



Dear Clayton Rotary

I am trying to understand Governor Kemp's current Executive Orders: What limitations are placed on folks in Georgia?

Signed Looking for Answers

Dear Looking for Answers:

Some provisions from Governor Kemp's Order are listed below. These Executive Orders are effective from May 14, 2020 at 12:00 A.M. until May 31, 2020 at 11:59 P.M.

- All residents and visitors of the State of Georgia: Shall practice Social Distancing and refrain from Gathering as defined as more than 10 persons in a location where people are required to stand or be seated but cannot maintain a social distance of 6 feet or more.
- Are strongly encouraged to wear face coverings as practicable while outside their homes or place of residence, except when eating, drinking, or exercising outdoors.
- Shall practice sanitation in accordance with the guidelines published by the Centers for Disease Control and Prevention.

Shelter in place is in effect for persons of 65 years of age or older or with certain health conditions as defined in the order. The current shelter in place order is in effect until June 12, 2020 at 11:59 P.M.

The detailed 30 page Executive Order can be found at:

<https://gov.georgia.gov/document/2020-executive-order/05122002/download>



Dear Clayton Rotary,

I am a veteran and I was wondering are there any free resources out there to help me and my family during this crisis?

Signed Veteran Looking for Help in Clayton

Dear Veteran Looking for Help in Clayton,

There are a number of resources out there that provide help for our Veterans. If you need assistance during this pandemic for your health and finances, please see the list of resources below that veterans, active duty military and their families can receive.

~~The Veterans Health Administration recently received \$17.2 billion from the Coronavirus Aid, Relief, and Economic Security (CARES) Act. With this money, the VA increased access to telehealth and has said it will serve even those veterans not enrolled in the VA system.~~

- Education - Tutor.com: On-demand, online tutoring and homework is offered at no cost to eligible service members and their dependents.
- Financial - Red Cross: Veterans may contact their local Red Cross chapter to be connected with local, state and national resources. Military family support can submit an online request or call 877-272-7337. Medical assistance also is available.
- Service Relief Organizations: Veterans in need of financial assistance may contact their respective aid organizations for help with loans, grants or a combination of both. Each branch has its own group: Air Force Aid Society, Army Emergency Relief, Coast Guard Mutual Assistance and Navy-Marine Corps Relief Society.
- Wounded Warrior Project - COVID-19 Relief Program: Project participants who registered before April 8 are able to apply for assistance if they are in financial hardship, including inability to pay for food, housing or utilities. ~~The organization committed \$10 million to veterans and has asked other companies and groups to match its efforts.~~
- Mental and Physical Health - Cohen Veterans Network: Free and virtual mental health services to those who live in California, Colorado, the District of Columbia, Florida, Maryland, Pennsylvania, New York, North Carolina, Tennessee, Texas, Virginia and Washington.
- Headstrong: Post-9/11 veterans and their families are offered free and confidential mental health treatment.
- Tricare: The health care program for active-duty service members, military retirees and their families temporarily covers telehealth for applied behavior analysis, a therapy that focuses on improving specific actions, as well as parent or caregiver guidance services.
- Vets4Warriors: The military community, family members and caregivers can seek help from the confidential peer support network that operates 24 hours a day. This includes immediate, free and long-term peer support through private chat, email, phone and text conversations.
- News and Information - ~~AARP Community Connections: Find or start a mutual aid group in your community that offers resources amid the pandemic.~~ If you are feeling isolated, you may even request a call from a trained AARP volunteer.
- Blue Star Families Pain Points Poll: Participate and view the results of this ongoing poll that is measuring the changing needs of the military community. Blue Star Families is using the information to alert military, government, and nonprofit leaders to challenges as they arise.

- COVID-19 Military Support Initiative: The Blue Star Families organization is partnering with the Association of Defense Communities to provide information, expertise and resources to military and veteran families.
- Military OneSource: The Department of Defense is coordinating with the federal Centers for Disease Control and Prevention to provide outbreak updates for the military community.
- Veterans Affairs services - Appeals and claims: Veterans are eligible for deadline extensions on claims and appeals, such as suspending actions on veteran debt under the Treasury Department and repayment on previous Veterans Affairs debts. Paperwork also may be submitted late for a variety of other claims.
- Facebook Portal Smart Device: Active participants in VA caregiver support programs or VA geriatric services are eligible to receive the smart video calling device for free. Facebook donated more than 7,400 portals to the VA that are being distributed with the help of the American Red Cross Military Veteran Caregiver Network. The goal is to reduce isolation and improve social connectedness.
- MyHealthEvet: Veterans can sign in to send a secure message to their doctors. Other telehealth options include VA Video Connect, an app available for Macintosh and Windows computers as well as Android and Apple mobile devices, which allows them to explain their conditions and receive a prompt diagnosis.
- VA caregiver support: Caregivers can find specialized support and community connections through two programs. Local caregiver support coordinators can help you find services in your area, or call the Caregiver Support Line, 855-260-3274, to speak with a licensed professional.
- Vet Centers: Veterans, active-duty service members and their families can seek out Vet Centers, an extension of the VA medical centers nationwide. Individual, group, marriage and family counseling plus care coordination are available. Its call centers are always open at 877-927-8387.



Dear Clayton Rotary,

My husband and children have been locked down now for almost 2 months and our anxiety level is at an all-time high and I believe it is beginning to impact our family. Any suggestions on how to deal with it?

