



# Bottom Line

*YOUR Business is OUR Business!*

GREATER LAS CRUCES CHAMBER OF COMMERCE • JULY 2020 • WWW.LASCRUCES.ORG

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## PIVOT. NAVIGATE. RESET. RECOVERY.



By **DEBBI MOORE**  
GLCCC CEO/  
President

PIVOT.  
NAVIGATE.  
RESET. RE-

COVERY. Pivot: Moving into to re-opening phase; Navigate: Navigating the “new normal”; Reset: Strategic changes in business model and Recovery: achieving business success.

Yes, I’m repeating what was said last month. These words will remain as we continue to move through this pandemic. I’m uncertain on when businesses go from one to another...and, to be quit honest, neither do they. For now, that pivoting has begun, along with the navigation.

The Chamber continues to say, “We. Are. Here. For You.” We continue to provide educational tools and support

on this passageway. It is and will continue to be a priority for us to stay on top of the most current information provided by all sources and pass it on. Access lascruces.org for all of this and more.

With the 2020 Special Legislative Session in the rear-view window, we look to see

the accomplishments of the Session. While, at the writing of this article the Governor has not signed any of the legislation passed, we are anticipating the Governor signing and

enacting into law SB3 Small Business Recovery Act 2020. This legislation creates a small business recovery loan

fund for small businesses. While the specific guidelines are forthcoming, the following is a summary of this legislation (Please note this is a summary and specifics are on line [https://www.nmlegis.gov/Sessions/20%20Special/Amendments\\_In\\_Context/SB0003.pdf](https://www.nmlegis.gov/Sessions/20%20Special/Amendments_In_Context/SB0003.pdf)):

“Together we  
will continue  
to turn these  
challenges into  
opportunities.”

- \$500m (\$400m for small businesses/non profits (501c3 & 501c6 included) + \$100m for local governments) from severance permanent fund to finance the fund through the NM Finance Authority; loan interest loans (half of prime lending rate);

- Qualification for busi-

nesses: Business or non-profit corporation that: a) has closed or reduced operations due to the public health order dated 03/23/2020; b) had an annual gross revenue of less than \$5 million on tax return for 2019; c) 30% reduction of income of from 2019 to 2020, as determined through accounting information that is provided by the business & certified to be accurate & reported to IRS for previous year;

- Banks would bill processing applications; Unlike the PPP, if certain parameters met would be forgiven, there is no discussion for forgiveness for state program

As we continue to balancing this new work, community and business environment with the virus is the biggest challenge they face immediately. Safety in the workplace is foremost. Businesses are going

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## Your Health Can't Wait

We know you are concerned about your health. We are, too. That’s why we are taking extraordinary measures to make our care environments safe for every patient. Whether you have a chronic health condition that requires ongoing medical care with a physician or you are experiencing sudden symptoms of a serious, life-threatening condition, like heart attack or stroke, please don’t delay your healthcare. Your life may depend on fast action. We’re here and ready to help you – now.

Learn how we’re keeping patients safe. Visit [MountainViewRegional.com/COVID-19](https://MountainViewRegional.com/COVID-19).



In an emergency, call 911.



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## RECOVERY FROM PAGE 1

above and beyond the requirements established by our State Public Health Orders. The goal is to provide a safe environment for their employees and customers. As a customer or client, you will notice availability of masks, gloves and hand sanitizers throughout the businesses. More than likely you will notice a cleaning schedule posted for you to see. You will also possibly see a commitment from the business to their customers and vice versa. We encourage all Las Cruces to take the NMSafePromise. This can be done by accessing the NMSafePromise website. Being safe is important to all of us. Businesses want to be safe for their customers, their employees and want their customers to be safe for their employees.

Be safe. Stay healthy. Be Respectful. Be Kind. Be giving. Be supportive. Be community. I for one have no doubts that the strength of community is just that, our community. Together we will continue to turn these challenges into opportunities. The key is that we will do this...TOGETHER!

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# Congratulations!

Forbes has determined Pioneer Bank is the #1 bank in New Mexico!

Pioneer Bank has been recognized on Forbes' America's Best Banks In Each State 2020

list based on a survey of consumers who ranked banks on overall recommendations and satisfaction, as well as five subdimensions (trust, terms and conditions, branch services, digital services and financial advice. Forbes partnered with Statista, a market research firm, to survey nearly 25,000 customers in the U.S. were surveyed for their opinions on their current and former banking relationships.

According to Forbes, "Of the 5,117



banks in America, just 2.6% made our list." Pioneer works very hard to take care of our customers and we are so proud to have earned this honor.

