

SIouxLAND BusinessJournal

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May 2020

Paycheck Protection

Siouxland Economic
Development Corp.'s
Ken Beekley



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Tim Hynds, Sioux City Journal

ON THE COVER

Ken Beekley, executive vice president of the Siouxland Economic Development Corporation, is shown in corporation's offices in downtown Sioux City on April 15. A number of Siouxland small businesses applied for forgivable loans through the Paycheck Protection Program before it temporarily ran out of money.

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Cole Croston talks about his time in the NFL playing for the New England Patriots, Wednesday. He now works at Pioneer Bank in Sergeant Bluff, Iowa, March 4, 2020.

Jesse Brothers, Sioux City Journal

Banking on a new career

Ex-NFL tackle Croston returns to hometown

MASON DOCKTER

Business Journal staff writer

SERGEANT BLUFF — Cole Croston wants to be known for more than his NFL career.

The former Iowa Hawkeye and New England Patriots offensive lineman recently started his banking career at Pioneer Bank's location in his hometown of Sergeant Bluff.

While some bankers probably dream of playing in the NFL, for Croston, it's somewhat the reverse. He wants people to know he's now a business banker.

"Football has kind of defined my life up until the last few months, where all I did, and all I was known for, was playing football," Croston said. "I just don't

want football to be, 100 percent Cole Croston. Obviously, it was a part of me in the past. But now I've kind of moved past that."

Croston, 26, was a prep standout at Sergeant Bluff-Luton High School and went on to Iowa, where he started as an offensive tackle for two years and received honorable mention All-Big Ten honors his senior season.

In May 2017, the Patriots signed Croston as a rookie free agent. Against heavy odds, he made the Patriots 53-man roster as a reserve due to his versatility playing both guard and tackle. Inactive for the first nine games of the season, he made his NFL debut in Week 11 in a 33-8 win over the Raiders.

Business Journal



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The Patriots made Super Bowl LII that year, losing to the Philadelphia Eagles, 41-33. Croston was inactive for the 2018 game, as well as Super Bowl LIII, where the Patriots defeated the Los Angeles Rams, 13-3.

His NFL career ended late in 2019, and Croston was back home by January. He said the close of his NFL career was brought on by "a combination of things."

"I mean, all good things have to come to an end. Struggled through some injuries here and there," he said. "I was just kind of ready to move on from football. They have all these studies out now, and the health aspect of it — I liked being able to walk away, literally."

Croston probably could have gone anywhere he wanted after his NFL days were over. He's seen big cities. Yet he chose to move back to Sergeant Bluff.

"Iowa's always been home for me. The East Coast was quite an experience, different culture, everything over there, and I enjoyed it. But, I'd never really see myself living anywhere but here," he said.

Why did Croston become a banker? His father, Dave Croston,

who was also a starting offensive tackle for Iowa in the mid-1980s and later played for the Green Bay Packers, had a lot to do with it.

"My dad always kind of pushed me to, he wanted me to be an accountant," the younger Croston said. (Dave Croston works in pharmaceutical sales.)

But while he was a student at the University of Iowa, Cole Croston said he "kind of realized that, maybe accounting wasn't for me."

"Finance was kind of an alternate path that was something I found enjoyable," he added.

Three of Croston's football helmets — one from his days playing for Sergeant Bluff, one from his days at Iowa and one from the Patriots — decorate his office. The helmets are displayed on a shelf physically behind where Croston sits in his office; he uses the helmets' strategic placement in his office as a metaphor for how he's "moved past" the sport.

But he doesn't decorate his finger with his Super Bowl ring from Super Bowl LIII. "I've always been a low-key kind of person, and, you know, the ring is the size of my entire hand."

The Super Bowl ring will probably make its way to Pioneer Bank eventually, but not for showing off: "I'm looking forward to bringing it in here and actually getting it in a safe deposit box, which is probably the best move for me."

He chose Pioneer Bank because of its "team culture," as he described it.

"I was kind of looking for, like a team culture, which is tough to find. Kind of like a tight-knit group. I had been to this bank a few times, Pioneer, and I had kind of gotten that feel. And the more I hung around here, the more I just realized that, I fit this mold," he said. "The culture aspect of what Pioneer brings was kind of the same culture aspect that Iowa — the Iowa Hawkeyes — brought, the New England Patriots brought." He was living with his parents earlier this month, but he recently acquired a house in Sioux City's Whispering Creek neighborhood and was planning to set up house there shortly.

"Looking forward to moving into that place in about a month here," Croston said.



Jesse Brothers, Sioux City Journal

Cole Croston stands in the lobby of Pioneer Bank in Sergeant Bluff, Iowa. Croston, a former offensive tackle for the New England Patriots now works as a Business Banker for Pioneer Bank, Wednesday, March 4, 2020.



