A message from WCLBMA President Mark Boone

What does one say when so much of it has been said before?

The Coronavirus pandemic is an event not seen in the world in more than 100 years. In many parts of the US our “social distancing”, “shelter in place”, hand washing and mask wearing efforts have “flattened the curve” and gotten us to the doorstep of getting our economy back up and running. There is light at the end of the tunnel, but it looks like a long tunnel indeed! We are hopeful that effective treatments and vaccines will get this mess behind us within the next few months. It truly saddens me to think of the incredible damage COVID 19 has caused, but I am encouraged by the number of folks who want to get back to “normal,” sooner rather than later.

Being designated as “essential,” the Lumber and Building Material industry – at the producer, supplier and retail segments – softened the full negative effects, but with that designation, came a great responsibility of protecting our work force, customers, vendors and all of their families and loved ones. It has been great being surrounded by so many likeminded business leaders to lean on for advice and guidance through this most challenging time. We have all shifted gears in this COVID 19 battle that is for sure!

The function of the West Coast Lumber & Building Material Association has shifted as well. Early on, the role was to provide accurate and timely information on how to slow the virus from spreading. What information to provide was critical. It was and is the policy of the WCLBMA to take information from only the official and appropriate local, state and federal agencies. We avoided political interpretations of what was occurring. We worked closely with our national partner, the National Lumber & Building Materials Dealers Association in getting to you what the federal actions were.

In the past several weeks, there has been a shift to providing information on recovery efforts. What state and federal stimulus programs can our businesses access (PPP, EIDL programs)? Both the NLBMDA and the WCLBMA did a terrific job advertising and interpreting the various programs for its members.

CONTINUED ON NEXT PAGE

INSIDE THIS MONTH
SOUTHERN CALIFORNIA GOLF TOURNAMENT RESCHEDULED
CALIFORNIA LEGISLATURE BACK IN SESSION
“FROM THE OFFICE” REFLECTIONS
A message from WCLBMA President Mark Boone

Continued from prior page

What’s ahead for the West Coast Lumber & Building Material Association? The association is functioning daily with only Executive Director Ken Dunham in the office every day. Jean Henning and Charlene Valine work remotely from home and come in occasionally to get materials or perform some function that simply cannot be done remotely.

Your association board of directors has had to make some difficult decisions in the last month. For safety, cost, attendance and the “unknown” we have made the very difficult decision to cancel our annual convention scheduled for October. Other events (golf tournaments, Mill Tour, 2nd Growth) are being monitored on a weekly basis to see if we can conduct them as the state and local agencies might allow.

Trade associations like the WCLBMA depend heavily on events for revenue, and this has been devastating. Without these revenue streams we have been forced to make deep cuts on the expense side. Ken, Jean and Charlene have all taken drastic pay cuts and I am humbled by their sacrifices. My hope is that through their efforts, the association gets out of this with minimal losses.

All of us, too, need to have a virus strategy and plan. That plan will likely focus on safety and health best practices and protocols for all concerned. The plan should include concise, timely and accurate communications to all. The plan should develop a business sustainability and financial management provisions. Research and access the available government and private financial assistance opportunities.

All of this being said, your association is here for you and please know that your loyalty and support are greatly appreciated!

Stay healthy and upright and best regards,
Mark Boone

Federated Insurance extends their independent attorney network referral to all WCLBMA members

In this time of uncertainty, families and businesses want to ensure that their financial affairs are in order. As a longstanding partner of the WCLBMA, Federated Mutual Insurance Company is extending a unique opportunity to all association members:

Federated is offering a complimentary review of business succession and estate plans by a member of their independent attorney network*. Whether you have a plan that is outdated, or no plan at all, a review via video conference with one of these attorneys can help provide you peace of mind.

Referrals to this independent attorney network are normally reserved for Federated Insurance clients but are available to all WCLBMA members during this time of crisis. If you and your family and/or business partners are interested in scheduling one of these video conferences, contact Jim Brown, Account Executive at or phone 509-539-4197.

*Please note that these services are provided by third parties wholly independent of Federated with the understanding that neither Federated nor its employees provide legal or other expert advice.
Turn Your Life’s Work into a Proud Legacy

Let us help you prepare for the next stage of life with business succession and estate planning support.

Scan to read our latest article on a life and disability insurance topic impacting business leaders.
California State Assembly and Senate Return

The Assembly returned from its almost two-month recess on May 4 and the Senate reconvened May 11. Both houses are implementing special procedures to reduce the potential for spreading the COVID-19 virus. Using larger rooms for hearings to provide social distancing, body temperature checks and even discouraging public attendance has been implemented.

The top priority is expected to be the passage of the state budget, as the Legislature faces a June 15 constitutional deadline to send a budget bill to the governor. If the deadline is missed, lawmakers permanently forfeit pay until a budget is approved. Governor Gavin Newsom is scheduled to release his revised budget May 14, kicking the budget process into high gear.

