

PEN CITY CURRENT

It's Black & White and Read all over

Friday, April 24, 2020 | 8 pages | Volume 4 • Issue 85



www.pencitycurrent.com

Banks secure \$60M in paycheck loans

STIMULUS: U.S. Treasury clears path for more state small business grants

BY CHUCK VANDENBERG
PCC EDITOR

JOHNSTON – After a quick first round of small business grants were dispersed earlier this month, a second round of up to \$20 million in new grants could be coming shortly.

At Thursday's regular daily press conference from the state's Emergency Operations Center in Johnston, Iowa Gov. Kim Reynolds said new guidance from the U.S. Treasury came Wednesday evening.

"The US Treasury has provided guidance on utilizing CARES Act funding, but it is clear we can use it to fund the small business grant relief program through the Iowa Economic Development Authority," Reynolds said.

She said with that guidance she has asked IEDA Director Debi Durham to immediately start funding some of the backlog of grant applications.



FRAISE

The state received more than \$148 million in grant requests in just eight days of the application window that expired March 31.

"So between the (Paycheck Protection Program) through CARES Act and what IEDA has been able to do with small grants, with some guidelines we'll be able to continue to work through that and see where else we can be helpful to Iowas small business that are hurting due to the COVID illness," Reynolds said.

On Wednesday Lee County Economic Development Group CEO Dennis Fraise released some details of the PPP payments through county lenders and the Small Business Administration.

Fraise's information showed six local banks processed more than 400 PPP loan requests totaling more than \$60 million. Iowa had more than 29,000 loans approved at more than \$4.3 billion.

See PPP, page 8

TEST IOWA

121K Iowans take Test Iowa assessment

BY CHUCK VANDENBERG
PCC EDITOR

JOHNSTON – Gov. Kim Reynolds said close to 121,000 Iowa residents have taken the Test Iowa coronavirus assessment in just two days since it started on Tuesday.

During her regular daily update from the state's Emergency Operations Center in Johnston, Reynolds said the information from the assessment site is already providing state health officials with vital information on future testing and ways to slow the spread of the coronavirus in the state.

"In just two days we've had more than 121K Iowans take the assessment.

See ASSESSMENT, page 7

Fareway donates \$2k in gift cards

Chamber passes along gift cards to area businesses

FORT MADISON – Fareway Stores, Inc. recently announced a \$200,000 donation to the Iowa Chamber of Commerce Executives (ICCE). The donation provided for \$1,000 or more in gift cards to ICCE chamber of

See CARDS, page 6



Photo courtesy of Fort Madison Chamber of Commerce

Fort Madison Fareway Manager Derek Swan and Meat Manager Keith Hehr pose with a check for Fort Madison Chamber of Commerce Coordinator Savannah Collier. The grocery donated \$2,000 in gift cards to local businesses dealing with the COVID-19 outbreak.

COVID-19

Lee County has 4th positive test confirmed

LEE COUNTY – The Iowa Department of Public Health (IDPH) and Lee County Health Department have identified one additional case of COVID-19 in the county, an older adult who is currently in isolation. This makes four confirmed cases in Lee County to date.

The Iowa Department of Public Health has created a new Coronavirus Dashboard on their website, <https://coronavirus.iowa.gov>. We encourage interested residents to check this website if interested in knowing county testing data, confirmed case counts, and other useful information.

Reminder all residents should: Stay home as much as possible. Leave only for essential errands like groceries or

See LCHD, page 6

UNEMPLOYMENT

Weekly state unemployment claims surpass 150,000

DES MOINES - The number of initial claims in Iowa, filed between Sunday, April 12, and Saturday, April 18, was 27,912. There were 26,192 initial claims by individuals who work and live in Iowa, and 1,720 claims by individuals who work in Iowa and live in another state.

The number of continuing weekly unemployment claims was 151,846. Unemployment insurance benefits payments totaled \$48,091,551.28 for the same week.