Mike Clausen
HBA President
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A HOME SUMMER SHAPE UP AMID CORONAVIRUS CONCERNS



The onset of summer is typically a perfect time to refresh your home. And this year, with public health officials asking many of us to stay at home for weeks or months to slow the spread of the novel coronavirus, COVID-19, this might be a particularly good time to make a few simple home improvements that can help you avoid significant repairs or costly utility bills later in the year. Below are some tips to help get your home in shape for summer, inside and out.

Temperature Check: Most of us have been checking our body temperatures regularly during this health pandemic, but what about your home's temperature? Installing a programmable thermostat helps you save on cooling costs now and heating costs this winter. The device allows you to customize indoor temperatures throughout the day based on your schedule, helping to lower your utility bills. Installing ceiling fans can also provide energy-efficient cooling and comfort during the long, dog days of summer.

HVAC Tune-up: Just like a regular doctor's check-up, checking the condition of your air conditioner before you notice a problem with it should be routine. Be sure to have a qualified professional also replace your filter before contractor availability gets challenging during busy summer months. If your air conditioner is in good shape, think about other ways to keep your home cool, like adding curtains, shades or blinds to windows to help block out the sun's intense rays.

Replace Windows and Inspect the Roof: Sometimes wear and tear on your body affects your ability to stay in the game. Wear and tear on your windows over time can lead to energy dollars escaping outdoors. New windows are a great place to increase the energy efficiency of your home and provide a return on investment. Replacing older windows will help prevent heat loss during the winter months and provide more indoor comfort. If your roof is getting up there in age like you, have a roofer check for any damage around the chimney, pipes and skylights. If it is time for repairs, think about a cool roof that

contains materials that reflect the sun's heat.

Landscape: Keeping up appearances might not be at the forefront of your stay-at-home routine, but planting trees and pruning shrubs can brighten up the exterior of your home and could also brighten your mood. And before the heat of the summer takes over your lawn, check the condition of your sprinklers and garden irrigation for their optimal use during summer months.

Inspect and Clean Your Dryer Vents: Clothes dryers are likely getting a workout during quarantine even if you're not. Dryer vents get clogged with lint, preventing them from functioning well. Clogged vents take longer to dry clothes, in turn increasing your utility bills. They are also one of the leading causes of house fires. Have a professional inspect and clean your dryer vents and ensure your exhaust system is working properly. We want you to stay safe and be prepared for the months ahead. To find a member to help you with home maintenance tasks, visit www.sioxlandhba.com.

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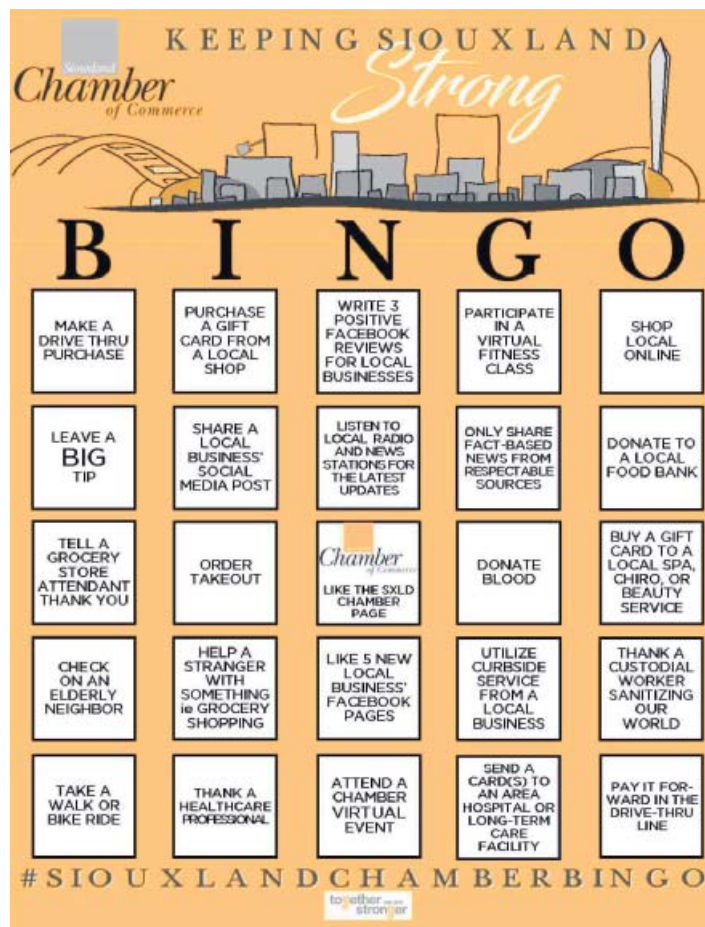


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MCGOWAN: SIOUXLAND STRONG... AND PROUD

As the COVID-19/coronavirus roars across the planet and we confront this global disaster together, I am reminded that, historically speaking, the character and caliber of



**CHRIS
MCGOWAN**

the people of our Siouxland community have always been revealed during times of crisis.