Under the condensed timeline, the Legislature will have less than two months before adjourning for a brief summer recess July 2. The Legislature will return July 13 and have until August 31 before adjourning the 2019-20 legislative session.

Both houses have significantly reduced the number of committee hearings that will be held, with many committees scheduled to meet only once (down from three months’ worth of weekly hearings for many standing committees under normal circumstances). After the August adjournment, the Legislature is scheduled to remain in recess until January, as is the typical schedule – with the exception of a one-day organizational meeting in December to officially kick off a new two-year session by swearing in lawmakers, including new legislators elected in November. However, the governor has the authority to call lawmakers back to Sacramento for a special session at any time.

WCLBMA part of business coalition opposing harmful California budget revision

The West Coast Lumber & Building Material Association has joined in a major coalition to oppose a proposal in the May California budget revision that would raise taxes by $4.4 billion on businesses during the worst recession since the Great Depression. The May Revise would suspend the Net-Operating Loss Credit, and limit business tax incentives and credits, including the Research and Development Tax Credit.

In part, the coalition letter noted “California is facing an unprecedented, sudden economic collapse. Unemployment is at a record high. For the first time in decades, some large corporate taxpayers are unprofitable. Many small businesses will struggle to reopen – and to stay open afterward. These combined forces are having an immediate impact on tax revenue in the current and upcoming fiscal years.”

Continued on next page
WCLBMA part of business coalition opposing harmful California budget revision

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The Department of Finance forecasts that California will see a general fund revenue shortfall of $41 billion in fiscal year 2019-20 and 2020-21. However, there seems to be disagreement among the available models about the size of California's budget shortfall. The Legislative Analyst Office “Spring Fiscal Outlook” projects a much more hopeful fiscal scenario,

The coalition letter also noted “There is no playbook for forecasting this economy. Given the unprecedented level of uncertainty, the $4.4 billion tax increase contained in the May Revise should be reconsidered. Now is not the time to pick winners and losers in a frail economy, while so many Californians are hurting.”

It is agreed this is an unprecedented time, and accurately predicting the economic impact is impossible, but one thing remains certain to those in the coalition: California businesses are the only engine that can pull the state out of recession and get Californians back on their feet. Just as California employers played a pivotal role in creating the large reserves that are helping the state avoid billions of dollars in budget cuts, they will be critical to the state’s recovery. Now is not the time to put economic hurdles in front of these struggling home-state businesses.

The corporate tax provisions outlined in the May Revise would prolong the recession, extend California’s fiscal crisis, lower future tax receipts, and necessitate future budget cuts from schools and critical services.
Key Points of Income Protection

In today’s world, business owners have more on their plates than ever before. Balancing customer, supplier, and employee demands with personal and family commitments can be a challenge. As long as you have the ability to go into work each day and earn a living, you are able to provide for your employees and family. However, what would happen if you became sick or injured and could no longer work? How would you ensure a continued stream of income and support your family while keeping your business running?

Without a plan to protect your income, you may be putting the future of your business and family in jeopardy. While May is known for warmer weather and Mother’s Day, it is also Disability Insurance Awareness Month. A disability insurance policy can offer peace of mind by providing monthly income if you are unable to work due to an injury or illness. When choosing a policy to protect your income, there are several key characteristics to consider.

One of the most important features of a disability policy is the definition of disability. Some products are based on the individual’s inability to work at their specific occupation, and some are based on the inability to work at any occupation for which the individual is reasonably qualified. Generally, a policy that bases the disability benefit on whether you can perform your regular “own” occupation is preferable to one that uses an “any” occupation definition. Here are some other key things to look for:

- **Renewability** — Can the insurance company change the premium or benefits after the policy is in force? A “non-cancelable” policy guarantees the insurer cannot modify the policy in the future.

- **Rehabilitation Benefit** — Occupational training may be provided to help an insured return to work in their own occupation or one for which they are reasonably suited.

- **Partial Disability** — What happens if the insured can still work part time? The ability to work limited hours and still receive a benefit can be desirable.

- **Additional Benefits** — Disability policies can also offer custom riders that can expand or improve the existing benefits.

Help protect your most valuable asset — the ability to earn an income. Contact your local Federated representative to discuss ways Federated can help you address the catastrophic impact of a disability.
Good morning or afternoon, as you read this.

As we have noted, your WCLBMA is open for business, and as much as normal as it can be. With a combination of working remotely and in the office for me every day has become our way of life for now.

Communication for all of us has become so much more critical, whether it be for business or keeping in touch with family and friends. I suspect many of you are like our family in that our generally weekly Zoom calls with children, grandchildren and friends have become the norm. Church and other activities are through our computers or phones. We walk in the neighborhood more than before, as do some many neighbors going through the same as us.

