantine or isolation order related to COVID-19; (2) The employee has been advised by a health care provider to self-quarantine due to concerns related to COVID-19; (3)

The employee is experiencing symptoms of COVID-19 and seeking a medical diagnosis; (4) The employee is caring for an individual who is subject to paragraphs (1) or (2); (5) The employee is caring for a son or daughter of such employee if the school or place of care of the son or daughter has been closed, or the child care provider of such son or daughter is unavailable, due to COVID-19 precautions; (6) The employee is experiencing any other substantially similar condition specified by the Secretary of





Health and Human Services in consultation with the Secretary of the Treasury and the Secretary of Labor.

**Q: Can I require employees to use other paid leave before using the federal paid sick leave?**

A: No. Emergency paid sick leave under this Act must be available immediately starting as of April 1, 2020.

**Q: If I've already provided paid sick leave to my employees for reasons identified in the Act prior to April 1, 2020, do I still have to provide two weeks of paid sick leave after April 1, 2020?**

A: Yes. The Act imposes a new leave requirement on employers that is effective beginning on April 1, 2020.

**Q: Do I need to inform employees of their right to take paid sick leave under the Emergency Paid Sick Leave Act or the Emergency Family and Medical Leave Expansion Act?**

A: Yes. Employers must post and keep posted, in conspicuous places on the premises of the employer where notices to employees are customarily posted, a notice, approved by the Secretary of Labor, describing the requirements of these new laws. Employers also may satisfy this requirement by emailing or mailing the notice to current employees. If an individual employee is not currently working, but is receiving benefits, the individual likely will be considered a current employee.

**Q: What if I already provide paid sick leave?**

A: The Act's paid leave benefits are in addition to whatever paid sick leave an employer already provides under any state or local law, collective bargaining agreement, or policy.

**Q: Who is eligible for expanded FMLA leave under the Emergency Family and Medical Leave Act?**

A: All employees (full- or part-time) who have been employed for 30 calendar days who have a "qualifying need related to a public health emergency." The customary FMLA requirement that the employee must be employed for a year and work 1,250 hours in a location where there are 50 or more employees within a 75-mile radius does not apply to this expanded benefit. The expanded Act defines "qualifying need related to a public health emergency" as "the employee is unable to work (or telework) due to a need for leave to care for the son or daughter under 18 years of age of such employ if the school

or place of care has been closed, or the child care provider of such son or daughter is unavailable, due to a public health emergency." (Hereinafter, COVID-19 Qualifying FMLA Leave.)

**Q: How many weeks of COVID-19 Qualifying FMLA Leave do I need to provide and does it need to be paid?**

A: Employees are eligible for up to a total of 12 weeks of COVID-19 Qualifying FMLA Leave. The first two weeks are unpaid; however, as a practical matter, an employee may use Sick Pay or accrued but unused time off under an employer policy to be paid for the first two weeks. The remaining 10 weeks of COVID-19 Qualifying FMLA Leave must be paid at 2/3 the employee's regular rate for the number of hours that the employee would otherwise be normally scheduled to work, with the paid leave capped at \$200 per day and \$10,000 in the aggregate per employee. Additionally, if you already provide regular FMLA leave to your workers, then an employee cannot take more than a total of 12 weeks of any FMLA leave (including COVID-19 Qualifying FMLA Leave) during the 12-month period the employer uses for calculating annual FMLA leave entitlements, i.e., an employee's available COVID-19 Qualifying FMLA Leave will be reduced by other FMLA leave taken during the applicable 12-month period.

**Q: If employees are on FMLA leave for non-COVID-19 reasons, do I now have to pay them?**

A: No. The 2/3 payment requirement only applies to COVID-19 Qualifying FMLA Leave.

The above questions and answers only briefly touch on a few of the complex issues facing employers as these rules are applied. Please consult with your attorney to ensure you are provided the best assistance during this unprecedented and challenging time.