Whether responding to a tragic plane crash, the collective reaction to devastating floods, or Sioux-

land's support of one of our leading employers and philanthropists in the wake of an unjust public relations calamity, our citizens have consistently risen to the occasion.

In light of this impressive legacy, I have every confidence that the exceptional people of this community will make us proud, once again.

As the coronavirus pandemic strains global healthcare systems and begins to stretch our local

medical professionals, we have all begun to recognize the gravity of this unprecedented emergency. Furthermore, the subsequent "social distancing," mandated to "flatten the curve" and shield the most vulnerable among us, has dramatically altered every aspect of our daily lives from the practice of healthcare, to our economy, school calendars, spectator sports, and even how we practice our faith. Our daily lives, work schedules, professional agendas, sports seasons, and family plans have been turned upside down and inside out.

Consequently, many of our favorite locally owned and operated restaurants, retail establishments, and service providers have been forced to close. Unable to forecast the future, they now face tremendous anxiety and uncertainty. Some, perhaps many, will be pushed to the brink by an invisible enemy wreaking unimaginable havoc as it tears across one continent after another and all of humanity literally races to stay a

step ahead of it.

This is where Siouxlanders can step up and make a profound difference for those who have been there for this community for generations. I am referring to the small, locally-owned businesses that have sponsored our Little League teams, paid for kids' tickets to the circus, purchased candy bars from gap-toothed second graders, donated to silent auctions, catered our family reunions, photographed our weddings, delivered flowers to funerals, and been there to provide their exceptional goods and services when we needed them most. Just as we have counted on them, today, they are counting on us... every single one of us.

These businesses aren't just part of our community, they are part of our lives, and they have become part of our families. Their names adorn the front of our children's sports team t-shirts, while our individual family names grace the back. Different sides of the same coin, if you will.

Today, we have the opportunity to collectively say, "Thank you!" As these "mom and pop" shops, who have long-served as the backbone of our Siouxland economy, struggle in the wake of these devastating developments, we can throw them a lifeline.

Please join thousands of other local residents by purchasing gift cards from retail stores, ordering pick-up or curbside delivery from restaurants, and patronizing our service providers whenever the opportunity presents itself. Our community is stronger because of these businesses and we need to make sure we do our part to share their burden during this difficult time.

This is why the Siouxland Chamber of Commerce elected to serve as the primary sponsor of the Sioux City Journal's "Siouxland Food & Drink" initiative to support these businesses at a time when they need us most.

One of my wife's birthday gifts was a calendar from the kids.

There is a gift card from a local establishment taped to every month of the coming year. So, mom and dad have a monthly "date night" to look forward to and a dozen local businesses have cash in the midst of the coronavirus crisis when they desperately need the revenue. That's what I call a "win-win" and I hope you will join me in following this unique and critically important gift idea.

While it is difficult to see past the devastation this virus is presently causing, when the dust settles, I have every confidence that we will, once again, look back and be proud of the way we supported one another.

Remember, "together we are stronger," and just as we have always done in the past, we will emerge from this crisis as well.

Chris McGowan is the president of the Siouxland Chamber of Commerce, The Siouxland Chamber Foundation and The Siouxland Initiative.

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Tim Hynds photos, Sioux City Journal

Co-owner Juan Munoz is shown April 17 at Brightside Cafe & Deli in downtown Sioux City, Iowa. The restaurant has received a U.S. Small Business Administration jobs stimulus package, the Paycheck Protection Program, for forgivable loans to keep employees on the payroll in the wake of the COVID-19 pandemic.

‘Paycheck Protection’ loans aid firms

Funds offer lifeline
to small businesses
hurt by COVID-19

MASON DOCKTER

Business Journal staff writer

SIoux CITY – For a period of about two weeks in April, between the date when funds were authorized and until they ran out, employers in Sioux City and throughout Iowa sought low-interest loans through the federal Paycheck Protection Program.

The Paycheck Protection Program, or PPP, part of the \$2 trillion Coronavirus Aid, Relief, and Economic Security (CARES) Act, is intended to provide emergency capital to small businesses reeling from the ongoing novel coronavirus pandemic. Many small businesses, particularly restaurants, bars, movie theaters and similar

public establishments, have been ravaged by state-ordered social distancing measures coupled with the public’s reluctance to leave the house unnecessarily.

According to a report from the Small Business Administration, a total of 22,295 firms in Iowa had been approved for Paycheck Protection loans through April 13 – with the dollar values of those loans standing at more than \$3.7 billion.