Those with children of any age have it as tough as anyone keeping the small ones entertained and the older ones focused on school as much as they can. In our neighborhood, too, we have even had a few pop-up wine gatherings in our respective driveways – sharing wine and conversation and observing the appropriate social distancing.

This all will pass as science finds solutions, and as we all learn to live in a changed world.

In the midst of all this, we need to also focus on who we are as individuals and a society. We just finished observing Memorial Day, recognizing those who made sacrifices for the more than 250 years of this Republic. We celebrated Mother’s Day in May as well.

June 21 is also Father’s Day and I’ve written some of this in past years remembering my dad, Delmar Dunham, who instilled in all of us in our family a tradition of hard work, honesty and inquiring minds. My dad was also a lumber guy. Not a logger although he did some of that in the late 1940’s and early 1950’s, mostly helping neighbors clear land and build cabins and even homes. He was a high school industrial arts teacher in his early career and lumber was a part of our life. He always smelled like sawdust. That’s one of my earliest memories and that has always stuck with me. Anyone who does not like the smell of fresh cut lumber, well……

As a little kid, Saturdays in northwest Montana meant a trip to the sawmill in Libby or maybe up the Yaak Valley to one of several mills. He had an old pickup rear end made into a great trailer and we loaded up lumber for school and home projects.

My work takes me to lumberyards, wholesale lumber businesses and even logging operations and it all smells like wood and it takes me back home. I go by log trucks on the highways and I smile. I go by loads of lumber heading somewhere and I smile. If the window is down I can sometime get a whiff of fresh cut logs or lumber and I smile. My father always smelled like lumber.

Please stay well, be careful, be kind and be positive.
NLBMDA urges further actions on economic recovery

The National Lumber & Building Materials Dealers Associate is urging the Trump Administration to take further actions as the national continues to recover from the COVID-19 pandemic.

In the mid-May letter, NLBMDA President and CEO Jonathan Paine noted that “Dealers around the U.S. have utilized PPP funding to sustain their businesses and retain employees during the pandemic. However, it is abundantly clear that implementation of the program has not been in sync with the intent of Congress. Namely, recent statements by the Administration have caused undue confusion, particularly on the issue of additional access to liquidity. This ambiguity is not acceptable.”

“In addition, many dealers are increasingly concerned about the future ability to repay loans in a timely fashion, as well as the uncertainty of new rules and regulations. He added. “As such, we urge you to support the following solutions:

- Allocate an additional $250 billion for PPP loans so that all dealers have access;
- Recognize the guidance error regarding the deductibility of PPP loan expenses, and immediately allow for the deductibility of PPP loan expenses, expressed through specific guidance and/or congressional legislation;
- Issue clearer and more precise guidance on implementation, specifically on the question of access to liquidity;
- Ensure that the safe harbor window for returning PPP loans is June 5 or later;
- Issue guidance and binding regulation that clarifies that dealers who take out PPP loans under $2 million will not face undue scrutiny or auditing provided they use funds appropriately;
- Expand eligibility to 501(c)(6) organizations;
- Ensure that dealers have flexibility for loan forgiveness up to three months;
- Allow dealers to select an alternative 8-week period to cover payroll expenses.”

The letter urged allowing dealer applicants to receive the maximum $10,000 for the Economic Injury Disaster Loan (EIDL) program EIDL which allows businesses to receive economic relief for purposes other than just payroll expenses.

NLBMA also asked that the Federal Reserve’s “Main Street Lending Program” be accessible and effective for LBM dealers. Under the Main Street Lending Program, small and mid-sized businesses may obtain loans from any U.S. federally insured depository, bank holding company or savings and loan holding company to maintain business operations. NLBMDA supports a minimum loan amount to be less than $1 million. NLBMDA also supports considering full or partial forgiveness of loans.

NLBMDA urges support for the Affordable Housing Credit Improvement Act (S. 1703 and H.R. 3077), which would address the nation’s shortage of affordable housing by protecting, expanding and strengthening the Low-Income Housing Tax Credit (LIHTC). NLBMDA calls for this legislation to be incorporated into subsequent congressional relief packages.

NLBMDA with its state and regional association partners, including the West Coast Lumber & Building Material Association, represents more than 6,000 building material retail locations nationwide who operate single and multiple lumber yards and component plants serving homebuilders, subcontractors, general contractors, and consumers in the new construction, repair and remodeling of residential and light commercial structures.
Linde Series 387, 388, RX60, 394, 396 and 1401 are perfect for all lumber applications.
- Lifetime brake warranty
- Load capacities up to 40,000 lbs
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- Lumber carriages for maximum productivity
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SELECT EQUIPMENT IS AN ACTIVE MEMBER OF THE
WEST COAST LUMBER & BUILDING MATERIAL ASSOCIATION
Join your friends and meet new people at this year’s Southern California WCLBMA golf tournament, set for the always great Black Gold Golf Club in Yorba Linda, now rescheduled for Thursday, August 27, 2020.