We are so proud of our Team Members and customers for helping us achieve this prestigious ranking. The recognition by Forbes is the second year in a row they have awarded Pioneer Bank. In 2019 Pioneer Bank was recognized for being the third Best Bank in New Mexico.



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# Essential Self-Care for Essential Workers on the Frontlines

BY RUBINA KAPIL

If you're a frontline worker, we thank you for your work and applaud your courage. You're keeping society running in the face of some extreme stressors during the COVID-19 pandemic! The good news is, you're not in it alone, and there

are things you can do to protect your mental health.

If you — or someone you know — feels overwhelmed with emotions like sadness, hopelessness, fear or exhaustion, or may be considering suicide, call 911.

You can also contact the Substance

Abuse and Mental Health Services Administration's (SAMHSA) Disaster Distress Helpline (800-985-5990), the National Suicide Prevention Lifeline (800-273-8255) or the Crisis Text Line (text MHFA to 741741).

Mental Health First Aid teaches that

trauma affects people differently, and a mass traumatic event, such as a pandemic, can have lasting effects. Trauma can be direct (your own experience) or vicarious (something you've witnessed others experience). COVID-19 checks all

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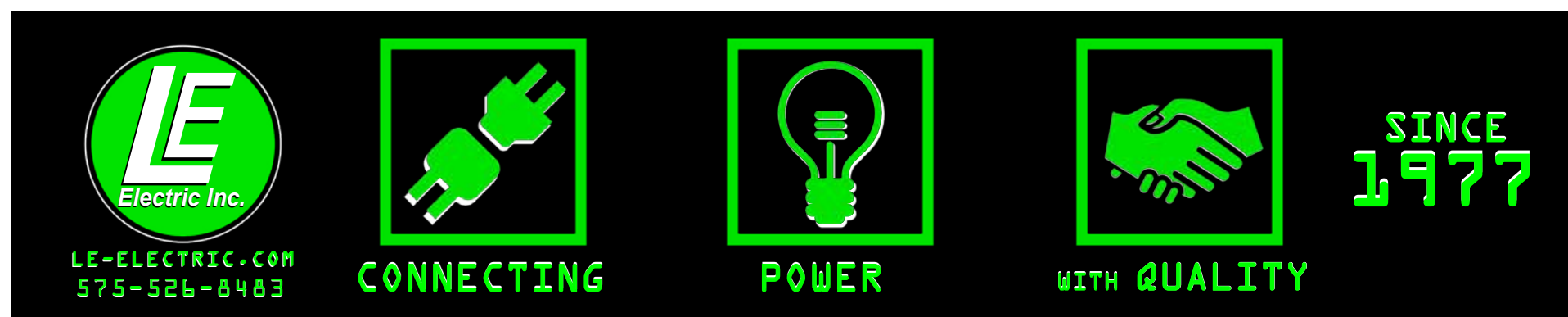
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## SELF-CARE FROM PAGE 3

those boxes.

Essential workers on the frontlines comprise almost half of the workforce — including fields such as grocery and general merchandise stores, food production and food processing, janitorial and maintenance, agriculture, trucking, health care and protective services (police and EMT).

These are the people who aren't locked down at home: They're going to work, dealing with the public and experiencing burnout, exhaustion and fear. The reality of that lived experience is underscored by research from the Kaiser Family Foundation, which found 56% of American adults (and 64% of frontline health care workers and their families) reported that worry or stress related to the pandemic has affected them in at least one of these ways: sleep problems, poor appetite or overeating, frequent headaches or stomachaches, difficulty controlling their temper, increased alcohol or drug use, and worsening chronic health conditions.

However, there are ways to protect yourself from the mental and emotional impact of COVID-19 trauma. Here are a

few tips from the MHFA Curriculum and National Council for Behavioral Health member Jefferson Center for Mental Health (Wheat Ridge, Colorado).

### 1. Give yourself credit.

You're going to work, probably with an increased workload. You may be interacting with the public. Your household income may have shrunk. No matter how stressed you are, your emotions are valid and natural. Acknowledging this is an important component of maintaining your mental wellness.

### 2. Go back to basics: eat, sleep, move.

Take care of your body, but be realistic. If you can't fit in eight hours of sleep in a row, try power naps (15-20 minutes) to recharge. Try to eat as healthfully as you can. Try to move, because movement helps mitigate the effects of stress hormones.

### 3. Tackle stressors one at a time.

What can you do — directly or indirectly — to deal with your stressors? Can you reduce the amount of news you consume? Can you sleep more? Can you give yourself permission to simply do the best you can?

### 4. Ask for help.

If you are experiencing overwhelming feelings of anxiety or depression, don't be afraid to ask for help. Your employer may have resources, such as an employee assistance program (EAP), to help you cope with the current situation, so talk to your supervisor about what's available.

