



May 2020

IGWA Newsletter

The quarterly newsletter of the Indiana Ground Water Association (IGWA)

IGWA Office: PO Box 160, Covington, IN 47932 • Phone: 888-443-7330 • Fax: 765-231-4430
Email: ingroundwater@gmail.com • Website: www.indianagroundwater.org

Letter from the Executive Director

I wanted to reach out and let you know a few items that may be of concern to our members.

Our newsletter was put together the last two weeks of April. Information included was based on what we were told and knew at that date. It takes a couple weeks to get from our office to the publisher to the printer and then to you — our readers. During this time some information may have changed so please do due diligence on any information shared.

As of the time of the newsletter, we have not changed our plans for our convention in October. I know all of us hope that by then we will be back to some normalcy. If any changes need to be, information will be available on both our website and Facebook page.

This is trying time for businesses, employees, families and individuals. The IGWA wants to be able to help our members if needed. If you have questions, concerns, or need help finding information, please call or email the office. We will do our best to help you find the answers you need.

Jennifer Alexander
Executive Director

New
Legislation
2020
See story on
page 4

From the NGWA

WHAT TO KNOW ABOUT THE PAYCHECK PROTECTION PROGRAM

As of April 21, 2020, Congress was authorizing additional funding for this program.

The Paycheck Protection Program (PPP) was created under the Coronavirus Aid, Relief, and Economic Support Act, signed into law on March 27. We have compiled the following information sheet to help navigate the Paycheck Protection Program application process. We will continue to bring you information as it develops. Visit NGWA.org/COVID-19 for more information.

PAYCHECK PROTECTION PROGRAM (PPP) INFORMATION SHEET:

The Paycheck Protection Program (“PPP”) authorizes up to \$349 billion in forgivable loans to small businesses to pay their employees during the COVID-19 crisis.

The loan amounts will be forgiven as long as:

- The loan proceeds are used to cover payroll costs, and most mortgage interest, rent, and utility costs over the 8-week period after the loan is made
- Employee and compensation levels are maintained.

When can I apply?

Small business owners can apply today and independent contractors can start applying April 10.

These loans are first come first serve; if you need utilizing this program, we suggest you start the process as soon as possible. We are also hearing of long waits on phone lines, so please allow yourself plenty of time when contacting your bank.

Where can I apply?

You can apply through any existing SBA lender or through any federally insured depository institution, federally insured credit union, and Farm Credit System institution that is participating. Visit www.sba.gov for a list of SBA lenders.

We are getting reports that some banks are still in the process of setting up their PPP loans and are not yet accepting applications. If you have a preferred bank, you may want to check on their timeframe and ensure it is going to active by the PPP deadline.

Who can apply?

All businesses—including nonprofits, veterans organizations, tribal business concerns, sole proprietorships, self-employed individuals, and independent contractors—with 500 or fewer employees can apply.

What do I need to apply?

You will need to complete the Paycheck Protection Program loan application and submit the application with the required documentation to an approved lender that is available to process your application by June 30, 2020.

What other documents will I need to include in my application?

You will need to provide your lender with payroll documentation.

Here is a list of suggested items our members have had to provide. We suggest having as many of these on hand as possible BEFORE you apply.

- 2019 payroll (total payroll for full year 2019, by employee, as reported to the IRS)

(Paycheck Protection Program continues next page)

Letter from the President

First and foremost, I hope this letter finds everyone — your co-workers, family, and friends — safe and healthy.

These are definitely unprecedented times and I'm sure we are all glad to be an essential business. People will always need water, and for that we can be thankful.

I have no doubt we will weather the COVID-19 "storm" just like anything else and come out of this better than before. If nothing else, these times have taught us to focus less on material things and more on family. We all get caught up in the day-to-day sometimes and to be honest, it feels refreshing to slow down for a minute, take a deep breath, and smell the roses.

I hope all of us come through this well. Remember, we are all in this together, so please do not hesitate to contact us with questions or concerns.

So with that, everyone stay safe and hopefully we can get through this soon rather than later!

Mark Ortman
President, IGWA
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(Continued from page 1)

What to Know About the Paycheck Protection Program

- 2019 independent contractor costs (a listing of 1099's-MISC for 2019 independent contractors, by person, as reported to the IRS; however, do not include 1099's for services)
- Payroll report as of February 15, 2020 or closest date after that date, by employee
- Four 2019 quarterly 941 payroll returns
- 12 monthly payroll summaries by employee and company totals for April 2019 through March 2020
- Documentation of proof of health insurance premiums and retirement plan contributions paid by the company over the same period as the payroll summaries
- A fully completed, initialed and signed federal PPP loan application
- An Excel file that breaks down the payroll data by month for April 2019 through March 2020. This is used to calculate the average monthly number.

