



JULY 2020

North Dakota Retail Association

\$250 Safe Water Heater Installation Rebate Program

This program assists propane customers in North Dakota to pay for a qualified technician to conduct a safety audit of the safe installation of propane water heaters. This safe installation program will foster consumer safety awareness and support the proper installation of new water heaters that replace older, less efficient models. Installation of propane water heaters in new construction also qualifies.

Rebates are available for the safe installation of propane water heaters through December 31, 2020, **or until funds are depleted.**

Click [here](#) for application

To help ensure the timely processing of applications, please make sure all requested information is included.



Joint Association Letter to Streamline PPP Forgiveness



NRF signed [onto a letter](#) signed by more than 130 trade groups representing small business borrowers and lenders to Congressional Leaders advocating for the passage of bipartisan legislation [introduced](#) by Sens. Kevin Cramer (R-N.D.), Bob Menendez (D-N.J.), Thom Tillis (R-N.C.) and Kyrsten Sinema (D-Ariz.) to streamline Paycheck Protection Program forgiveness for the smallest borrowers.

[“The Paycheck Protection Program Small Business Forgiveness Act”](#) (S. 4117) calls for streamlined forgiveness of PPP loans less than \$150,000 if the borrower answers a simple, one-question attestation that the funds were used in accordance with PPP guidelines to retain employees. The simplified forgiveness could collectively save the smallest small business owners more than \$7 billion dollars and hours of paperwork.

The coalition letter notes [independent analysis](#) by AQN Strategies anticipates that the combined small business resource requirements of time and/or third-party expenses could represent an effective cost of \$2,000-\$4,000 for each business that applies for forgiveness, requiring 20-100 hours of time.



Executive Committee

Chairman
Jeffrey Hinz
 Ace Hardware

Vice-Chairman
David Olig
 Southpointe Pharmacy

Secretary/Treasurer
Jennifer Wilson
 Kirkwood Mall

Board of Directors

Mike Cook
 Newman Outdoor Advertising

Jeff Eckroth
 Eckroth Music

Tyler Halm
 Scheels All Sports

Larry Johnson
 CVS Health

Jim Mellon
 Midway Lanes

Lisa Nelson
 Walmart

Andrew Seter
 Target

Mark Trottier
 Hair Concepts

Tim Weippert
 Thrifty White Drug

Valued NDRA Members:

2020 will be a year that won't be forgotten. Who would have ever thought with all the modern technology at our disposal in this day and age a country as powerful as the United States could be literally brought to its knees by something as rogue as a Chinese virus caused by bats from a food market.

Now compound the virus with civil unrest from the George Floyd incident. It was over 30 years ago in Los Angeles during the Rodney King incident since we've seen such violent protests across the entire country. Our Country should never condone police brutality and misconduct. By the same token, we can't lump every law enforcement officer into the "bad" category if you will. It's apparent there's work to do regarding race relations in this country. So let's do what Americans always have done with critical issues: Let's come together as a country roll up our sleeves and solve the problem. The thing I CANNOT condone is the looting and burning across the country of hundreds of innocent business owner's properties of all races. Many of these retail outlets were built like your businesses: With personal blood, sweat and tears. There has to be a better way. ALL LIVES and LIVELIHOODS MATTER!

That said, never have I been prouder, happier and more grateful to live in North Dakota. Good ol' ND Horse sense as I like to call it, separates us from the pack when it comes to dealing with the virus or confronting social injustice. Yes, we have some critical issues facing us in the forms of downturns in what was a very robust state economy, but we've ridden out these storms before and will do so again because we know how to be self-sufficient, look out for our neighbors and we understand what it means to do things the smart and right way.

From day one of the pandemic, NDRA has been working closely with state officials as many of our members fell into the essential services category. I want to thank you for standing tall on the front lines and providing essential services in a quality fashion as always. Please realize there is still some PPP funds available if you have not signed up yet. Contact your local bank for help in getting the process started.

Recently, the state of ND dedicated nearly \$70 million dollars to assist businesses with COVID-19 response and recovery efforts. The Legislature's Budget Section approved \$69 million for the ERG Program, which is geared to enhance revenue in both the immediate and long-term future by growing consumer confidence. To achieve this, applicants may qualify to receive grant funding of up to \$50,000 for investments that will encourage customers to get back into the marketplace by ensuring businesses are equipped to mitigate the spread of COVID-19.

