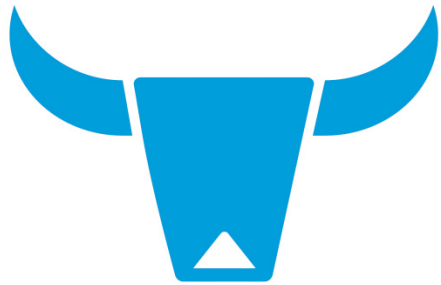




**UNLEASH  
YOUR  
TALENT.**



**BRAINERD  
LAKES**

*Chamber of Commerce*



# Business Relief at the Local Level

- Jon Gale, Principal: CliftonLarsonAllen, CPA
- Paul Means, Chairman: RiverWood Bank / Tyler Glynn, BLAEDC
- Char Kinzer, Public Relations Manager: Crow Wing Power
- Kristi Westbrock, CEO/GM: CTC
- Chris Close, Principal, Senior Advisor: Close-Converse
- Ginny Knudson, President: BSKK Law
- Darrell Pulak, President: Baxter Insurance Group



# Overall Notes & Advice

- Industries are stable and reliable.
- Don't make independent decisions:  
*Consult your advisors first.*
- Be proactive with communication:  
*Ask for help.*
- Contact the Chamber:  
*We can connect you with people & resources.*



# Accounting & Taxes

- Remember new tax deadlines:  
*Filings & payments*
- Consult with your accountant often:  
*Government programs are in flux*
- Business & Individuals Tax Changes



**CliftonLarsonAllen**

Jon Gale

CliftonLarsonAllen



# Banking

- 3 to 6-month loan deferments
- Local credit lines:  
*Available w/usual qualifying process & terms*
- BLAEDC Update: Government relief loans:  
*Collect docs, patience thru shifting process*



Paul Means  
RiverWood Bank



Tyler Glynn  
BLAEDC



# Utilities

- No disconnects or penalties
- Payment relief:  
*Deferment or alternate payment plans*
- Remember energy efficiency:  
*Save money if you've closed or reduced hours*



Char Kinzer  
Crow Wing Power



# Telecommunications

- Remote working:  
*Free Internet speed upgrades*
- Service suspension:  
*For businesses that have closed temporarily*
- Free Wi-Fi hotspots



Kristi Westbrock  
CTC





# Real Estate

- Commercial property sales:  
*Wait and see*
- Check with landlord on lease deferments:  
*Restructuring payments or contracts possible*
- Evictions & “Force Majeure”



Chris Close  
Close-Converse



# Legal

- Proactive communication
- Role of lawyers:  
*Evaluate options & ramifications*
- Expect court slowdowns:  
*Consider alternative dispute resolution*



Virginia Knudson  
BSKK Law



# Insurance

- Business Interruption Insurance:  
*COVID-19 not covered*
- Workers' Comp and General Liability:  
*Reduced payroll = reduced premiums*
- 30 to 60-day payment deferments

**Baxter Insurance Group**

OF AGENTS

Better Coverage, Lower Premium.  
*Think BIG.*

Darrell Pulak  
Baxter Insurance Group



# Questions?

## Use the Chat function!

- Jon Gale, Principal: CliftonLarsonAllen, CPA
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