How long will this program last?

Although the program is open until June 30, 2020, we encourage you to apply as quickly as you can because there is a funding cap and lenders need time to process your loan.

What can I use these loans for?

- Payroll costs, including benefits
- Interest on mortgage obligations, incurred before February 15, 2020
- Rent, under lease agreements in force before February 15, 2020
- Utilities, for which service began before February 15, 2020.

What counts as payroll costs?

Payroll costs include:

- Salary, wages, commissions, or tips (capped at \$100,000 on an annualized basis for each employee)
- Employee benefits including costs for vacation, parental, family, medical, or sick leave; allowance for separation or dismissal; payments required for the provisions of group health care benefits including insurance premiums; and payment of any retirement benefit
- State and local taxes assessed on compensation
- For a sole proprietor or independent contractor: wages, commissions, income, or net earnings from self-employment, capped at \$100,000 on an annualized basis for each employee.

How large can my loan be?

Loans can be for up to two months of your average monthly payroll costs from the last year plus an additional 25% of that amount.

How much of my loan will be forgiven?

You will owe money when your loan is due if you use the loan amount for anything other than payroll costs, mortgage interest, rent, and utilities payments over the 8 weeks after getting the loan. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs.

You will also owe money if you do not maintain your staff and payroll.

- Number of Staff: Your loan forgiveness will be reduced if you decrease your full-time employee headcount.
- Level of Payroll: Your loan forgiveness will also be reduced if you decrease salaries and wages by more than 25% for any employee that made less than \$100,000 annualized in 2019.
- Re-Hiring: You have until June 30, 2020 to restore your full-time employment and salary levels for any changes made between February 15, 2020 and April 26, 2020.

What is my interest rate?

1.00% fixed rate.

When do I need to start paying interest on my loan?

All payments are deferred for 6 months; however, interest will continue to accrue over this period.

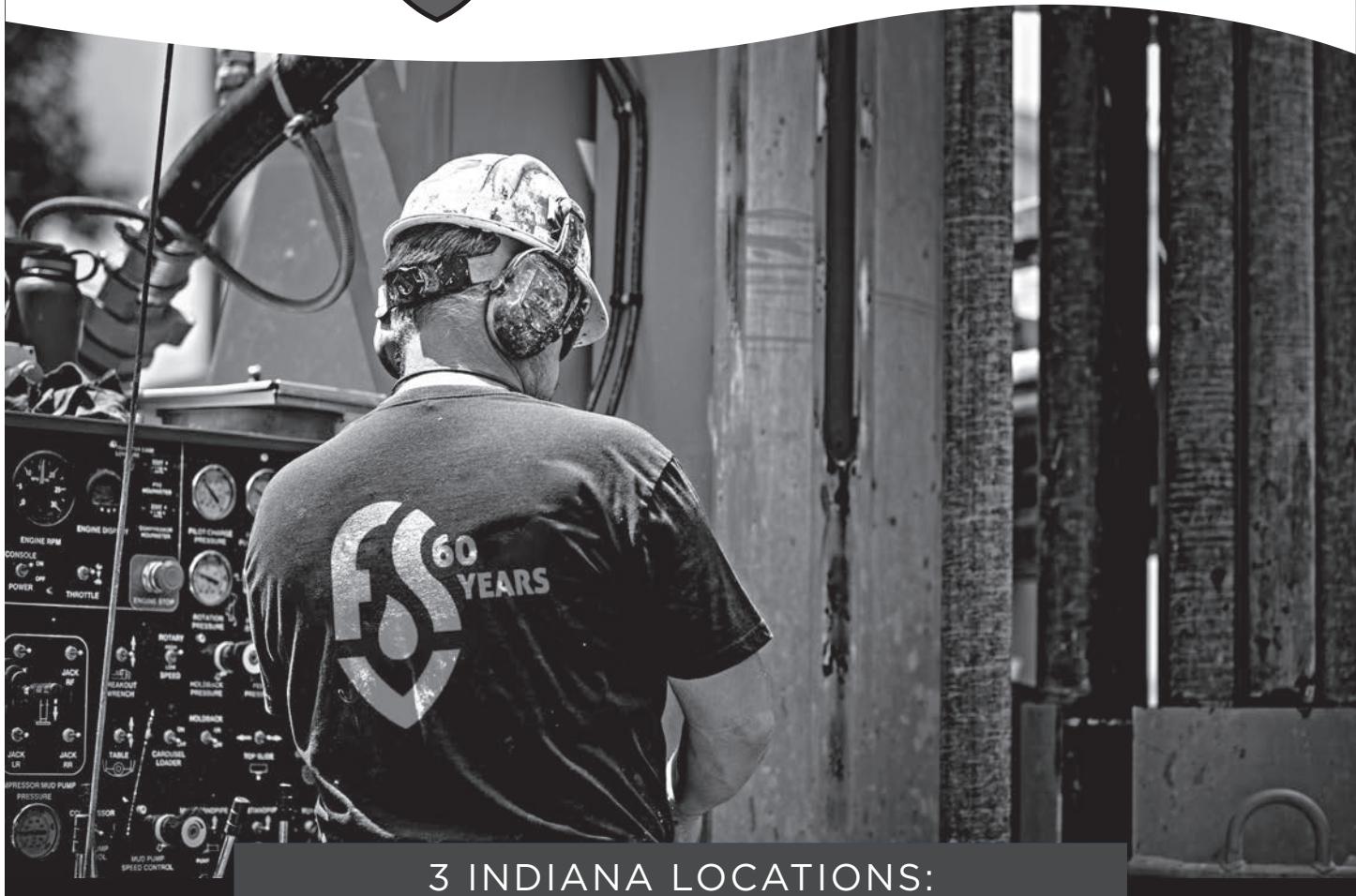
When is my loan due?