### 5. Be kind to yourself.

What makes you feel good? Do you like to read, to exercise, to journal? Find your "things" and make a few minutes for them. Focus on what you need to get through today rather than exploring the "what-if" rabbit hole. And remind yourself: Your work matters. You are helping people every day!

### 6. Foster relationships.

Hanging out with friends isn't part of the physical distancing environment, but phone calls, texts, emails and telecon-



IMAGE: FREEPIK.COM

ferencing apps are, so reach out as you can. Or go old-school and write a letter or send a card. Taking time to stay connected with your support network helps you and them.

*Information provided by: MHFA Curriculum, Jefferson Center for Mental Health, Shape magazine*



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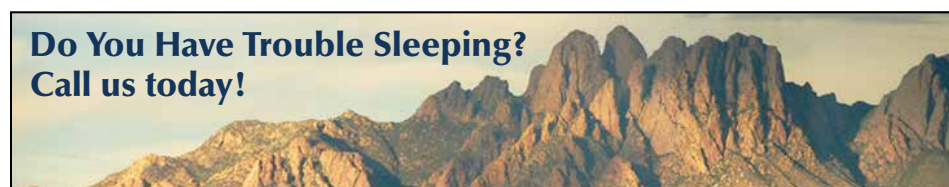
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# 5 Things To Do Outdoors

Summer is here, the sun is out, the weather is nice and being outdoors is great. Here are a few ideas on what to do outdoors this summer!

1. Go out on a bike ride. There are several trails in Las Cruces that make for a great ride. Usually, my husband and I ride to the Rio Grande and there is an absolutely stunning trail that you can ride along the Rio!

2. Backyard picnic. With the COVID-19 outbreak, it has been difficult to go to recreational parks and enjoy the walks, views, and playsets.

But a great alternative is packing a basket full of goodies, grabbing a large blanket and enjoying the outdoors out of the comfort of your own home! It's something I personally love and enjoy doing. Our dog does too!

3. Start a garden. My mom started working on her garden during quarantine, and it has been fun seeing the different fruits and vegetables

growing in her back yard. Now, we go pick tomatoes, jalapeños, mint, lettuce, spinach... I'm still waiting on the pomegranate tree to keep growing!


4. Read a book. This summer, grab a blanket or a lawn chair, sit somewhere in your backyard and enjoy your book underneath the stars. I bought my book lamp at Amazon and it really does light up my entire reading area.

5. Go offroading! My husband and I love going to the Robledo Mountains to off road! There are some really neat and bumpy trails out there. Also, you won't regret the view. It overlooks the entire city and it is breathtaking!

These are some of the outdoor adventures my family enjoys doing together! I hope you'll try a few of them out. What are some things you enjoy?



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**2020**

# NMDWS Announces Additional Extended Benefits for Unemployment

(Albuquerque, NM) – The New Mexico Department of Workforce Solutions (NMDWS) announced today that New Mexico will begin offering the Federal-State Extended Benefits (FDEB1) program for those who have exhausted their previous unemployment benefits.

New Mexico's most recent insured unemployment rate (IUR) exceeded the 5.0 percent threshold and exceeds the 120 percent of the corresponding average rate in the prior two years that

triggered the state onto a 13-week Extended Benefit period.

Under federal law, the FDEB1 program offers up to an additional 13 weeks of benefits to individuals who have exhausted both their regular unemployment benefits and 13 weeks of the Pandemic Emergency Unemployment Compensation (PEUC) assistance.

Upon exhaustion of regular UI entitlement and PEUC entitlement, New Mexico Department of Workforce So-

lutions will issue written notification to all individuals who are eligible to apply for the new FDEB1 program. The weekly benefit amount (WBA) under the FDEB1 program is the same as the individual received for regular unemployment compensation.

A reminder to all claimants that the additional \$600 Federal Pandemic Unemployment Compensation will be ending July 25, 2020.

The first group of claimants exhaust-

ing their PEUC benefits will start this Sunday after they certify. The written notification they receive from New Mexico Department of Workforce Solutions specifies they can apply over the phone by calling the UI Operations Center at 1-877-664-6984, or online by clicking on the "Apply for Extended Benefits" link located on their claimant homepage.

New Mexico's most recent Extended Benefit program was triggered in 2009 and ended December 31, 2011.

