



Members ⁱⁿ MOTION

May 2020

Five Ways to Prepare to Re-Open

Simple steps to assure when your doors are once again back open you will be prepared and ready.



#1 Build a COVID-19 Plan

Take a few moments and write down your plan of action. This plan will later be used in the marketing efforts when you are showing you are serious about customer and staff safety. Call it your COVID-19 Safety Plan and review, as necessary. Include material needed checklist, new protocols, safety procedures, social distancing and marketing.

#2 Respect Social Distancing

By now you have been to a store that has placed the stickers on the floor on where to stand, saw the signs that say no more than 10 people or less, noticed some doors are marked entry and some are exit and even seen plastic shields in front of the counters. You need to consider similar procedures. Start gathering necessary supplies and signage to accommodate to your COVID-19 plan.

#3 Create a Cleaning Schedule

Consumers will notice if your store is clean, organized and safe to enter. Make sure you are rebuilding your cleaning plan and have all the necessary items needed to do so. Build a new schedule and add it to your daily calendar and make sure your staff is fully aware of the new procedures. Build in inspection times and checklists for quality control.

#4 Market Your COVID-19 Plan

As businesses begin to re-open, consumers will look for those locations who have clearly marketed their COVID-19 safety plan. Big franchises as well as other small businesses who have already remained open have executed this very well and for some it has really increased their numbers. When you begin to market your back open for business, follow it up with your plan and protocols. Consumers will notice and will make sure they are entering a safe environment.

#5 Respect the Process

This process of re-opening will constantly adjust as our leaders evaluate the current environment. Just as many people who are ready for business to be as usual, there are others who will remain overly cautious for quite some time. If you cater your plan to the cautious the more open consumers will respect those procedures. The lack of "COVID-19 Safety Plan" will undoubtedly lose some customers. The faster we adhere to safety protocols, the faster we all will get back as usual.



The CARES Act and What Recovery Payments May Mean for Your Goals

The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) was recently signed into law. This comprehensive bill has several provisions designed to help provide financial support and assistance as we navigate through this challenging environment. We hope you'll find our advice and guidance on provisions for the Recovery Payments and Tax Filing Delays helpful.

As with any decision that could involve tax implications, consult with your tax professional on considerations and impacts to your specific situation. Your financial advisor can partner with him or her to provide additional financial information that can help in the decision-making process.

2020 Recovery Payment

All U.S. residents with adjusted gross income up to \$75,000 (\$150,000 for joint filers and \$112,500 for heads of household) are eligible for a \$1,200 (\$2,400 for joint filers) payment, as well as an additional \$500 per child under age 17. This amount is reduced by \$5 for every \$100 over the income limit, so it would be fully phased out for single filers with income over \$99,000 and joint filers with no children over \$198,000. The recovery payment completely phases out at \$146,500 for heads of household with one child.

What this means for you

We recommend you consider prioritizing this payment as follows:

1. Address immediate expenses

- If you're struggling with current expenses, prioritize necessary expenses that you can't obtain assistance with from public or private programs.
- You may have additional options to reduce current expenses, such as:
 - Determining if your bank or landlord is offering payment deferral on mortgage/rent. If you have a federally backed mortgage, your loan servicer is required to provide you with at least a 180-day delay on payments if you are experiencing financial hardships as a result of COVID-19.
 - Deferring student loan payments. All federally held student loan payments are automatically deferred until Sept. 30, 2020, as part of the CARES Act.
 - Delaying tax payments until July 15, 2020. See "Tax Filing" section below for more details.

2. Add to your emergency fund and cash reserves for ongoing expenses

- **Emergency fund** - We generally recommend you keep three to six months' worth of expenses in cash as an emergency fund. You may want to focus more toward the longer side given today's uncertain environment, using the payment to bolster your emergency fund for additional security later.
- **Cash reserves** - If you're retired, we recommend having 12 months' worth of income needs from your portfolio in cash and up to five years in short-term fixed income to provide for your ongoing living expenses. This payment could be used to supplement these cash reserves.

3. Apply to other goals (including reducing debt)

- If you have adequate emergency savings/cash and are financially stable, investing the money for retirement, education or other financial goals may be beneficial as the recent market decline could provide an opportunity.
- You can also consider reducing debt, starting with high-interest, nondeductible debt, such as credit cards.