In 2 years.

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NEW LEGISLATION 2020

The 2020 Indiana legislative session has come to a close. There was one bill introduced that went onto become a law. This new law will affect well drillers and pump installers. House Bill 1218 was signed into law by the Governor and applies to all underground facilities installed on private or public property after June 30, 2020.

The summary of the bill is:

Locating underground utility infrastructure.

Amends the statute concerning the location of underground utility facilities (state 811 law) to provide that for any new or replacement underground facility that an operator installs or causes to be installed after June 30, 2020, the operator shall ensure that: (1) the materials from which the facility is constructed are capable of being detected from above ground level using standard equipment and technologies used by the utility locating industry; or (2) if the materials from which the facility is constructed are not capable of being detected from above ground level using standard locating techniques, the facility is encased by conductive material or is equipped with an electrically conducting wire or other means of locating the facility while it is underground.

The actual text is as follows:

SECTION1.IC8-1-26-18.5 IS ADDED TO THE INDIANA CODE AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE UPON PASSAGE]: Sec. 18.5. (a) This section applies to any new or replacement underground facility that an operator installs or causes to be installed after June 30, 2020, in any public right-of-way or on any private property. (b) Subject to any other applicable federal or state laws or regulations, for any new or replacement underground facility that an operator installs or causes to be installed, the operator shall ensure that: (1) the materials from which the facility is constructed are capable of being detected from above ground level using standard equipment and technologies used by the utility locating industry, such as electromagnetic locating equipment and electromagnetic induction surveys; or (2) if the materials from which the facility is constructed are not capable of being detected from above ground level using standard locating techniques, as described in subdivision (1), the facility is: (A) encased by conductive material; or (B) equipped with an electrically conducting wire or other means of locating the facility while it is underground.

(c) The commission may adopt rules under IC 4-22-2 to implement this section, including emergency rules in the manner provided under IC 4-22-2-37.1. Notwithstanding IC 4-22-2-37.1(g), an emergency rule adopted by the commission under this subsection and in the manner provided under IC 4-22-2-37.1 expires on the date on which a rule that supersedes the emergency rule is adopted by the commission under IC 4-22-2-24 through IC 4-22-2-36.

SECTION 2. An emergency is declared for this act.



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2020 marks the 90th year for the IGWA. Our industry has changed considerably since 1930! Mark your calendars to save the date for October 22 and 23. Our board is hard at work to make this a great convention. This year we will have a LIVE auction at the end of the trade show with something for everyone! The auction benefits our scholarship fund.

Registration will open in August with a special issue of the newsletter devoted to the convention. There will be an early bird incentive to sign up early!

We would like a current picture from all our member companies. Please email a high resolution photo to ingroundwater@gmail.com. We will showcase these on the overhead screens during the convention, on the website picture gallery, and our Facebook page.

Remember this is the end of the two year cycle for continuing education hours to renew your license with the DNR. The classes at the convention will satisfy ALL your hours for renewal! One stop for all!

On August 5, 2010 a mine collapsed in Chile trapping 33 miners. Center Rock, Inc. was part of the rescue effort.

