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Visit our website, www.eldoradocounty.org or our Facebook page, www.facebook.com/ElDoradoCountyChamber to listen and watch our countywide local businesses encourage you to "Make the Pledge" — the pledge to support small business. This project was funded by El Dorado County in support of our business community while working with our chambers and the workforce protection group. You're reading this after the holiday shopping season has ended BUT, our small businesses need on-going support from the community. We must continue to shop local. Local small businesses are our neighbors and friends, they are the people that support your kids little league, soccer, donate to fundraisers. They employ people in our community. Let's all show we care and MAKE THE PLEDGE!!!

Laurel Brent-Bumb A.C.E.
Chief Executive Officer
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December 2, 2020

Assemblymember Frank Bigelow
Assemblymember Ken Cooley
Assemblymember Jim Cooper
Assemblymember James Gallagher
Assemblymember Kevin Kiley

Senator Brian Dahle
Senator Richard Pan
Senator Jim Nielsen

Dear Legislators:

On behalf of the United Chamber Advocacy Network (UCAN), a coalition of seven local chambers of commerce, we are writing to express our collective concerns regarding state and county restrictions relative to the COVID 19 pandemic and urge you and your colleagues to intercede on behalf of California's small businesses.

Leaders of our organizations met recently to develop priorities for the next legislative session. It is abundantly clear that the chambers and the over 5,000 members they represent can't afford to wait until 2021 to advocate on behalf of those members....not simply their legislative priorities but more immediately, their members' very survival.

What was promised in mid-March as "two weeks to slow the spread" has turned into eight and a half months, alternating between limitations and lockdowns....with no end in sight.

We recognize this disease targets the vulnerable and we know it often concentrates in specific neighborhoods and is spread primarily through in-home or private event contact. We all understand that "one size fits all" solutions do not work and, in the case of COVID-related lockdowns, are crushing small businesses, harming employees, their families, and devastating local communities.

The UCAN chambers echo the views shared yesterday by the Beverly Hills City Council in response to Los Angeles County's lock-down order prohibiting indoor dining:

... the City Council is requesting the County focus on implementing restrictions based on data and localized to the area of the outbreak. The resolution further states that all future Los Angeles County Public Health Officer Orders be based on actual data related to a particular industry, sector, or area and not be applied unilaterally to every jurisdiction in Los Angeles County."

We strongly urge you to share our perspective and that of many of our partner business associations with your colleagues in the Legislature. We respectfully urge you to convene legislative oversight hearings immediately and call on Governor Newsom and his administration to manage the state's response to COVID-19 in a similar manner.

As representatives of the people, the Legislature must exercise the equal powers granted to it in our state and federal constitutions and by American tradition.

Sincerely,

David N. Butler
Advocate

UCAN - United Chamber Advocacy Network
One Capitol Mall, Suite 800, Sacramento, CA 95184 916.505.6602
El Dorado County, El Dorado Hills, Elk Grove, Folsom, Rancho Cordova, Roseville, Yuba-Sutter Chambers of Commerce

COVID-19 Quarantine CDPH Guidance

On December 14, 2020, California Governor Gavin Newsom issued Executive Order N-84-20, addressing a number of issues in response to the COVID-19 pandemic, including updating the recently implemented California Division of Occupational Safety and Health (Cal/OSHA) emergency temporary standard to align with new California Department of Public Health (CDPH) guidance as it relates to quarantine guidelines. The new CDPH COVID-19 Quarantine Guidance also issued on December 14, 2020, shortens the quarantine period for asymptomatic close contacts from 14 days to 10 days, with or without testing.

Per the executive order, the period that an asymptomatic close contact can be excluded from the workplace under the Cal/OSHA emergency temporary standard will be the longer of:

- Any applicable quarantine or isolation period recommended by the CDPH (which is currently 10 days, according to the new December 14, 2020, guidance); or
- Any applicable quarantine or isolation period recommended or ordered by a local health officer.