By April 16, the \$349 billion fund was exhausted, and banks stopped issuing the loans. Congress was working on a possible extension of the program at the time of this writing.

Ken Beekley, executive vice president of the Siouxland Economic Development Corporation, said in a phone interview shortly after the PPP application process began that area banks still had questions about how the



Chris Liberto, Executive Director of Camp High Hopes works in his office at the Sioux City camp for individuals with special needs on April 17. The non-profit camp has applied for the U.S. Small Business Administration jobs stimulus package, the Paycheck Protection Program, for forgivable loans to keep employees on the payroll in the wake of the COVID-19 pandemic.

program was to be implemented.

"Businesses have been reaching out to their banks, and banks have been processing their requests," Beekley said. "Funds aren't flowing quite as freely as I think the people that designed the program had originated, just because of the complexity of giving that much money out."

"There are lenders that are waiting for greater guidance on that aspect of the program," he added. "And didn't want to advance funds until they understood how the back end of it was supposed to work."

The application period for the PPP loans began April 3, and banks at the national level initially reported widespread uncertainty about the terms of the loans and the details of the program itself, though eventually the program did get off the ground and banks did begin lending. Only businesses with fewer than 500 employees were eligible, and this includes sole proprietorships, independent contractors and self-employed individuals.

The two-year loans carry a 1 percent interest rate, and borrowers are eligible for as much as \$10 million – or up to 2.5 times monthly payroll costs, based on last year's payroll and not counting salaries above \$100,000, whichever of those calculations is less, according to Security National Bank. No collateral is required for the loans, which are 100 percent backed by the SBA, and no collateral is required.

Businesses are able to use the loans to help cover payroll costs, mortgage interest and obligations acquired before Feb. 15, rent where the lease began before Feb. 15 and utilities if the service began before Feb. 15.

The loans can be forgiven if certain conditions are met – if at least 75 percent of the loan is used to meet payroll expenses for the eight-week period after the loan is received, excluding employees making over \$100,000. Forgiveness may not be available to those who lay off employees or fail to hire them back, or if wages are slashed by more than 25 percent.

Kelly A. Florke, president and CEO of Pioneer Bank, said in a recent interview that the bank had received over 100 applications,



Ken Beekley, executive vice president of the Siouxland Economic Development Corporation, is shown in corporation's offices in downtown Sioux City on Wednesday.

Tim Hynds photos, Sioux City Journal

representing about \$20 million worth of loans and perhaps more than 1,000 employees, during the program's first week. Some of the loans were smaller, on the order of \$10,000 or so, while others were much larger, into seven figures.

"The response has been overwhelming," Florke said. "We began to accept applications right on the 3rd of April, and there was a tremendous amount of interest, really, leading up to the 3rd. And so there was a big backlog of applications right on the 3rd."

Florke said the bank had to perform due diligence as the program was being rolled out. "We've navigated our way through, we have a program that we put in place, and it's been hugely successful so far."

Few organizations have navigated through the virus outbreak unscathed.

"From conversations that we're having with businesses across the spectrum, small to large businesses, this pandemic



Co-owner Juan Munoz and chef Sarah Byers laugh in the kitchen April 17 at Brightside Cafe & Deli in downtown Sioux City. The restaurant has received a U.S. Small Business Administration jobs stimulus package, the Paycheck Protection Program, for forgivable loans to keep employees on the payroll in the wake of the COVID-19 pandemic.

has certainly negatively impacted almost everyone," Florke added.

Dr. Juan Muñoz, co-owner of Brightside Cafe & Deli and the

proprietor of Inside-Out Family Chiropractic, applied for two PPP loans – one for the cafe, and one for the chiropractic clinic. He was up into the night on April 3, the day the loan program was launched, working with his bankers to get the paperwork in order.

Muñoz was approved for the amount he applied for and received the loan money April 14.

Had it not been for the PPP money, Muñoz said Brightside, which employs six, probably would have failed, while Inside-Out, which employs five, would have likely bled money. To date he's managed to keep his employees, though two workers at the cafe left of their own accord.

"Every week we've seen probably about a five percent drop at the clinic," Muñoz added. "Without Paycheck Protection, the restaurant wouldn't survive, and the clinic would take years to recover."

Organizations that aren't well-known as employers have also felt the sting of the pandemic's economic disruption.

Camp High Hopes executive director Chris Liberto said the camp has applied for PPP as well as an economic injury disaster loan, which is also administered through the SBA. They submitted paperwork for the PPP loan the day after the program launched.

There's a chance that nonprofits like Camp High Hopes could have their balance sheets in disarray farther into the future than some of their counterparts in the for-profit sector.