The following industries had the most claims:
Manufacturing (5,143)

Health Care & Social Assistance (3,985)
Industry Not Available - Self-employed, Independent Contractors, etc. (3,817)
Retail Trade (3,307)

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WEATHER

FRI 24 Apr.....Moderate Rain, 65.0° F/ 50.8° F
SAT 25 Apr.....Overcast, 54.8° F/ 44.3° F
SUN 26 Apr.....Overcast, 57.9° F/ 46.0° F

IOWA LOTTERY

LOTTO AMERICA 04/22.....11 12 16 41 42, Star Ball: 9, All Star Bonus: 5
PICK 3 04/22 MIDDAY.....2 0 3
PICK 3 04/22 EVENING.....1 3 2
PICK 4 04/22 MIDDAY.....3 6 3 8
PICK 4 04/22 EVENING.....2 1 3 3
POWERBALL 04/22.....1 33 35 40 69, Powerball: 24, Power Play: 5

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Obituaries/Iowa News

OBITUARIES

BARBARA A. SMITH

Barbara Ann Smith, 91 years, of West Burlington, Iowa died at 12:52 pm Wednesday, April 22, 2020 at the Great River Hospice House, West Burlington. She was born May 13, 1928, a daughter of Edgar Earl Sr. and Anna Rose (Jaeger) Niederhuth. She married Orin W. Smith. He preceded her in death.

She is survived by two daughters, Debra (Timothy) Peters of Springfield, Illinois and Jacqueline (Brian) Bohnenkamp of Fort Madison, Iowa; one sister, Lois Keller of Stockport, Iowa; one grandson, JT Peters; nieces and nephews. She was preceded in death by her parents, husband, and one brother, Edgar Earl Niederhuth Jr.

Private burial was at Aspen Grove Cemetery, Burlington, Iowa. Barr Memorial Chapel is honored to serve the Smith family and an online guest book may be found at www.barrmemorialchapel.com.

Pen City Current obituary policy
The Current runs obituaries one time at no charge to funeral homes and they run the day they are submitted in most cases. They are also run as submitted by the funeral homes.

DES MOINES — In the wake of the COVID-19 pandemic, Attorney General Tom Miller and a bipartisan coalition of 34 attorneys general recommended actions to help homeowners in letters sent Thursday to the Federal Housing Finance Administration and the Department of Housing and Urban Development.

The coalition applauded federal efforts to suspend evictions and foreclosures, as well as expressed appreciation for additional forbearance and foreclosure relief provided by the CARES Act. The coronavirus-relief legislation, which was signed by President Trump on March 27, provides protections for homeowners whose loans are backed by Fannie Mae

and Freddie Mac or other federal entities.

“We appreciate the federal actions thus far, but more must be done to implement the new policy,” Miller said. “COVID-19 will present unprecedented challenges to homeowners and the mortgage servicing industry.”

As part of the CARES Act, FHFA and HUD have already adopted streamlined processes for borrowers who have been affected by COVID-19 to enter into forbearance plans, which allow borrowers to pause mortgage payments for a limited period of time. Currently, once the forbearance period ends, borrowers are being asked to either repay the missed payments in a lump sum or enter into a more permanent loss mitigation

solution.

Because an unprecedented number of borrowers will need help at essentially the same time, the letters recommend moving the forbore (or missed) payments to the back of the loan term. That would allow immediate relief for homeowners and reduce borrower confusion and concern while simultaneously limiting the strain on the mortgage servicing industry.

“These recommendations will help millions of American homeowners avoid delinquency and limit the potentially disastrous strain on the mortgage servicing industry,” Miller said.

The letters were written by members of the bipartisan Mortgage Multistate Executive Committee, of which Iowa is the lead state.

The protection of the CARES Act applies only to federally backed mortgages, which make up approximately 62 percent of the mortgage market. Borrowers who are not covered should contact their mortgage servicer (the company to which they send their monthly payment) to determine whether it is offering any relief during the pandemic.

“We ask all financial institutions and servicers to work with borrowers who cannot meet their obligations because of the pandemic,” Miller said.