Sections 3205(c)(10) and (11) of the Cal/OSHA emergency temporary standard are suspended to the extent those time periods are longer than CDPH or local health guidance. It's important to note that if a local health officer has recommended a quarantine or isolation period longer than the period recommended by the CDPH, employers must follow the longer period.

The CDPH's COVID-19 Quarantine Guidance also allows certain essential critical infrastructure workers to return to work after Day 7 from the date of last exposure if they have received a negative polymerase chain reaction (PCR) test result, a common type of COVID-19

test, from a specimen collected after Day 5, and only during critical staffing shortages when there are not enough staff to provide safe patient care. This shortened time period is only applicable to:

- Exposed asymptomatic health care workers; and
- Exposed asymptomatic emergency response and social service workers who work face to face with clients in the child welfare system or in assisted living facilities.

The guidance also reminds all asymptomatic contacts returning to work prior to the passing of 14 days to continue to strictly adhere to all safety guidelines through Day 14 (physical distancing, face coverings), including self-monitoring for COVID-19 symptoms, and to immediately self-isolate if any symptoms occur.

As a reminder, the Cal/OSHA emergency temporary standard went into effect on November 30, 2020, and employers should familiarize themselves with the regulation's extensive requirements and monitor the corresponding Department of Industrial Relations (DIR) Frequently Asked Questions for any updated guidance. Employers should also continuously monitor the CDPH for applicable COVID-19 guidance, as well as their local health departments.

Executive Order N-84-20 also extends the availability of housing for migrant agricultural workers housed by migrant farm labor centers managed by the Department of Housing and Community Development, and allows for a 90-day extension for tax returns and tax payments for all businesses filing a return for less than \$1 million in taxes amongst other provisions.

Bianca Saad,
Employment Law Counsel/Subject Matter Expert,
CalChamber

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You must post a compliant Employment Poster in a conspicuous place in the workplace where all employees and applicants can see it. The poster also must include information about your workers' compensation benefits, payday schedule and emergency contacts. You may need to order several to ensure that your business, branches and satellite offices are displaying the poster according to the law. Failure to comply can result in severe penalties and fines by the state of California. If any of your company's workers are Spanish-speaking, you will need to order the Spanish version.

2021 HR Quick Guide for California Employers

(HR Handbook)
Includes color-coded easy reference sections. Required and recommended forms for California businesses available to download using a special URL provided in the book.

Required Pamphlets Kit

Contains 20 copies of each of six pamphlets that employers must distribute to employees.

California Labor Law Digest 2020 Edition

This comprehensive, California-specific Digest puts answers to labor law questions right at your fingertips, updated with new case law and regulations.

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Resource guide for struggling families and individuals

Here's a list of local resources for those financially impacted by COVID-19 or other financial hardships. The coronavirus pandemic continues to affect the daily lives of people now more than ever with the re-surge in COVID-19 cases and California's new regional stay-at-home order. During these difficult times, it is important to know where people can find support, assistance and relief. This is why ABC10 has compiled a list of resources for the residents of El Dorado County to help our community find food, housing, utilities, mental health services and more.

Housing

EA Family Services

- Services: Offers a variety of programs for youth and adults.
- Phone: (530) 283-3330
- <https://www.ea.org/youth-adult-services>
- Hope House*
- Services: Offers transitional housing for women and their children that are homeless or about to be homeless.
- Phone: (530) 622-3231 ext 242
- Email: wearehopehouse@gmail.com
- <https://www.wearehopehouse.com/>

The state of California created a guide to help renters and landlords navigate their rights and provide resources available during the COVID-19 pandemic. <https://landlordtenant.dre.ca.gov/index.html>

Family & Children

Hope House

- Services: Offers programs for recovery, counseling, parenting, health, wellness, financial planning, career and education development and spiritual guidance.
- Phone: (530) 622-3231 ext 242
- Email: wearehopehouse@gmail.com
- <https://www.wearehopehouse.com/>
- New Morning Youth & Family Services*
- Services: Provides counseling services and a 24-hour youth emergency shelter.
- Phone: (530) 622-5551
- <https://www.newmorningyfs.org/>
- Summitview Child & Family Services*
- Services: Summitview provides outpatient mental health services, residential treatment and special education services for adolescent boys and girls.
- Phone: (530) 644-2412
- <https://summitviewcf.org/>

Food Distributions

Bread & Broth

- Services: Offers dinners every Monday at St.