"A lot of nonprofits right now, certainly feel that this could have a little longer-lasting impact on nonprofits, because of the fact that we rely so heavily on business donations, individual donations, and grants," he said.

The camp, which is open year-round, had to cancel much of their spring programming and camping sessions, though they are still hoping to proceed with summer programming – no direct social-distancing guidelines have been issued for camps.

"We're very fortunate we have not had to furlough any employees, or let go of any employees, and this 100 percent what we're going to do as long as we possibly can," Liberto said.

RibbonCuttings

Photo courtesy of the Siouxland Chamber of Commerce



Thrive Fitness owner Travis O'Connor along with his family and staff, celebrated their new location at 116 Gateway Road in North Sioux City with a Chamber ribbon cutting. Thrive Fitness is committed to providing effective, realistic, and engaging programs that are designed to produce top results. All classes are tailored for any individual; whether a beginner or just looking to change things up, there is a program for you!

RushHourConnect

Photo courtesy of the Siouxland Chamber of Commerce



The Siouxland Chamber of Commerce hosted the first-ever VIRTUAL Rush Hour Connect via zoom. About 35 Chamber members logged on for the fun, some with family members or pets adding to the fun. The event included introductions and conversation and polling centered around living in the COVID-19 world. Attendees voted for the most unique signature beverage and the honors went to Steven Nelson of Compass Wealth Partners who concocted "Covid Cognac" and earned the rights to host the next Virtual Rush Hour Connect.



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United Way fills needs

Agency offers community support in response to COVID-19

HEATHER HENNINGS

Special to The Business Journal

As our community faces uncertainty due to COVID-19, United Way of Siouxland relies on ongoing support to provide for critical needs in the community and has increased efforts for partnerships in response to the pandemic.

This is not the first time our community has rallied together in the midst of a great crisis to support and uplift one another. I believe we all know in our hearts that we will get through this and we can be stronger because of it, but it's going to take hard work, trust in one another and collaboration.

Since the pandemic began, United Way of Siouxland has initiated many actions to connect the community to support, including:

- Answering hundreds of phone calls, providing direction and access to critical needs such as food and mental health services, while also working with state and nation-wide leaders on solutions

- Connecting 150 local non-profits daily, providing information, resources and coordinated weekly Zoom meetings to solve problems with partnerships from around the community

- Providing a collective

summary of resources to the community every Friday

- Activating the Siouxland Recovery Fund, with a board of 11 of Siouxland's most experienced disaster relief professionals, raising over \$200,000 for COVID-19 relief to date. \$155,000 of these gifts are matching grants. The community is encouraged to meet the challenge.

In the midst of this crisis, United Way of Siouxland's 30 Community Impact Volunteers and Board Members are also making funding decisions to provide ongoing support to critical local programs. Many of these programs have had to cancel fundraising events, mobilize technology to provide crisis intervention for clients, and prepare for the "what ifs" of this pandemic.

We're here for our community, and we've prioritized actions during this time to ensure that we can respond to the needs. Every day we share what we know and have built an even stronger network to solve problems. It's a regular occurrence during our weekly Zoom calls to learn of a challenge facing our community and within 10 minutes, have several organizations offering solutions. That's the bright-side of this crisis. It

has brought us even closer together.

While these "wins" are good, I'm concerned for local businesses, their employees and the mental health of the community. United Way's Board of Directors is active in their response and will continue to evaluate the needs of Siouxland.

We need to be realistic about the situation while remaining action-oriented. Our statewide relationships and collaboration with United Way Worldwide have provided us more comprehensive information that is helping us make decisions.

In addition to United Way's ongoing efforts, they also serve as the fiscal agent of the Siouxland Recovery Fund which provides opportunities for individuals and businesses to donate to help support COVID-19 specific efforts. The fund was activated on March 19 and all dollars are separate from United Way support.

A separate board of directors, oversees the donations contributed. The purpose of the fund is to provide financial resources to help meet short, intermediate and long-term needs for recovery in the Siouxland area.

Donations to the fund will be used to support



Provided

United Way of Siouxland President Heather Hennings is shown working at home. Since the COVID-19 pandemic began, the United Way has initiated many actions to connect the community with support.

organizations and non-profit agencies that are providing direct assistance or aid to people impacted by disaster. It is also recognized that community needs may present themselves long after a disaster has passed. All organizations that receive funding will be required to provide an accounting of how the funds were spent and the services provided. The SRF Review Board, which is composed of 11 experienced disaster-related representatives of the tri-state area, will review applications and make funding decisions.

Non-profit 501(c)(3) organizations and public agencies that fit the grant criteria are eligible to apply. The SRF does not provide grants to individuals and families, only to the organizations that serve individuals and families impacted by the disaster. Area non-profits are equipped to assess individual and family needs on a case-by-case basis and administer direct support effectively.