COVID restrictions and uncertainty about travel, facilities and health protection are being monitored daily by WCLBMA.

The registration fee for the day includes greens fees, cart, lunch, beverages and prizes. The format is a shotgun start at 8:00 AM with the lunch and awards following about 1:00 PM. There are many hotel and dining options nearby for those arriving the evening prior to the event.

Sponsorship, marketing and promotions opportunities are available with one of the most popular being a “Gold Sponsor” which includes a table and chairs at a tee box, plus your company name on two holes. Your company representatives will be able to meet and greet the golfers as they come by, and you are able to hand out promotional materials and merchandise. Other levels of sponsorship and promotion are also available. Your company name is also on signage at the course, noted in all WCLBMA communications and in materials at the day of the event.

As of now, the Northern California WCLBMA golf tournament, planned for Rancho Solano Golf Course is on hold.

All golf events are open to all WCLBMA members and guests. Don’t have a foursome? You can be matched with others of your abilities. Registration information is available in WCLBMA publications, on-line at www.lumberassociation.org and directly from WCLBMA. Contact jean Henning for additional information at 800/266-4344 or jeanh@lumberassociation.org

Registration information for both playing golf and sponsorship/display is included in this LUMBER LOG, in all WCLBMA communications and on the website at www.lumberassociation.org
Golf Tournament Sponsorship Opportunities
Thursday, AUGUST 27, 2020 - Black Gold Golf Club, Yorba Linda, CA

☐ Gold Sponsor $550
   Includes one 2x6 table and two chairs at tee box plus sponsoring two holes.
   Your company representatives will be able to meet and greet golfers on the course for the entire day, plus provide your company’s promotional materials and merchandise to golfers throughout the day. Your company name will also be listed on signage at the course, on WCLBMAs electronic communications, and on WCLBA golf materials. Please note this sponsorship is limited and lunch for two is included.

☐ Sponsor two holes for $350

☐ Sponsor one hole for $175

☐ Sponsor prizes for $150

Black Gold Golf Club
One Black Gold Drive, Yorba Linda, CA 92886
(714) 961-0060
www.blackgoldgolf.com
8:00 a.m. Shotgun Start
1:00 p.m. Lunch and Awards Presentation

Please note, a portion of this year’s net proceeds will be donated to the Make a Wish Foundation.

Please Invoice:
Contact: ___________________________ Company: ___________________________
Address: __________________________ City/State/Zip: __________________________
Phone: ____________________________ Email: __________________________

Please mail your sponsorship payment:
WCLBA • 177 Parkshore Drive • Folsom, CA • 95630
Phone (916) 235-7490 • Fax (916) 235-7496 • jeanh@lumberassociation.org
Non WCLBA member companies will be required to pay an additional $100.00

Please Charge:
☐ MasterCard ☐ Visa ☐ Discover ☐ American Express

Card Number: ___________________________ CVV#: _______ Expiration Date: __________
Name on Card: ___________________________ Signature: ___________________________

If Company Card, Co. Name: ___________ Date: _______ Charge Amount: ________

WCLBA Cancellation Policy: NO REFUNDS will be issued after August 20, 2020. If you register to sponsor a hole, and are unable to attend, you will be responsible for payment.
# Golf Tournament Registration

**Thursday, AUGUST 27, 2020** - Black Gold Golf Club, Yorba Linda, CA

**$245 REGISTRATION FEE INCLUDES:**
Green fees, cart, lunch, and lots of prizes.
Please note, a portion of this year’s net proceeds will be donated to the Make a Wish Foundation.

**SCRAMBLE FORMAT**
- 8:00 a.m.  Shotgun Start
- 1:00 p.m.  Lunch and Awards Presentation

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**Black Gold Golf Club**
One Black Gold Drive, Yorba Linda, CA 92886
(714) 961-0060
[www.blackgoldgolf.com](http://www.blackgoldgolf.com)

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**Please Invoice:**
Contact:          Company:  
Address:          City/State/Zip:  
Phone:            Email:  

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**Please mail your golf registration fees to:**
WCLBMA • 177 Parkshore Drive • Folsom, CA • 95630  
Phone (916) 235-7490 • Fax (916) 235-7496 • jeanh@lumberassociation.org

**Please Charge:**
- [ ] MasterCard  
- [ ] Visa  
- [ ] Discover  
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WCLBMA Cancellation Policy: NO REFUNDS will be issued after August 20, 2020. If you register, and are unable to attend, you will be responsible for payment.