In addition to assisting businesses be successful, the grant is also designed to reduce the burden on the unemployment insurance system by getting people back to work in a safe environment. All information regarding financial resources available to ND business owners can be found [HERE](#).



Business and Employers
 Resources for business owners,
 employers and communities

North Dakota Retail Association
 PO Box 1956
 Bismarck, ND 58502
 Phone: 701-223-3370
www.ndretail.org

Mike Rud, President
 Mary Nagel, Executive Administrator

NDRA also began working with National Retail Federation and Retail Industry Leaders Association officials in Washington, DC on business liability protection for your operations as you stay open during this crucial time. I reached out personally to Senators Hoeven and Cramer seeking their support for legislation at the national level and visited with ND Lt. Governor Brent Sanford about the need for such language to prevent frivolous lawsuits by employees or customers against ND businesses doing their absolute best to adhere to all CDC and state guidelines regarding cleanliness and safety in retail sites during this pandemic. There's a strong possibility if a Phase 4 of the Cares Act is appropriated by Congress, business liability language could well be included.



Unfortunately, I'm not one of the people who believes this pandemic has peaked in the U.S. The association office is continuing to do all it can to protect its members, your employees and customers by procuring **FEMA approved face masks**. These masks are one of the best ways to combat spreading of the virus. The masks can be washed up to 15 times before discarding. **We still have about 1,000 masks in stock. Please reach out to us if you need this PPE.**

If you haven't heard, the decision has been made to cancel the 2020 NDPMA/NDRA PAC golf outing set for August in Bismarck. This pandemic has been very painful for those who haven't been able to say their final good byes to loved ones who have passed away during this time. We offer our prayers to any of you who have lost family members during these difficult days.



I urge you and yours to be safe. Smart. Keep the faith. May God continue to Bless the Great State of North Dakota and the United States of America during these trying times. *Mike Rud, President*

DIVE INTO SAVINGS

Minimize credit card processing fees and expedite customer checkout with payment solutions from MSG Payment Systems, the NDRA-endorsed member benefit provider.

- software integration • payment terminal • virtual terminal • next day funding •
- ACH/electronic check • mobile + tablet • gift cards • cash discount • payment page builder
- ecommerce/shopping cart •

Get a FREE Savings Analysis

msgpay.com/quote | 888.697.8831 | hello@msgpay.com

© 2020 MSG Payment Systems. All rights reserved. MSG Payment Systems is a registered SC of First Third Bank, N.A., Cincinnati, OH

Retailers Say Credit Insurance Plan Could Increase Liquidity During Pandemic Downturn

From the National Retail Federation, July 10, 2020

The National Retail Federation welcomed a report released this week calling for a federal backstop for trade credit insurance, saying the proposal could help provide liquidity badly needed by retailers as they recover from the recession brought on by the coronavirus pandemic.

“With retailers already ordering merchandise for the holiday season, vendors need guarantees that they’re going to be paid regardless of the volatility of the current economy,” NRF Senior Vice President for Government Relations David French said. “Trade credit insurance normally provides that guarantee, but it has become increasingly difficult to obtain. This proposal would solve that problem and help retailers make sure they have the inventory they need for a successful holiday season.”

“We support a backstop for trade credit insurance, but a swift response is essential and the congressional calendar is already strained,” French said. “While Congress considers this proposal, we have asked the Treasury Department and Federal Reserve to move forward with a short-term, federally backed loan facility that could be enacted almost overnight. Doing so would provide the immediate cash flow retailers need right now and would support a return to normal trade terms and normal business operations.”

Trade credit insurance is widely used by vendors supplying industries ranging from airlines to retailers to guarantee payment for products sold on credit, protecting \$600 billion in sales each year.

Robert Litan and Yong Xu released a [24-page report](#) spelling out plans for a temporary federal backstop program for trade credit insurance.

Meet the Federated Insurance Team



Adam Shaugabay
Grand Forks to Rugby



Kyle Rohlfis
Southern ND



Nick Mertens
Trail & Cass County



Drew Fisher



Ron Bauer
Fargo to Bismarck



Ben Cox
Account Executive



Jordy Christian
District Marketing Manager