Donors may contribute to the Siouxland Recovery Fund at the drive thru or night deposit box of any Security National or Wells

Fargo Bank. Donations may also be made online at: www.sioxlandrecovery-fund.com Checks can also be mailed to the Siouxland Recovery Fund, c/o United Way of Siouxland 701 Steuben Street, Sioux City, IA 51101

To find the weekly newsletters and resources and to learn more about how you can support United Way and the Siouxland Recovery Fund, please visit www.unitedwaysioxland.com.

Heather Hennings is the president of the United Way of Siouxland.



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What does the Siouxland Chamber really do?

Investor relations director talks about many benefits of membership

HEIDI REINKING

Special to The Business Journal

As COVID-19, also known as the novel coronavirus, impacts all of us



Reinking

region.

The Siouxland Chamber of Commerce was founded in 1872. Although the name of the organization has evolved, for nearly 150 years, staff working at the Chamber have represented this business community on a local, state and national level.

The Chamber's mission is "As the leading Siouxland area business advocate, the Siouxland Chamber of Commerce represents its membership by promoting the economic welfare and quality of life for the tri-state region." The goal has and continues to be...a

way for members to learn, network, and promote their companies.

Why are nearly 1400 businesses from the tri-state area a part of the Siouxland Chamber? The answer is different for every member. Some members are brand new businesses and what better way to introduce themselves to the community than to host a ribbon cutting? Some members want to meet as many potential customers as possible to grow their business and sell more of their products or services. What better way to do that than to attend a Chamber event? Still, other members use their membership as an insurance policy. When an issue arises that affects their business, they know they have a powerful advocate and resource just a phone call away. People do business with people they know, and the Chamber often helps facilitate these introductions.

What does the Siouxland Chamber

really do? I'm up front when I meet with potential members. There's no pressure and there's no smoke and mirrors. I let potential Chamber members know how other businesses utilize their benefits, and they then decide if membership is right for their company. My job is not to sell a company's products/services, that's their job. My job is to help provide our members with the opportunities to sell their products/services. I do that by helping introduce them to other Chamber members. I help our members develop their online profile – so they can promote anything related to their company, including new products/services, specials/promotions, and any open jobs they might have available. I also help our members meet other members at the different events we host. These could be our Connect 101 groups or one of our other meetings like Community Enhancement, Small Business Education Series and Retail Roundtable.

The Siouxland Chamber is not magic or the secret to doing business in Siouxland. When utilized

properly, we can be an outstanding resource and we exist for and because of our members. We are the facilitators, the listeners, and the promoters. Whenever we hear about opportunities for our members, we refer them. When a company pays their membership dues, they're hiring nine (9) other staff people to go to work by helping and supporting their business.

What types of businesses are members of the Siouxland Chamber? Of the nearly 1400 members, over 70% of our members have 10-12 employees or less. These are small businesses – with owners who wear multiple hats...handling the marketing, accounting, sales, legal, and other roles in their companies.

How much does membership to the Siouxland Chamber cost? Annual dues are based on either type of industry or number of employees. Dues do not run on a calendar year but renew each year in the month the business joins. Dues can be paid monthly, quarterly, etc., or however works best for members budgets. Most of our

members pay substantially more for their monthly cable television access or even their cell phone bill than they do for a monthly payment of Chamber dues.

How can we support the Siouxland business community right now?

Buy local. Think of your daily habits...how can you support a local company with everything you are doing? Visit the Chamber's website www.siouxland-chamber.com and search for businesses for everything you need. Food, clothing, services, nonprofits, how can you support these companies? Get creative! Plan now for upcoming birthdays or events...buy gift cards now. Visit your favorite local company's websites and social media pages. Share their information, like their photos/videos, write positive reviews...show them the love!

How as the COVID-19 situation affected the role of the Chamber and what you do daily? The response to the COVID-19 crisis goes against everything I do! To help flatten the curve, and I completely understand what we're trying to accomplish, it's

simply not how I operate! We're asked to work from home. It sounded like a dream...until I had to do it. Don't go out to restaurants...but I love to eat out and see people. Don't go shopping...but I like to see things in person and talk to the store employees and other customers. Don't shake hands...how else do you greet people? Don't have "in person" meetings with more than 10 people...how do I introduce members to other members?

The answer to these questions is to pivot. If you think about a basketball player, the goal is to get the ball in the basket. When a player pivots, the goal is the same, but the way they were going to achieve it changed. Their direction changed...the goal didn't. Our team learned quickly. We instantly updated our website...providing resources and links for our members to find access to important information about health, social distancing, working remotely, loans/grants, unemployment benefits, etc. We also developed resources to support our restaurants...