We are excited to announce that one of our Keynote Speakers is Richard Soppe who was on site and an integral part of the rescue.

YOU do not want to miss this incredible opportunity to hear from Richard himself describe the efforts!

The IGWA is working on alternate plans for classes in the event we are unable to meet in person. We will make sure you are able to get all your CEU credits for the year.

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Terms end at November in year of meeting



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MEMBERSHIP LIST

Below is a current list of our contractor members and manufacturer/supplier members. Our association is as only as strong as our membership is. Thank you for supporting YOUR association in Indiana!

The dates are listed were gathered from current bookkeeping from 2015 and then the rest from old convention booklets. The dates are the best dates that we were able to ascertain to the best of our ability and resources.

Manufacturers and Suppliers are listed next with no date joined because some join and leave and rejoin.

Contractors

| COMPANY | DATE JOINED | COMPANY | DATE JOINED |
|--|-------------|--|-------------|
| A-1 Well Drilling..... | 2019 | Minnix Water Systems, Inc | 2019 |
| Troy Alexander | 2009 | Montgomery Well Drilling..... | 1999 |
| Amstutz Well Drilling..... | 1962 | Mumma Brothers Drilling, Inc | 1962 |
| Bill Montgomery & Son Well Drilling..... | 2014 | Municipal Well & Pump | 2011 |
| Bohs Well Drilling, Inc. | 1976 | Nelson Well & Pump Service..... | 2007 |
| Boonie's Water Conditioning, Inc | 2013 | Oliver Water Well Drilling, Inc | 2018 |
| Busby Drilling, Co. | 1962 | Ortman Drilling, Inc. | 1962 |
| C&J Well Drilling | 2005 | Peerless Midwest | 2008 |
| Carl Ward Plumbing & Heating..... | 2015 | Perry Well Drilling, Inc..... | 2014 |
| CAS Environmetal LLC | 2019 | Pete's Trenching LLC | 2011 |
| Clearwater Well & Pump | 2011 | Quality Pump Service | 2018 |
| Dilden Brothers, Inc. | 1962 | Remmler Well Drilling..... | 2001 |
| Economy Well Service | 2016 | Rice Well Service | 2012 |
| Findlay Bros. Well Drilling..... | 1980 | Richardville Drilling Co., Inc..... | 1962 |
| Fisher & Son Drilling Inc | 2014 | Rippe Well Service | 1976 |
| Fletcher's Well Drilling Inc..... | 2016 | Rutledge Well Drilling | 2007 |
| Grosch Irrigation..... | 1983 | Sanderson Well Drilling | 2014 |
| Hacker Well & Pump | 1970 | Scates Well Drilling | 2016 |
| Hamm Well Drilling..... | 1974 | Sheehy Well & Pump Co..... | 2015 |
| Haynes & Sons Well & Septic..... | 2016 | Shipe Well Drilling | 1974 |
| Helvie & Sons, Inc. | 1962 | Sigman Pump Service..... | 1966 |
| Hollenbaugh Well Drilling, Inc..... | 1966 | Suddarth's Well Service..... | 2013 |
| Hoover Well Drilling, Inc..... | 2018 | Suez..... | 2018 |
| Hydro-Tech Well Drilling Inc..... | 2019 | Taber Pump & Well Service, Inc..... | 1986 |
| Kaufman Well Drilling | 1991 | Tatay Pump Services LLC | 2017 |
| Kell Drilling..... | 2007 | Taylor & Sons Well Service & Excavating | 2015 |
| Klutz Well Drillling | 1962 | Titus Well Drilling | 2013 |
| L.M. Kettler, Inc. | 1962 | Van Gilder Well Drilling, Inc. | 1971 |
| LT Environmental | 2018 | Watson Well Drilling Inc | 1971 |
| M.C. Wheeler & Sons, Inc. | 1962 | Weinzapfel Water Well Drilling..... | 1961 |
| Mader Well Drilling..... | 1980 | Welty & Sons Well Drilling, Inc..... | 1968 |
| Martin's Well Drilling | 1976 | Wiley Well Drilling, Inc..... | 1980 |
| Maurer Well Service, Inc..... | 1968 | Wilson's Well Drilling Co..... | 1993 |
| McGrews Well Drilling..... | 1985 | City of Carmel..... | 2013 |
| Midway Services..... | 2016 | | |

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Calendar

August 2020

1 Registration opens for IGWA Convention

October 2020

22–23 ... 2020 Biennial Convention and Education Event

November 2020

30 IGWA Membership Dues Due Renewal

December 2020

31 License renewal through DNR. End of two education cycle. CEU hours are needed to renew license.



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