# Chamber Big Dates

## Ag Committee

Thursday, May 21, Noon Via Zoom

Thursday, June 18, Noon, TBD

## Ambassadors

Tuesday, June 10, 4 pm, TBD

## Business After Hours

Thursday, July 9, 5:15 pm, Dacotah Bank,

\*\*TENTATIVE\*\*

## Chamber Executive Board

Thursday, June 11, 8 am, Via Zoom

## Chamber Full Board

Wednesday, June 17, 8 am, Via Zoom

## Dementia Friendly America

Wednesday, May 20, 10 am, Via Zoom

Wednesday, June 17, 10 am, TBD

## Diplomats

Thursday, June 11, 3:00, TBD

## Enhance Aberdeen

Friday, July 2, 4 pm, TBD

## Health & Wellness Committee

Wednesday, June 3, 8 am, TBD

Wednesday, July 1, 8 am, TBD

## Workforce & Education Committee

Wednesday, May 20, 3:30 pm, Via Zoom

Wednesday, June 17, 3:30 pm, TBD

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Pay \$20 & gain access before the regular sale starts Sat

Sale Day: June 20, 2020 9am-3pm

Donations may be dropped off at the Clubhouse  
June 7 from 1 PM to 4 PM  
June 8-12 from 3 PM to 7 PM  
& June 13-14 from 1 PM to 4 PM

\*No clothing, large appliances, magazines, encyclopedias, metal desks, exercise equipment or old TVs accepted\*

Questions? Contact: Christa, 605-228-4749

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18 Hole, 4 persons/team scramble

Moccasin Creek Country Club in Aberdeen  
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Raffles, door prizes & pin prizes included!  
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# Is Your Building Clean, Safe & Healthy Amidst COVID-19?



**Thomas W. Thiesen**  
Sales Consultant,  
Heartland Paper  
Company

The cleaning industry has dramatically evolved over the last twenty years. Infection prevention, cross-contamination, microfiber, electrically charged water, electrostatic sprayers, autonomous cleaning equipment, ATP meters, UV disinfection systems, and the list goes on. With all of the science, technology and innovation readily available and at our disposal, why are cotton mops and mop buckets still prevalent in 2020? Let's take a quick look at two methods of "cleaning" that you might see in a building today:

Floors (Cotton Mop/Bucket): 1) Fill the bucket with four gallons of water and add cleaning solution, 2) Dip the cotton mop in the mixture, 3) Slide the mop across the floor in an attempt to absorb dirt and debris, 4) Pick the now dirty mop up and return it to your clean solution (contamination), 5) Ring the mop out and return it to the floor, 6) Move the same cotton mop and solution to another area and repeat the process (cross-contamination)

Countertops/Tables/Chairs (Cotton Rag/Sanitizer Bucket): Different tools; same process as above

If you think about the processes above using logic and reason, do they truly make sense for effective cleaning, sanitizing and disinfecting of surfaces that human beings touch repeatedly every single day? There is so much more that could be shared, but none of it matters if cleaning is only seen as an expense on a P&L spreadsheet, instead of as an invaluable asset and value-added service that can be marketed, advertised and shared in a way that separates you from your competition, assists with employee retention and attracts both potential applicants as well as new and repeat customers.

As Novel Coronavirus and COVID-19 swept the globe over the last 30-90 days, the Jan/San (janitorial/sanitary) industry has been pushed to the forefront. More than ever, individuals are looking for the hand sanitizer dispensers, the disinfectant wipes and are watching with a keen eye anyone assigned the task of cleaning to gauge whether or not they trust them with their health and safety.

At this moment in time, the responsibility of providing a clean, safe and healthy building has never been greater. More importantly, hitting the figurative refresh button on your existing approach doesn't necessarily have to cost more over the long term. On the contrary, making the right up-front investments in the short term can and will often lead to long-term savings that can be reinvested for continual cleaning program improvements without additional budget expenditures required. With Progress in mind, here are some helpful tips and suggestions:

1) Foam Hand Soap – Proper hand washing is a key component to a clean, safe and healthy building. Anti-bacterial soap options are not necessary and may add additional strain on our wastewater treatment facilities.