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MAKING SENSE OF INVESTING

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4. Apply to charitable contributions

- You could consider supporting a charity or organization as charities may be struggling at this time. The CARES Act also has provisions for making charitable contributions, such as a \$300 above-the-line deduction for those who don't itemize, as well as suspending the 50% of AGI (adjusted gross income) limit for 2020 for those who itemize charitable contributions.
- These charitable benefits from CARES do not apply to contributions to 509(a)3 supporting organizations or to donor-advised funds.

Delay in Tax Filing Requirements

The U.S. Treasury postponed the federal tax filing deadline from April 15, 2020, to July 15, 2020. IRA contributions can also be made up until the date you file your 2019 tax return or July 15, whichever is earlier.

What this means for you

We recommend the following when considering when to file your taxes:

1. Are you expecting to receive a refund or owe taxes?

- If you are owed a refund, there may not be much of an advantage to delaying.
- If you owe taxes and have more immediate expenses, this gives you additional time to pay. That said, you want to make sure you'll still be able to pay what you owe come July 15, 2020.

2. Did you not file a 2018 tax return (and haven't yet filed a 2019 return)?

- If you didn't file a 2018 tax return and don't receive Social Security benefits, you may want to file a 2018 or 2019 tax return as soon as possible to ensure you receive the stimulus payment referenced above.
- If you receive Social Security benefits, the IRS can use the information on your Form SSA-1099 and Form RRB-1099 to send you a payment. That said, because the IRS wouldn't have information regarding any dependents, you wouldn't receive any additional amount for dependents.

3. Would your 2018 tax return result in a higher stimulus payment than your 2019 tax return?

- It may be beneficial to wait until closer to the deadline to file your 2019 tax return. If you have not filed a 2019 tax return, the IRS will calculate the payment based on your 2018 tax return, which could impact the amount of your recovery payment.

Additional Considerations to Discuss with your Financial Advisor

The CARES Act offers numerous provisions that may help you depending on your specific situation.

Planning for retirement may not be the first concern if you're experiencing financial difficulty. Your financial advisor can help determine how the above considerations may impact long-term goals and what steps (if any) can help to provide what you need today while keeping you on track for your goals in the future.

If you are already in retirement, your financial advisor can help you prioritize these and other aspects of the CARES Act to expand or adjust your plan for achieving your financial goals.

These materials are for general education only, and any specific questions related to your individual circumstances should be discussed with your personal financial, tax or legal advisor, as appropriate.

Edward Jones has not independently verified and is not responsible for third-party content.

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MAKING SENSE OF INVESTING

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May 2020

**We know all local
businesses are**



Essential.



**During this crisis
every dollar
counts.**

**We are now
offering 90
days FREE
business
Internet &
voice service!**

Click to Inquire



**INDIANA FARM
BUREAU INSURANCE®**

Life Insurance for Business Continuation Plans

In small business structures the loss of life can create emotional and financial hardship. All business structures are unique. We have found that many business owners have used life insurance to fund a buy / sell agreement. When the death of an owner occurs the life insurance benefit is used to buy out his/her shares to continue the business. The surviving beneficiary would receive the proceeds. This is a basic buy/sell need that is met with a life insurance plan.



Community Calendar

**To post or
view Jasper /
Newton com-
munity events
[CLICK HERE](#)**

May 2020



Moran Inn

Bed & Breakfast

Belinda Moran
10859 Bunker Drive
DeMotte, IN 46310

Phone: 219-743-2099

E-mail:
themoraninn@gmail.com

Traveling guests this summer?

Family Reunion, or Family Birthday?

We would love them to be our guests at the

Moran Inn Bed & Breakfast.

Gift Certificates available

Book your stay today at themoraninn.com

Purchase a High Efficiency Furnace & A/C and **Pick 2 FREE!** **

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**Two accessories included at NO CHARGE with the purchase of a 95% or higher efficiency furnace and A/C system.

Plus 12, 24 or 60 months 0% financing available*

* With approved credit

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Agreement

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Heater Installation

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Expires 7/01/20



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We Measure our Company's Success by the Number of Customers that Entrust us with Their Keys

May 2020



Franciscan HEALTH

Announcing Franciscan Health's Online COVID-19 Assessment

Franciscan Health has developed a free online assessment for patients who are experiencing symptoms or think they may have been exposed to COVID-19. This non-diagnostic questionnaire, developed in collaboration with Franciscan clinical leaders, will determine an individual's eligibility for a telephonic consultation with a qualified nurse. A nurse will then guide patients with their next steps to the care they need. The online assessment can be accessed by clicking on the COVID-19 alert banner at the top of the Home page on the Franciscan Health website or from the direct link below:

<https://www.franciscanhealth.org/covidaware>

There are 3 Steps to the Online Assessment Journey

1. Patients take a **COVID-19 ONLINE ASSESSMENT** to determine their eligibility for a nurse consultation.
2. If patients qualify, a nurse will contact them for a **TELEPHONIC COVID-19 NURSE CONSULTATION**.
3. For those at high risk, a nurse will direct patients to a **COVID-19 In-Person Test Site** or other clinical sites as needed.