Borrowers should keep in mind that forbearance doesn't erase what they owe. “If you are able, continue to pay your mortgage to avoid falling behind once the pandemic passes,” Miller advises.



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PEN CITY CURRENT

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For the Record/Business News

Loebsack responds to 4th federal stimulus package

WASHINGTON D.C. – Congressman Dave Loebsack released the following statement today after the House passed the fourth bill designed to help combat COVID-19 and its effect on our economy. “The Paycheck Protection Program and Health Care Enhancement Act” contains relief for small businesses, funding for hospitals and testing, and protects the livelihood of Iowans. Specifically, this bill sets aside \$60 billion within the Payment Protection Program (PPP) for underserved small businesses, including those in rural areas. The bill passed the House on a bipartisan vote and now heads to the President for his signature.

“It’s clear that small businesses are still struggling and in need of an immediate infusion of funding. I am pleased that the House and Senate again came together in a bipartisan manner to swiftly make this funding available to small businesses. The Paycheck Protection Program has proven to be a popular program, with the Small Business Administration already approving 1.6 million loans to small businesses. The bill passed today contains an additional \$310 billion in emergency resources to



LOEBSACK

help protect the livelihood of the American people. I am especially pleased that \$60 billion of the PPP will be set aside to specifically benefit underserved communities, including rural areas. Additionally, I will work with my colleagues to provide oversight of PPP to ensure these funds get to the small businesses who actually need the assistance. It is imperative that loopholes can no longer be exploited and turned into a bailout for large publicly traded corporations.

“Further, I am pleased that this bill provides additional, much needed funding for hospitals and expanded testing. Since this crisis began, I have heard from the healthcare workers on the frontline of this pandemic about the need for additional PPE and testing capacity. The addition of \$75 billion for hospitals and healthcare workers, and \$25 billion to expand COVID-19 testing, are key to reopening our economy and protecting our those on the frontline. They must have the equipment necessary to keep themselves, patients and their families safe.”

For the Record

Fort Madison Police Report
04/22/20 – 6:13 p.m. – Fort Madison Police cited Dale Melvin Hall, 81, of Fort Madison, on Iris Lane for discharging a firearm in city limits. He was released.
04/22/20 – 1:46 a.m. – Fort Madison Police cited Micheal Weldon, 30, of Fort Madison, in the 4500 block of Avenue O, on a charge of driving while barred. He was released.
04/22/20 – 8:35 a.m. – Fort Madison Police responded to a report of vandalism in the 2100 block of Avenue H.
04/22/20 – 9:07 a.m. – Fort Madison Police responded to a report of a burglary in the 800

block of Avenue H, 04/22/20 – 9:47 a.m. – Fort Madison Police responded to a report of a larceny/theft in the 1100 block of 48th Street.
04/22/20 – 2:36 p.m. – Fort Madison Police responded to a report of a property damage accident at Avenue H and 2nd Street.
04/22/20 – 4:19 p.m. – Fort Madison Police responded to a report of a larceny/theft in the 1100 block of Avenue F.
04/22/20 – 4:26 p.m. – Fort Madison Police responded to a report of vandalism on Richards Drive.
04/22/20 – 4:41 p.m. – Fort Madison Police responded to a report of a larceny/theft in the

2800 block of Avenue A. 04/22/20 – 9:44 p.m. – Fort Madison Police responded to a report of a larceny/theft on Iris Lane.

Lee County Sheriff's Report
04/22/20 – 8:53 a.m. – Lee County Sheriff's deputies arrested Ryan Adam Schwartz, 35, of Keokuk, at the sheriff's office on a warrant for violation of probation. *Those listed above are presumed innocent until proven guilty in a court of law.*

Fort Madison Fire & Rescue Report
04/22/20 – Fort Madison firefighters responded to two medical calls and one welfare check.