2) Foam Hand Sanitizer – Strategic placement is critical. Rather than placing stands and small bottles everywhere, install wall-mount dispensers with drip trays at all entrances, at the ends of hallways and corridors as well as in work-station areas. When needed, acquire pump bottles that allow you to buy the same exact product for proper labeling and product identification in a bulk refill option.

3) Sanitizer – Implement food-safe sanitizer in concentrate form for all food-surface prep areas and acquire secondary labels for use with 32oz graduated bottles and wipe buckets.

4) Disinfectant – Implement the use of peroxide-based disinfectants in concentrate form for all general cleaning and disinfecting and acquire secondary product

labels for 32oz graduated bottles and wipe buckets.

NOTE I: Ask for no charge product dispensers and drip trays as well as chemical dispensers that are accompanied with laminated handwashing, hand sanitizing and chemical fill and use instructional wall charts that can be placed above them upon installation.

NOTE II: The EPA has an N-List for products that have been identified for effective use against Novel Coronavirus and COVID-19. Implement approved food-safe sanitizer and cleaning disinfectants with wet-surface contact times of 5-minutes or less whenever possible.

5) Disinfectant Wipes – Strategic placement is critical. Implement dry wipe buckets and refill rolls for readily available cleaning and disinfecting by both staff and building occupants.

6) Retire the Cotton Mop and Bucket – Implement commercial microfiber flat mops with refillable bottle attachments and acquire secondary labels for use with the refill bottles as well as commercial microfiber flat mop pads and color-code them for effective training and use in relation to cleaning tasks (Ex: Red-Disinfection, Green-General Purpose, Blue-Glass and Mirrors).

7) Retire the Cotton Rag – Implement commercial microfiber cleaning cloths and color-code them for effective training and use in relation to cleaning tasks as outlined above.

8) Automation – Invest in automated cleaning equipment for both hard floor and carpet care. Request demonstrations of all options to ensure the differences are clearly identified and understood as part of your long-term investment strategy.

9) Science – Electrostatic sprayers, UV disinfection and ATP meters can assist with cleaning and disinfection, allow for data collection of cleaning process effectiveness as well as provide opportunities for marketing, advertising and information sharing with employees as well as the general public as part of a comprehensive Clean, Safe and Healthy Building campaign.

The options outlined above extend the life cycle of building fixtures and surfaces while reducing day-to-day costs, storage space requirements, ordering/receiving/accounts payable, supply chain delays as well as product packaging requirements and downstream waste that negatively impact our environment. Most importantly, harness your buying power and create strategic vendor partnerships that include on-site training, in-service support, instructional wall charts and videos, online ordering and e-learning, and vendor-managed inventory. Don't accept cleaning product delivery; expect cleaning program delivery.

Human beings are creatures of habit and change is rarely easy, but COVID-19 has created the window of opportunity needed to begin questioning the status quo and shift cleaning from a simple cost expenditure to an invaluable asset. In leading the figurative horse to water, the question always circles back to the subsequent action; will they drink?

*The writer is currently a Sales Consultant at Heartland Paper Company and has worked in the Jan/San industry since 2004 in the areas of small business ownership, healthcare management and sales consulting and management. The opinions expressed are his own and do not necessarily reflect the beliefs and opinions of his employer or this magazine. Additional information requests may be submitted via e-mail to: [theisent@heartland-paper.com](mailto:theisent@heartland-paper.com)*



# CARES Act Questions Answered

The COVID-19 pandemic has made a dramatic impact on many businesses across the country and resulted in Congress quickly passing the \$2.2 trillion CARES Act. The bill includes stimulus payments to individuals, expanded unemployment coverage, the Paycheck Protection Program for businesses, changes to retirement plan rules, as well as other provisions to provide assistance to millions of American households affected by COVID-19.

Schwan Financial Group has proactively informed and collaborated with small businesses across the country on the CARES Act as well as other planning opportunities available to help grow and secure your business and legacy. The summary below includes common questions and answers from the CARES Act for you to consider in your family business including the Paycheck Protection Program, Economic Injury Disaster Loans, and Stimulus checks.