VIDEO LINK: <https://www.youtube.com/watch?v=wOLF15ZmcjM>

We are Open
VISIT US AT OUR DRIVE THRU!



Wheatfield Branch Drive Thru Hours:

M-TH 8:30 AM – 5:30 PM

F 8:30 AM – 6:00 PM

Sat 9:00 AM – NOON

Other branch locations: Valparaiso, Michigan City, LaPorte

For all other services, please call [1-800-276-6161](tel:1-800-276-6161) to speak with a Member Service Representative

ALWAYS OPEN ONLINE, WWW.FIRSTTRUSTCU.COM



May 2020

Rensselaer
**DIABETES
SUPPORT
GROUP 2020**



2020 MEETING DATES

FEB 12 JULY 8

MARCH 11 AUG 12

APRIL 8 SEPT 9

MAY 13 OCT 14

JUNE 10

Join us monthly as we host our Diabetes Education Series and Support Group. Nationally certified diabetes educators will discuss managing your blood glucose levels, simple meal planning and recipe make overs, plus each meeting will include time for open discussion between patients.

**FREE EVENT
REGISTRATION
REQUESTED**

(844) 441-6609
FranciscanHealth.org

4-5PM CST
FRANCISCAN HEALTH
RENSSELEAR - 2ND FLOOR CONFERENCE ROOM
1104 E. GRACE ST • RENSSELAER

 **Franciscan HEALTH**
Rensselaer

DMR 8/27/19



**FREE advertising
opportunity for you!**

Bring your promotional items (2-3 dozen items) into the Chamber office to be put into the Welcome Bags

May 2020



2020 Rensselaer LUNCH AND LEARN Series

FREE EVENT!

FRANCISCAN HEALTH
RENSSELAER

Conference Room A-B

1104 E. Grace Street
Rensselaer

MARCH 18

11:30AM TO 1PM

LIGHT LUNCH | 1:00PM PRESENTATION | NOON

SUBSTANCE USE DISORDER

ORANU G. IBEKIE, MD* JASON PADGETT

Family Medicine Specialist
Addiction Services Program Director with Phoenix Paramedics

*Dr. Ibekie is an independent physician who does not practice at Franciscan Health Rensselaer.

MAY 19

11:30AM TO 1PM

LIGHT LUNCH | 1:00PM PRESENTATION | NOON

VAPING AND CESSATION SUPPORT

CYNTHIA CUNNINGHAM, RT

Franciscan Health

AUGUST 18

11:30AM TO 1PM

LIGHT LUNCH | 1:00PM PRESENTATION | NOON

MEDICARE 101 AND SENIOR PROMISE

SHERI VAN BUREN

Franciscan Insurance Services Coordinator

OCTOBER 20

11:30AM TO 1PM

LIGHT LUNCH | 1:00PM PRESENTATION | NOON

SKIN CANCER

SAMEER Z. AHMED, MD

Oncologist, Franciscan Physician Network

REGISTER TODAY (219) 866-2004

FranciscanHealth.org/EducationWI

Registration is required.
Light lunch will be provided.

FranciscanHealth.org



Franciscan HEALTH
Rensselaer



During this time of state emergency, our drive thru is still open. Mobile ordering and payment is also available. Unfortunately at this time our dining room is closed. We will open it as soon as this emergency is over. Please take all necessary precautions to protect yourself and families.

As a reminder, our Big Macs are still available in the
3 different sizes.

May 2020

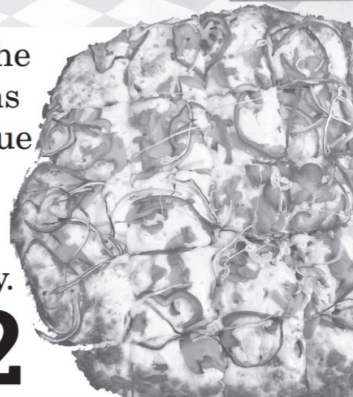
Thank You!