PLEASE SEE CHAMBER, PAGE 13

THANK YOU

TO THE HELPERS

HERE'S TO ESSENTIAL WORKERS & TO THOSE SUPPORTING SMALL BUSINESSES.

U

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Chamber

FROM 12

promoting their takeout and delivery options. We started live Facebook videos featuring leaders in medicine, education, health care, finance, and social media, trying to provide as accurate and timely updates as possible. We'll continue to do so. We helped members through the process of getting their business deemed "essential" to keep their doors open.

We answered countless phone calls and emails serving as an ear and shoulder for our members to share their concerns. We coordinated conference calls and Zoom meetings, not only to keep our members connected to each other, but to welcome special guests like Senator Joni Ernst and Iowa Secretary of Ag Mike Naig. We also developed a Bingo

card...promoting ways to support our members businesses, activities for families to do, and easy ways to help get us all through this. And, we will get through this.

COCID-19 isn't the first crisis our business community has faced, and unfortunately, it won't be the last. The way we respond to crisis changes, but we always respond. That won't change.

Heidi Reinking is the director of investor relations at the Siouxland Chamber of Commerce. She has been with the Chamber four years, and her role is to recruit new members and to help businesses fully understand and appreciate the value proposition associated with joining the Siouxland Chamber of Commerce. For more information on the Siouxland Chamber of Commerce, visit www.sioxlandchamber.com or

ChamberAnniversaries

The following are observing anniversaries as Siouxland Chamber of Commerce investors.

125 YEARS – 1900

MERCYONE SIOUXLAND MEDICAL CENTER

Beth Hughes
Sioux City

50 YEARS – 1970

ANDERSONS

Jessica Stevenson
Sioux City

GUNDERSON'S JEWELERS

Brian Gunderson
Sioux City

INTERSTATE MECHANICAL CORP.

James Olson
Sioux City

NYMANN & KOHL

Steve Kohl
Sioux City

SIOUXLAND CONCRETE COMPANY

Concepcion Ortiz
South Sioux City

TYSON FRESH MEATS

Steve Stouffer
Dakota Dunes, S.D.

40 YEARS – 1980

HY-VEE FOOD STORE – SOUTHERN HILLS MALL

Aaron Tacker
Sioux City

35 YEARS – 1985

DELTA HOTELS BY MARRIOTT

Ralph Bobian
South Sioux City

SIOUXLAND FEDERAL CREDIT UNION – SOUTH SIOUX CITY

Joel Steenhoven
South Sioux City

30 YEARS – 1990

HAMILTON TOUCHLESS

John Bergdale
Sioux City

25 YEARS – 1995

CITY OF NORTH SIOUX CITY

Randy Fredericksen
North Sioux City

20 YEARS – 2000

HER HEALTH WOMEN'S CENTER

Deb Sypersma
Sioux City

15 YEARS – 2005

DAVE'S WOOD FLOORS

David Berger
Sioux City

10 YEARS – 2010

LA FIESTA CHARRA MEXICAN RESTAURANT

Rafael Lugano
Sioux City

PLAN ARCHITECTURE LLC

Nathan Kalaher
Sioux City

5 YEARS – 2015

JENSEN VOLKSWAGEN OF SIOUX CITY

Annette Vlotho
Sioux City

NELSON COMMERCIAL CONSTRUCTION

Steve Nelson
Sioux City

ChamberInvestors

EPIK DESTINATIONS

Tracy Erlandson

MERCYONE DAKOTA DUNES HEART AND VASCULAR CENTER CLINIC

Jenna Rehnstrom-Liberto
Dakota Dunes, S.D.

BEYOUTIFUL ESTHETICS & PERMANENT MAKEUP

Marisa Snyder
North Sioux City

EMBASSY REHAB & CARE CENTER

Patricia Peck
Sergeant Bluff

ANYTIME FITNESS

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SURFACE SOLUTIONS

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Relief for small businesses

Scores of Northwest Iowa employers impacted by COVID-19 land state grants



Mason Dockter, Sioux City Journal

Rudy Navarrete is shown at the counter of Rudy Navarrete's Mexican Food in Riverside. The Sioux City restaurant, which closed down for about a month but has since re-opened, received a \$20,000 grant through a new state program designed to help small businesses impacted by the COVID-19 pandemic.

MASON DOCKTER

Business Journal staff writer

SIOUX CITY – Hundreds of businesses across Iowa were approved last month for grants through the state's Small Business Relief Program, including dozens in Northwest Iowa.

State officials in early April upped the dollar amount of economic assistance grants available to small businesses to \$24 million – previously the state had \$4 million in grants available to small businesses impacted by state orders to close down due to the ongoing COVID-19 pandemic. In actuality, more than \$24.1 million in relief was approved for Iowa businesses over the course of four days.