Theresa Church Grace Hall and Friday evening at Lake Tahoe Community Presbyterian Church (currently being served at St. Theresa Grace Hall until fire damage at LTCPC is fixed).

- [http://breadandbroth.org/Upper Room Dining Hall](http://breadandbroth.org/UpperRoomDiningHall)
- Services: Take-Out Dinners are distributed daily between 4pm to 5:30pm.
- Phone: (530) 497-5146
- <https://upperroomdininghall.org/index.html>
- Food Bank of El Dorado County*
- Phone: (530) 621-9950
- <https://foodbankedc.org/>

Mental Health

El Dorado County Mental Health Resources

- Services: Provides various behavioral health resources in El Dorado County.
- West Slope phone: (530) 622-3345
- Tahoe phone: (530) 544-2219
- <https://www.edcgov.us/Government/MentalHealth>
- The state of California created a guide to help people manage stress during COVID-19. <https://covid19.ca.gov/manage-stress-for-health/#top>

National Mental Health Resources

Open Path Psychotherapy Collective

- Services: Offers affordable psychotherapy sessions virtually for people who do not have health insurance or whose health insurance doesn't have sufficient mental health benefits.
- <https://openpathcollective.org/>
- National Suicide Prevention Lifeline*
- Services: If you're in experiencing thoughts of suicide or emotional crisis, the lifeline connects people with free and confidential support any time of the day.
- Phone: 1-800-273-8255
- <https://suicidepreventionlifeline.org/>

Employment

El Dorado County Employment Services

- Services: Provides employment resource centers and open workshops/training.
- Phone: (530) 642-4850
- https://www.edcgov.us/Government/HumanServices/Employment%20Services/pages/connections_-_one_stop.aspx
- Golden Sierra Job Training*
- Quality workforce investment services that provide both employers and individuals the opportunity to achieve and sustain economic prosperity.
- (916) 773-8540

- <https://goldensierra.com/jobs/>

Financial Assistance

El Dorado County Assistance Programs

- Services: Provides information for cash aid services including CalWORKS, Medi-Cal, CalFresh and General Assistance.
- Placerville phone: (530) 642-7300
- South Lake Tahoe phone: (530) 573-3200
- https://www.edcgov.us/Government/humanservices/Cash%20Aid%20Services/pages/cash_aid_services.aspx

Additional California Resources

COVID-19: Worker Resources

- Services: The Employee Development Department (EDD) offers several benefit programs including benefits for workers financially impacted by the coronavirus pandemic. https://www.edd.ca.gov/about_edd/coronavirus-2019/workers.htm
- California Low-Cost Internet Plans*
- Services: The Public Utilities Commission offers a directory to help you find low-cost internet plans in your area. <https://www.cpuc.ca.gov/CALowCostInternetPlans/>
- California Lifeline Program*
- Services: The Public Utilities Commission offers a directory to help you find discounts on home and cell phone providers in your area. https://www.californialifeline.com/en/provider_search