## What is the Paycheck Protection Program Loan and Who is Eligible?

The Paycheck Protection Program (PPP) is an expansion of the existing 7(a) loan program, authorized by the recently passed CARES Act. According to the SBA, you are eligible if your business was in operation as of February 15, 2020, employed 500 or fewer employees, and you paid salaries. Also, the sole proprietor with no employees and the single-member LLC with no employees qualify.

## How do I Apply for a PPP Loan?

As of April 16th, the \$349 billion authorized for Paycheck Protection Program loans was exhausted and the SBA is no longer accepting applications for PPP loans. Small Business advocates are asking Congress to immediately authorize new PPP funding to meet the payroll needs of small businesses struggling during the coronavirus pandemic. PPP loans go through approved third-party lenders. If and when additional funds are authorized, talk to your bank and CPA to get the process started.

## How much can I borrow?

Small businesses can borrow 250 percent of their average monthly payroll expenses during the one-year period before the loan is taken, up to \$10 million. For example, if your monthly payroll average is \$10,000, you can borrow \$25,000 (\$10,000 x 250 percent). At \$1 million, you can borrow \$2.5 million.

Payroll costs may include wages paid up to \$100,000 per year, employer group health benefits, employer retirement benefits, and state or local tax assessed on compensation. Compensation for employees who live outside the U.S. and sick leave or family leave wages for which a credit is already provided by the Families First Coronavirus Response Act (P.L. 116-127) are not included in payroll costs.

## Can the loan be forgiven?

Yes, principal amounts used for payroll, covered mortgage interest, rent, and utility payments

during an eight-week period (starting with the loan origination date) will be forgiven. Non-payroll costs are limited to 25% of the loan used. Because the whole point of the PPP is to help keep workers employed at their current level of pay, the loan forgiveness amount decreases if you lay off employees or reduce their wages. If you keep all your workers at their current rates of pay, you are eligible for 100 percent loan forgiveness.

To determine if your forgiveness will be reduced based on the number of employees, you are allowed to compare your average number of full-time equivalent employees employed during the covered period to the number employed during your choice of February 15, 2019, to June 30, 2019, or January 1, 2020, to February 29, 2020. Any reduction will result in reduced loan forgiveness.

You also must review if wages have been reduced for your employees. If you reduce by more than 25 percent (as compared to the most recent full quarter before the covered period) the pay of a worker making less than \$100,000 annually, your loan forgiveness decreases by the amount in excess of 25 percent.

The good news: If you have already laid workers off or made pay cuts, it's not too late to set things right. If you hire back laid-off workers by June 30, 2020, or rescind pay cuts by that date, you remain eligible for full loan forgiveness. You are also not liable for the interest accrued over that eight-week period if the loan is fully forgiven—and, as an added bonus, the canceled amounts are not considered taxable income.

Planning tip: Consider opening a new bank account to hold only the PPP loan proceeds. You will want to keep meticulous details of payroll summaries, employer health and retirement plan contributions, utilities, rent, and covered mortgage interest payments. This will ease the burden when you are required to justify the loan forgiveness.

## What If You Already Applied for an EIDL for Coronavirus-Related Reasons?

No problem—if you took out an EIDL on or after January 30, 2020, you can refinance the EIDL into the PPP for loan forgiveness purposes, but you can't double-dip and use the loans for the same purposes. Any remaining EIDL funds used for reasons other than the stated reasons above are a regular (albeit low-interest) loan that needs to be repaid.

## What other COVID-19 relief benefits are impacted by the PPP loan program?

In addition to the Paycheck Protection Program, the CARES Act includes a provision which allows certain employers to defer paying the employer's share of social security tax until December 31, 2021 and December 31, 2022. 50% of the deferred amount will be due on each date. IMPORTANT NOTE: Once a decision is made by the lender that your PPP loan is forgiven, the employer is no longer



**Ethan Littlejohn**  
CPA, Schwan  
Financial Group



*\*Article is based on guidance available as of April 16th, 2020.*

## CARES Act Questions Answered continued from page 29



eligible to defer deposit and payment of the employer's share of social security tax due after that date.