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From the Front/Classifieds

Federal stimulus puts \$170M in pockets of jobless Iowans

JOBLESS - Continued from Page 1

Accommodation & Food Services (2,606)

A total of \$169,633,800 was paid to 253,557 Iowans in Federal Pandemic Unemployment Compensation (FPUC) benefits. Iowa began paying Pandemic Unemployment Assistance (PUA) weekly benefits during this past week which are unemployment benefits paid to the self-employed. A total of \$6,320,718 in PUA benefits were paid to 13,152 Iowans.

Employers or claimants with questions should begin by reviewing all the information, videos and webinars available at www.IowaWorkforceDevelopment.gov. Additionally, important information has been

provided in multiple languages. Most questions can be answered by spending time reviewing the information, which is available in multiple languages. If further questions exist, Iowans can email questions at uicclaimshelp@iwd.iowa.gov or call us at 1-866-239-0843. Please review the guidance on the website for information necessary to include in your email in order to provide the best answers as well as what to expect when calling us. The website is updated daily as new information becomes available so please review frequently.

For more information on the total data for this week's unemployment claims, please visit <https://www.iowalmi.gov/unemployment-insurance-statistics>.

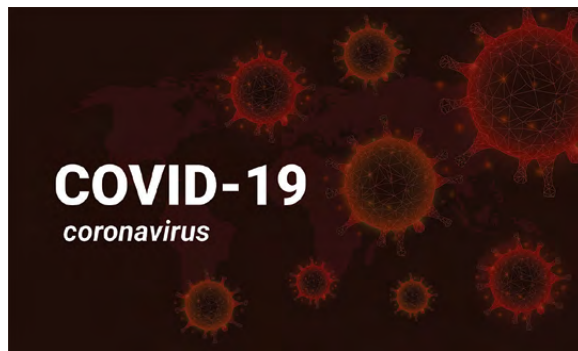
A Message From Sonny's Super Market

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Immediate reaction to Social Media is not guaranteed.

THANK YOU for continued support of local, independent businesses. Stay well.

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PEN CITY CURRENT CLASSIFIEDS

HELP WANTED

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The Fort Madison Public Library is seeking a Summer Reading Corps Associate service member. This position will help with summer reading activities in the library and help us take our summer reading program to local daycare facilities. The position will be 300 hours between May 26 and July 25. Compensation includes a living stipend as well as an education award from the National Service Trust upon successful completion of the full term of service.

Application and complete job description can be found at www.FortMadisonLibrary.org or contact Sarah Clendinning at (319) 372-5721.



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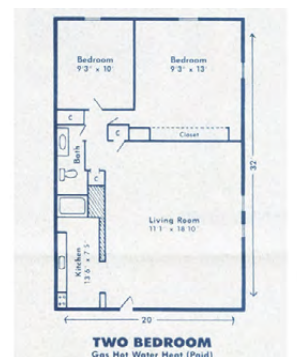
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From the Front

Iowa Chamber passes along Fareway COVID-19 donations

CARDS - Continued from Page 1

commerce members in the communities Fareway serves.

ICCE distributed the Fareway gift cards to its chamber of commerce members.

The Fort Madison Area Chamber of Commerce received \$2,000 in gift cards, which were distributed to local small businesses and their employees that have been affected by COVID-19 shut downs and restrictions as well as decreased foot traffic to their businesses.

“Local chambers have the pulse in each community and how best to serve its small business



COLLIER

members during this time of need,” said Fareway President and CEO Reynolds W. Cramer. “We hope this relief reduces some of the stress our community business partners are facing.”

“We are so lucky to have been able to receive these Fareway gift cards to distribute to our local businesses to provide some financial relief. This movement to support our local businesses is such a generous and caring act from Fareway during this pandemic and I’m so

thankful that our Chamber was chosen to be part of it,” said Fort Madison Chamber Coordinator Savannah Collier.

“Our members work diligently every day to strengthen communities throughout Iowa,” said ICCE Executive Director Lane Till.

“Through this generous donation from Fareway, our members will have the ability to help support the small businesses that create the heart of each of their communities”.