You've welcomed us into the community with open arms and we're happy to continue to serve you during these uncertain times.

Call for pick-up or delivery.

987-4992



BURNS FAMILY



PIZZERIA

FAMILY OWNED & OPERATED
806 15th St. SE • DeMotte
(219) 98-PIZZA



We ♥ our community

May 2020

BUSINESS SUPPORTING BUSINESS

Burns Family Pizzeria is
available for business lunches
Monday-Friday outside of
normal operating hours to serve
the community.

To schedule a lunch order/plan
ahead, please call 574-238-9482
or email
burnsfamilypizzeria@gmail.com.

BURNS FAMILY



PIZZERIA

806 15TH ST SE
DEMOTTE, IN 46310

Thank you for your membership

May 2020



BELSTRA



4-Step Lawn Program



BELSTRA'S

We have all your
Lawn and Garden
&
Pond needs!

Remember Our Lawn Care Products!



Can apply 4 weeks later the other brands. Controls for up to 3 – 4 months of Crabgrass Control



Post – emergent Broadleaf weed control on cool & warm season grasses. Contains three weed killers to stop dandelions, spurge, chickweed, and over 200 broadleaf weeds.



Total weed & grass killer

Grub Control



Tuff Turf
Our Quality Grass Seed
5, 10, 25 & 50 lbs bags

Sunny Mix



May 2020



**First Merchants
Bank**

During these uncertain times, First Merchants is providing financial assistance to those who may need it. Please visit the COVID section on our website for up-to-date information: <https://www.firstmerchants.com/covid-19>.

For Consumers:

- COVID-19 impacted clients may request to defer payments on installment and auto loans, mortgage loans and home equity loans for up to 90 days without impacting their credit report or incurring late fees during the deferral period.

The bank is also suspending vehicle repossessions and will not initiate foreclosure actions for residential properties for the next 60 days.

For assistance with any of the above, please call (877) 556-8721.

Beginning March 25, 2020, we now have the ability to assist our impacted clients by offering a short term, unsecured installment loan.

Clients may call and any Banking Center to speak with a banker.

For Commercial Clients:

COVID impacted clients may request modifications to conventional, SBA 504 and 7A commercial loans. Structures include principal deferrals, interest deferrals and other loan structures.

Please direct commercial clients to contact your relationship banker or Customer Service for assistance.



Feeling anxious or depressed about the current state of our world? New Leaf Resources can help. Contact New Leaf Resources today to schedule a tele-session with one of our highly-trained counselors at (219) 226-1810.

May 2020

The DeMotte Historical Society's

**First Annual Mother's Day Flower
Fundraiser**



SATURDAY MAY 9th
By Dairy Queen in DeMotte Plaza
8:30AM – 2:30PM

All possible "social distancing" precautions will be taken for everyone's mutual safety

For more information please call Nancy at 987-2343

Happy
Mother's Day

May 2020



Leestma Healthcare

Our Family Caring For Yours

With the coming of Spring, the weather changing day by day, and the STAY-AT-HOME order set forth by the Governor, cabin fever is bound to set in. During these difficult days Leestma Healthcare would like everyone to know that although our hours are temporarily changed, we offer Telehealth appointments which means an office visit by telephone with one of the practitioners. If a patient needs to be seen, that is not a problem.



We want to Thank everyone for thinking of us during this difficult time. The donated home sewn masks are awesome!!

As we would care for our family, we would care for yours! Give us a call!



Leestma Healthcare

219-987-7750

May 2020

GET LOCAL

DeMotte
Chamber
of Commerce

www.demottechamber.org



We have a video series called Get Local on our Facebook and our Website. In these videos we will be interviewing our chamber members and introducing them and what their businesses has to offer our community. If you are interested in being featured in one of our Get Local videos please email us at

info@demottechamber.org

Members in Motion is a free benefit for you. If you have something to share, e-mail it to the Chamber office demottechamber@netnitco.net.

Members in Motion will be e-mailed to all Chamber members the last Thursday of the month. Deadline for your news is the Wednesday before the last Thursday of each month. Members in Motion will also be posted on our website as well as our Facebook page...connecting YOU to the community!

Chamber Phone & Fax: (219) 987-5800

E-mail: info@demottechamber.org

Find us online at: DemotteChamber.org

327 N. Halleck St. ~ PO Box 721 ~ DeMotte, IN 46310

Located in the DeMotte Plaza