Eligible businesses must have employed between two and 25 people before March 17 and must be experiencing pandemic-related business disruptions. Grant amounts varied between \$5,000 and \$25,000, and the funds must not be used to pay down debts incurred prior to March 17.

Most of the Woodbury County businesses receiving grants are public establishments – eateries, bars, beauty shops, certain stores, and the like – that have been on the decline since the pandemic hit Iowa.

Claudia Hessa, the proprietor of Sugar Shack Bakery, said that the widespread cancellation of big events,

like weddings, has been hard on the bakery – that alone took 10 to 20 percent of her business.

The status of graduation parties – another big market for baked goods – remains largely unresolved.

"Most people, they're cutting down their orders, or cancelling it, or changing the date, postponing," Hessa said.

Sugar Shack was approved for a \$25,000 grant, and Hessa said she's determined to keep the bakery open through the tough times.

"Any grant money we're just going to try to keep the business going, and I'd like to keep the employees that I have," she added.

Rebos, a downtown Sioux City bar and restaurant, was approved for a \$25,000 grant. Owner Jesus Sanchez said he was grateful to the community and the state for their support of his business – which is currently being operated by himself and one other person, the rest of the workers now gone.

"Hopefully we can bounce back from this," Sanchez said.

Thinker Toys, which closed down at the end of March due to the pandemic, also received a \$25,000 grant from the state.

"I think every small business out there has a debt under their umbrella, and they need to pay for it," said

Domingo Torres, who runs the store with his wife, Andre.

Rudy Navarrete, the proprietor of Rudy Navarrete's Mexican Food in Riverside, closed up shop for about a month due to the pandemic shutdown, but has since re-opened.

He spent the downtime working on cleaning, repairs and updates to the long-established restaurant.

"Fortunately, I was kind of prepared," Navarrete said.

Navarrete's Mexican Food Inc. received a grant in the amount of \$20,000.

The following is a listing of businesses, organizations and entities in Woodbury County that received grants, and the amounts, announced through April 10.

Peachwave, \$25,000; Blue Ribbon Tap, \$25,000; Flood Music Enterprises, \$6,800; Doxx LLC, \$25,000; HCI Heritage Express, \$13,588; Jonathan Maxwell Wright, \$25,000; Lavi Inc., \$10,000; One Eye Jacks, \$25,000; McDuffy's LLC, \$7,000; Tav on the Ave, \$5,000; Marty's Tap, \$8,500; Navarrete's Mexican Food Inc., \$20,000; Paxton Tap, \$16,000; Prince's Tavern Inc., \$7,500; Rebos on 4th, \$25,000; Steinbeck's Pub LLC, \$15,000; The Sugar Shack Bakery, \$25,000; Thinker Toys, Inc., \$25,000; Work & Church, \$10,000; Court Street Tap Inc., \$25,000; Body Enhancement Medspa, LLC, \$20,000; Classic CUTS Inc., \$20,000; DP Sales Inc., \$25,000; FLOWERLAND, LLC, \$5,000; Main Street Massage, \$5,000; Mind and Body Connection Inc., \$25,000; Morningside Barber & Beauty LTD, \$5,000; Sunnybrook Flowershop, \$15,000; Buffalo Alice of Sioux City, Inc., \$25,000; Crichton LLC, \$14,000; Harvey's Restaurant Inc., \$25,000; Jeff's Bar & Grill, \$18,000; Miles Inn Inc., \$25,000; RJKB LLC, \$16,752.


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FOR SALE: The Home Builders Association of Greater Siouxland's Project Home, 724 Brentwood St. (Woodbury Heights).

This home will feature 1575 sq. ft. with 3 bedrooms, a master bedroom with master bath and large walk-in closet, living room with vaulted ceiling, safe room in the basement, and a 2 stall garage.

Contact the Home Builder's Association if you're interested in purchasing this home. Equal Housing Opportunity.



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711 Sioux Point Rd, Ste 100

Congratulations to MercyOne Dakota Dunes Heart and Vascular Center on its new clinic for cardiovascular services and products. Nathan Connelly brokered this transaction.

NEW



508 11th St, Correctionville, IA

This 1,700 SF steel building offers 2 10x10 OH doors and plenty of Hwy 20 exposure. Sale includes: floor hoist, air compressor, 2 fuel heating units, carport & shed.

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302 Jones St (3 Lofts)

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NEW



4893 S Hwy 143, Marcus, IA

Pat's Body Shop at the corner of busy Hwy 3 & Hwy 143 is for sale. The 6,400 SF building has office space, three 14' OH doors, paint booth & mezzanine storage. Sale includes: all auto body equipment, Korack frame repair system, paint booth, inventory and its 30+ years book of business.

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NEW



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NEW



1384 Hamilton Blvd

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NEW



3103 Hwy 377

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