Follow the movement on Facebook with #FarewayShopsLocal at [facebook.com/fortmadisonchamberofcommerce](https://www.facebook.com/fortmadisonchamberofcommerce) and [facebook.com/fareway-fortmadison177](https://www.facebook.com/fareway-fortmadison177)

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- City of Fort Madison
- Community Action of Southeast Iowa
- Fort Madison Food Pantry
- Fort Madison Area Arts Association
- Fort Madison Community School District
- Fort Madison Elks Lodge
- Fort Madison YMCA
- Fort Madison Partners
- Fort Madison Public Library
- Keokuk Back to School Festival
- Keokuk Heritage Senior Center
- Keokuk Community School District
- Lee County Health Department
- Milestones Area On Aging
- RAGBRAI
- RSVP Grocery Shoppers
- Southeastern Community College
- The Madison
- Volunteer Income Tax Assistance Program
- West Point Care Center

Inspiring



Dedicated



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319-524-4504 or 319-372-8043

LCHD says 4th in county positive

LCHD - from Page 1

getting medication. When you run these errands, send only one person from the household, if possible and consider wearing a mask.

Maintain at least a six-foot physical distance apart from others outside your home when possible.

Stay home when even mildly ill (the kind of illness that normally wouldn't prevent you from your everyday activities)

Cover coughs and sneezes with a tissue or your elbow/upper arm.

Wash hands frequently with soap and water for at least 20 seconds.

Call your medical provider first if you need medical care and notify them of your symptoms.

Lee County Health Department website, www.leecountyhd.org, and their Facebook page, will continue to be updated with information as well.

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From the Front

State to “operationalize” drive thru testing next week

ASSESSMENT - Continued from Page 1

And we know testing appointments for this weekend are full. This tells me Iowans are ready to take the next steps,” Reynolds said.

“We know more Iowans qualify than there is testing available. We are not up to capacity yet, but after this week we’ll be able to ramp up.”

She said this Saturday’s first public testing site at the Iowa Events Center in Des Moines is being considered a soft launch with close to 250 people scheduled to be tested at the site.

Reynolds said this will allow state health officials staffing the event to monitor logistics and prepare for opening more testing sites where needed. She said the will begin “operationalizing”

the Test Iowa testing program next week.

Test Iowa, a private/public partnerships is based on a model created in Utah. Reynolds said a conversation she had with Iowa native Ashton Kutcher turned her attention toward the effort. Iowa health providers staff the sites, while testing supplies are provided through the partnership.

“Testing has been an issue throughout the process and we have been able to increase the testing, but when I learned about access to significantly more testing and more importantly the assessment piece, which was extremely important...I was very intrigued with the capability it provided.” Reynolds said.

Many people responded to the site indicating they were having trouble entering size and weight. Reynolds said the weight should be calculated by inches and logged as a numeral only. Weight should be listed as a pounds and a number only.

Reynolds outlined state testing numbers Thursday in a slightly different format. She said 29,262 Iowans have been tested for the coronavirus and 13% of those have tested positive compared to a national rate of 18.4% as of Wednesday.

The state did suffer six additional deaths bringing the total killed by the illness to 96.

There was one additional outbreak confirmed at Manor Care Health Services in Lynn County bringing the total outbreaks at long-term care facilities to 12.

Reynolds said state officials are looking hard at the April 30 expiration of her latest emergency declaration order and could provide additional details on any expansion of that on Friday.

“We might have some news tomorrow, but we’re still thinking about that,” she said.

With Reynolds repeatedly saying that reopening the state would be based on data and could be done regionally or even on a community-by-community basis in a responsible and safe manner, restaurant owners are worried about an influx of customers if

only a few are opened.

She said she was holding a call with the Iowa Restaurant Owners association on Thursday to discuss options on what reopening would look like.

“They’ve sent recommendations and they can be a partner in reopening the restaurant industry in a responsible manner,” she said. “If we’ve got some hot spots we need to be mindful of what we’re looking at.”

But she said even as the state does start to reopen people need to keep in mind social distancing and be prepared for a gradual opening with people still doing what they need to help slow the spread.