No employer may receive a PPP loan and also claim the Employee Retention Credit. If you receive a PPP loan, the credit will need

to be paid back to the IRS. Also, any sick leave or family leave for which is allowed under the FFCRA will not count toward the total payroll costs calculation for purposes of determining loan forgiveness.

### **What is the Economic Injury Disaster Loan (EIDL)?**

The EIDL assistance declaration that was 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 COVID-19.

The SBA had previously communicated that businesses could receive a \$10,000 advance potentially within three days of applying for an EIDL. In their most recent communication, they state that to ensure the greatest number of applicants can receive assistance, the amount of the Advance will be determined by the number of pre-disaster employees and that the Advance will provide \$1,000 per employee up to \$10,000. This new guidance may limit the Advance amount that some businesses may receive.

Small business owners can apply for an EIDL and advance here: <https://covid19relief.sba.gov/#/>.

In addition to the forgivable advance, each disaster loan may provide up to \$2 million to pay fixed debts, payroll, accounts payable, and other bills. The interest rate is fixed at 3.75 percent for small businesses and 2.75 percent for non-profits. EIDLs can be repaid over a period of up to 30 years.

### **What is the stimulus check program?**

As part of the CARES Act, the government is sending stimulus checks to millions of Americans. You are eligible if you are a U.S. citizen or permanent resident who filed federal income taxes in 2018 or 2019, you receive social security retirement, disability, or survivor benefits, or you receive Railroad Retirement benefits. If you are a dependent of someone else or are above the income limits, you may not qualify to receive a stimulus check.

### **How much will I receive?**

The advance tax credit coming in the mail or electronically is based on your 2018 or 2019 (if you

filed it already) tax return. If your income qualifies for the full credit, you will receive \$1,200, or \$2,400 if you filed a joint return, plus \$500 for each dependent age 16 or younger on December 31, 2020.

### **Are there income thresholds to get a stimulus check?**

Your tax credit goes down by 5 percent of the amount by which your adjusted gross income (AGI) exceeds \$150,000 on a joint return, \$112,500 on a head of household return, or \$75,000 for all other filing statuses.

### **How will the IRS calculate my credit?**

The advance credit amount is based on 2019 AGI, or 2018 AGI, if you have not yet filed your 2019 return, or 2020 Social Security benefits statement, if you did not file a 2018 or 2019 tax return. You'll "true up" your advance tax credit on your 2020 Form 1040 (which you will file in 2021) as seen below:

- If the tax credit amount (the cash you are about to receive) is less than the credit you qualify for based on 2020 AGI, then you'll get the difference as a refundable tax credit in 2021 after you file your 2020 tax return.

- If the cash amount you receive this year is greater than the credit you qualify for based on 2020 AGI, you have a windfall. You don't have to pay the excess cash back to the IRS.

Planning tip. If you didn't file your 2019 tax return yet, calculate if your advance credit is higher with your 2018 AGI. If it is, wait to file your 2019 return until after you get the advance credit paid to you.

### **How do I get my stimulus check faster?**

If you didn't include direct deposit bank information on your 2018 or 2019 federal income tax return, you can use the website below to input your bank information to get the stimulus check faster. <https://www.irs.gov/coronavirus/economic-impact-payments>

### **What other tax law changes were included in the CARES Act?**

- For individuals, there is no AGI limit for charitable contributions normally subject to the 50% and 60% limitations. For corporations, the 10% limitation increases to 25%. These changes apply to 2020 only.

- Non-itemizers can deduct up to \$300 of cash contributions as an above the line deduction
- Net operating losses that arise in 2018, 2019, and 2020 can now be carried back five years to obtain refunds of taxes previously paid. This temporarily suspends the Tax Cuts and Jobs Act limitations.

- Qualified improvement property is now 15-year property, and not 39-year property for depreciation. This means QIP is eligible for bonus depreciation.

Schwan Financial Group is here to serve as a resource to your family and the Aberdeen community. Please contact our office, [schwan@schwanfg.com](mailto:schwan@schwanfg.com) or 605-225-1047, if you need immediate help or have any questions regarding the CARES Act.

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