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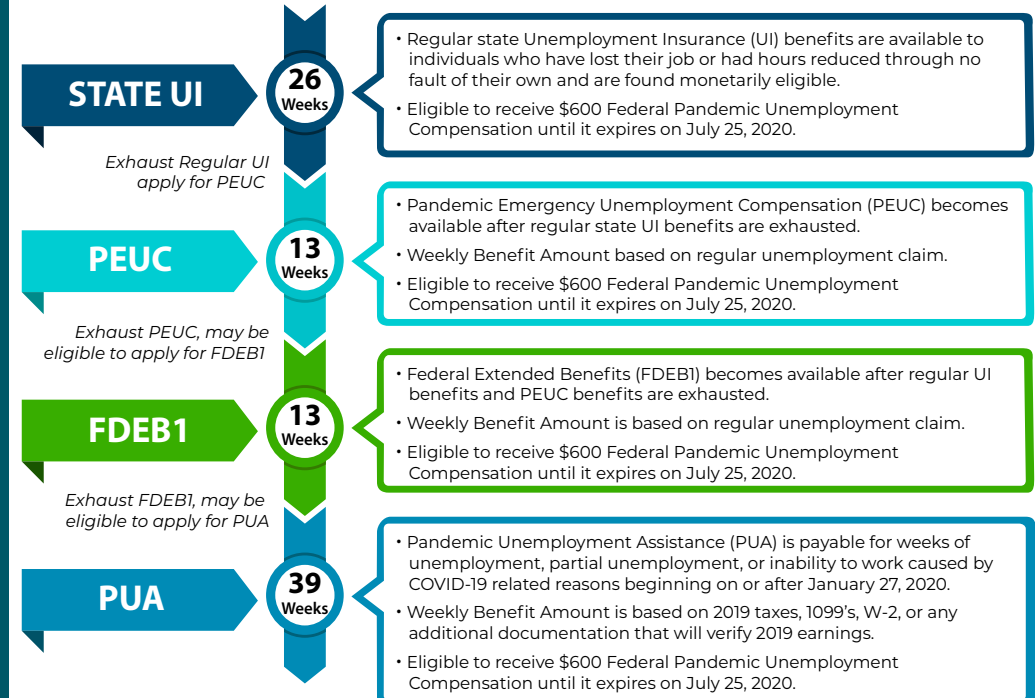
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Self-employed, gig economy workers, independent contractors, and those with insufficient work history  
Once verified that they are not eligible for Regular UI, are eligible to apply for PUA

## UNEMPLOYMENT INSURANCE (UI) PROGRAM PROGRESSION UNDER THE CARES ACT



**STATE UI** 26 Weeks  
Exhaust Regular UI apply for PEUC

- Regular state Unemployment Insurance (UI) benefits are available to individuals who have lost their job or had hours reduced through no fault of their own and are found monetarily eligible.
- Eligible to receive \$600 Federal Pandemic Unemployment Compensation until it expires on July 25, 2020.

**PEUC** 13 Weeks  
Exhaust PEUC, may be eligible to apply for FDEB1

- Pandemic Emergency Unemployment Compensation (PEUC) becomes available after regular state UI benefits are exhausted.
- Weekly Benefit Amount based on regular unemployment claim.
- Eligible to receive \$600 Federal Pandemic Unemployment Compensation until it expires on July 25, 2020.

**FDEB1** 13 Weeks  
Exhaust FDEB1, may be eligible to apply for PUA

- Federal Extended Benefits (FDEB1) becomes available after regular UI benefits and PEUC benefits are exhausted.
- Weekly Benefit Amount is based on regular unemployment claim.
- Eligible to receive \$600 Federal Pandemic Unemployment Compensation until it expires on July 25, 2020.

**PUA** 39 Weeks

- Pandemic Unemployment Assistance (PUA) is payable for weeks of unemployment, partial unemployment, or inability to work caused by COVID-19 related reasons beginning on or after January 27, 2020.
- Weekly Benefit Amount is based on 2019 taxes, 1099's, W-2, or any additional documentation that will verify 2019 earnings.
- Eligible to receive \$600 Federal Pandemic Unemployment Compensation until it expires on July 25, 2020.

**IMPORTANT NOTE:** None of the benefits described above, nor unemployment benefits of any kind, are available to employees who quit without good cause, refuse to return to work, or refuse to receive full-time pay. Refusing to return to work could result in a disqualification for benefit eligibility. Attempts to collect unemployment benefits after quitting a job without good cause is considered to be fraud. Employers are able to report refusal of suitable work by logging into their employer account at [www.jobs.state.nm.us](http://www.jobs.state.nm.us) and clicking on the "Refusal of Suitable Work" link to submit the names, Social Security numbers, and dates of employees or individuals who have refused a suitable job offer from their business.





## Member News

Member news, events & highlights

### NEW AND RENEWING MEMBERS

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