The U.S. Department of the Treasury sent additional guidance on the CARES Act to Iowa

Wednesday evening on how the state can utilize the \$1.25 billion in aid the measure provided the state.

Reynolds said some of the money will be used to help pay some of the small business grants backlogged in that program, but said the money cannot be used to supplement local and state budgets.

With the state’s counties seeing sales tax and hotel/motel tax revenues dry up, Reynolds said the administration is trying to get more flexibility in the next round of stimulus funding.

“We’ll be sitting down with our teams and wading through this new guidance,” she said.

“But right now none of that money can be used to supplement budgets.”

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From the Front

County banks gearing up for PPP round 2

PPP - Continued from Page 1

According to SBA documentation, construction company's received the largest share of PPP loan dollars across the country with 13.1% or about \$45 billion. Professional, scientific and Technical services, and manufacturing were the top three industries in terms of allocation percentage.

Connection Bank President Matt Morris said staff there processed 140 applications totaling \$32.5 million in loans in Lee and Des Moines County for their customers.

"We processed applications for all sizes of businesses. From sole proprietors to large employers. We really focused on our customers or those that we had some type of a connection with simply because knowing your customer was a big part of this program," he said.

"We were concerned about some trying to take advantage

of the program by using a bank they didn't have a relationship with and manipulating the numbers so we really focused on those we knew."

Morris said information was fast coming on the program and all area banks put in extra time to make sure their customers were taken care of.

"All of the community banks were in the same boat with this program. We were all scrambling to take care of our customers with limited information, but I think all of the community banks did a great job doing what we are supposed to do, and that is take care of our customers and the communities we operate in."

Barb Smidt, Market President with Two Rivers Bank & Trust said the program had very short turnarounds, but staff there implemented an online platform to accept not only applications but the corresponding documentation to allow

for electronic processing.

"Banks were called upon to participate in the Paycheck Protection Program, and Two Rivers Bank & Trust did so in an effort to help our customers and the economy as a whole in these unprecedented times," Smidt said

"There was a short turnaround time frames with limited guidelines from the SBA, but we were able to implement an online platform to accept applications/documentation and electronically process the paperwork for approved loans."

Smidt said the loans she helped facilitate were all from employers with 1-100 employees with 85% of her loans for employers with less than 26 employees.

She said she still has applications that were submitted after funding ran out, but has those ready to submit if additional funding is made available.

During a question and answer session Thursday afternoon sponsored by Lee County Economic Development Group, Scott Piper with Pilot Grove Savings Bank said there is a backlog of applications in most banks.

"I think we're gonna get cranked up here again. We're thinking probably Monday," Piper said. "The house will approve it and it will go to the President's desk. We're looking forward to serving the next batch that didn't get served in the first portion of the program."

Piper said he's projecting the money will be used up again in less than a week, but Pilot Grove has the backed up applications ready to go.

"We've been pretty good about pushing them though or loading them into the SBA system as soon as we get them," he said. "They're trickling in every day and I think once new money is approved it will pick up a bit. I do believe there is extra need."

Janine Clover, Regional Director with the Iowa Small Business Development Center, encouraged those taking out the PPP loans to keep very good records.

"The borrower will need to work with lender to determine forgiveness, but they need to keep very good records. Put those funds, once you get them, in a separate account and draw money as you use it then you can better track what you are using it for," Clover said.

Piper said it will be up to the customers as to what portions of the loans are forgiven, based on records and solid paperwork.

"I'm not sure banks hold the key to what loans will be forgiven. It's really the customer's responsibility to carefully keep good records at this stage," he said.

"The SBA hasn't provided any guidance on what exact records they're going to be expecting and we probably won't see those for another four weeks. It's really critical at early onset to really keep good records."

According to SBA guidelines the loans are 1% loans for eight weeks but are forgivable if a minimum 75% is used for payroll and the remainder on mortgage interest, rent and utilities. The eight weeks start when the funds are received by the borrower.

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