The WIOA Dislocated Worker Funds for Underserved COVID-19 Impacted Individual

- The grant pays up to \$800 per person for basic needs, such as housing, utility assistance, child care, transportation costs, and some 'work from home' costs. The deadline to apply for the grant is now December 31, 2020. [https://goldensierra.com/Small Business Crisis Hotline](https://goldensierra.com/SmallBusinessCrisisHotline)
- Services: The California Small Enterprise Task Force connects small businesses to COVID-19 resources including support from attorneys and business advisors. <https://www.law.berkeley.edu/research/business/cares-act-and-small-businesses/california-small-enterprise-task-force/>
- United Ways of California COVID-19 Resources*
- Services: Looking for assistance, United Way's 2-1-1 text service connects Californians to local relief efforts including housing, mental health, food, child care, and other info and referral services including answering your questions about the novel coronavirus.
- Phone: Text 2-1-1, a toll-free number
- <https://www.unitedwaysca.org/covid-19-resources>

Sources of Cash Small Businesses Can Tap Right Now

Gene Marks

I've been writing a lot about getting cash from the government to help manage through the serious economic downturn we've been suffering. But not everyone is going to get a Paycheck Protection Loan, considering how far behind the Small Business Administration is in processing applications. You could turn to the state or corporate grants, but they're also very competitive.

So where to next? Assuming a traditional banking relationship isn't in the cards, then here are three sources of cash to strongly consider.

1. Factoring

If you have accounts receivable, you're probably waiting on payment. Unfortunately, as the economy slows, customers (who are also facing their own hardships) start taking more time to pay their bills. Some of your customers may stop paying altogether. It's important that you convert as many receivables into cash as soon as possible, which is why a factoring company should be considered. Take a look at BlueVine Capital, LSQ, and Snapcap.

What these companies do is provide financing based on your receivables. Some of them take the receivable off your hands and collect it themselves. They'll pay you 85-90% of the receivable right up front and then the rest, net of their fees, after they collect. They are not cheap. You will have to pay a fee — sometimes as much as 2% for the first thirty days and another 0.5% for every ten days — for the

privilege of getting an invoice paid. In some cases, they may also come in between you and your customer's relationship, which can have other negative effects. But cash is cash, and these companies can provide what you need. Remember, you don't have to do this for every invoice, just the big ones or the ones who you think will take longer to pay.

2. Online Lenders

Online lenders can be an excellent source of short-term cash for your business. I say short term because these companies — PayPal, Square (which both offer financing based on prior sales through their systems), Fundbox and OnDeck — offer loans at interest rates that could be as much as 50 percent annually. I know that sounds like a lot, and it is. But no one says you have to keep the balance outstanding all year. Use these funds to help pay your bills through the crisis if you're confident that things will turn around enough over the next few months so that you can pay back the debt and be on your way.

The benefit of these online lenders is that they have a very quick turnaround — many can get your loan approved within 24 hours. And oftentimes they lend money based on little collateral or guarantees. They will likely ask to connect to your accounting systems too to keep a close eye on your books. It's okay; these companies have been around for a while, and the industry is mature. I know many small business owners who have successfully used the capital provided by their online lender to plug working

capital holes for short term periods.

3. Friends and Family

I know...ugh. But really, the best source of cash around is from people you know. They will be the most flexible. You can offer them a pretty good deal too. Just think about it: banks are paying close to one percent interest rate on savings and money market accounts. If Uncle Phil lends you \$10k, you can pay him a 3% rate over three or four years, and he's making three times what he'd make saving in a bank. Plus, he knows you, and he knows where you live.

Yeah, he knows where you live. We all know the downside of doing business with friends and family. A bad deal can ruin a relationship and cause some very uncomfortable Thanksgiving dinners. But hey — at the rate we're going, we'll probably be doing that dinner over Zoom anyway! In all seriousness, just make sure that if you borrow from a friend or family member that you're confident in your ability to repay that person. If all goes well, then everyone will benefit in the end: you'll get a much-needed loan at a much lower rate than an online lender, and your creditor will make a good return.

There are other sources of cash to consider, by the way — credit cards, selling off inventory and unneeded equipment, and even doing side gigs. But the three I've listed above are good options for these very challenging times. Just please: be informed and be careful.