Signed Struggling in Sky Valley

Dear Struggling in Sky Valley,

(from an article in the AJC that originated in the Washington Post)

If you're feeling anxious, that's understandable — and you are not alone.

A recent American Psychiatric Association poll found more than one third of Americans think the coronavirus crisis is seriously affecting their psychological health. And calls and texts to mental health hotlines have dramatically increased.

Let's look at three problems that can be caused or exacerbated by anxiety, and steps you can take to address those issues:

1. Sleeplessness - Experts recommend maintaining a consistent bedtime, limiting caffeine and alcohol intake, removing visible alarm clocks, exercising and getting at least some exposure to daylight each day, if possible

2. Difficulty focusing - Because the coronavirus threatens our health, livelihoods and way of life, we are consumed by reading and watching news about it and by thinking about ways to protect ourselves from it.

The problem is we might also need to be teleworking and home-schooling our kids.

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To improve your concentration, start by reducing your tasks to the most essential ones. Each evening, list the things that need to be done the next day, and rank them by importance and urgency. Schedule specific times when you will do the most important and urgent chores, making sure to give yourself breaks about every 45 minutes. Be kind to yourself, accepting that it is completely normal to be stressed at this time.

3. Forgetfulness - Many of us are also having difficulty remembering and managing relevant information.

Use relaxation activities such as yoga, mindfulness, exercise and spending time in nature, if possible.

“Doing activities such as crossword puzzles, Sudoku, crafts, video games or playing the piano, may also be helpful”



Dear Clayton Rotary:

I want to help local farmers. Is there a way to buy directly from them?

Signed Buying From Local Farmers

Dear Buy From Local Farmers:

There are a number of nearby farms and growers' associations that let you order online and offer easy pick-up. Here are just a few to consider:

- Northeast Growers Association pulls together more than 50 farmers. The Association accepts orders on their website from Friday 9:00 PM through Monday at 9:00 PM and have pickups on Wednesdays from 5:00 pm to 6:30 pm at locations in Tiger, Clarkesville and Gainesville. northeastgeorgia.locallygrown.net.
- Osage Farms is taking orders online and will bring your produce right to your car! www.osagefarm.com
- Ladybug Farm, sells produce, as well as plants that will let you grow your own. www.ladybugfarms.net
- *August Produce* is a local wholesale produce supplier that is currently selling directly to the consumer as a way to keep their trucks running and staff on the payroll. To order call 828-526-4617. You must call and order ahead, for a pick up at their warehouse in Rabun Gap.
- Timpson Creek Farm on 6093 Highway 76 has pickup and online service for fresh, organic produce 706-236-7255

Buying fresh local produce at good prices is good for you and our local farmers.

Rabun County: If you have a question concerning your current personal or business economic struggles, please email Claytonrotary1@gmail.com. We will respond to as many as we can. Go to the www.claytonrotary.com to see responses, new topics and updates to earlier community questions.

Dear Clayton Rotary:

We are out of work and unable to afford to buy food. Where can we turn for help in these desperate times?

Anxious and in need of food

Dear Anxious and in need of food:

Good news. There are several options to obtain free food for yourself and your family. No questions about finances or residency will be asked. Please be judicious in utilizing the wonderful organizations addressing this need as food supplies, staff, and volunteers are sometimes limited. Many of the pre-COVID 19 mobile distribution food sites have been temporarily closed but the following are open.

Monday through Friday:

Go to the Foodbank in Clayton from 7:30 am to 4:30 pm to pick up food. Knock on the main Food Bank door for assistance. The building is closed to the public and someone will come out to greet you. Boxes will be distributed by family size.

Saturdays:

- Second Saturday of every month starting May 9th, the Food Bank will have a distribution from 8:00am to 10:00 am.

- Third Saturday of every month the Rabun Gap Presbyterian church will begin distribution at 8:30 am

On the third Monday of every month starting May 18th, the Rabun Christian Food Ministry will be at the Food Bank distributing boxes of food from 8:30am to 4:00pm.

Finally, the American Legion located in Mountain City is distributing Food and a hot lunch every Thursday from 8:00am to 7:00pm. NE Georgia Food Bank

Mountain Branch Director - James Brim

46 Plaza Way, Clayton GA 30525

706-782-0780

We are blessed to live in an incredibly generous Rabun County!

Dear Clayton Rotary:

Does the Governor's Order mean I am forced to be open?

Business Owner

Dear Business Owner:

Nobody can *force* your business to re-open or rehire furloughed employees. The Order provides the right to have some businesses open again. As of 11:59 p.m. on April 30, Georgia's "shelter in place" orders expired for the majority of Georgia businesses. However, businesses that choose to open must continue to operate with strict social distancing and sanitation rules to keep customers and employees safe through May 13, 2020. Businesses that *must* cease in-person operations and close to the public are:

- Bars
- Nightclubs
- Theaters
- Live performance venues
- Amusement parks
- Public Swimming Pools

Dear Clayton Rotary:

Is there a service out there that I can contact about helping me with credit card balances and what to do if I cannot pay?

In Debt and worried

Dear in Debt and worried:

Yes, there is! The National Foundation for Credit Counseling has a portal that people can call and receive free credit guidance from a nonprofit credit counselor. If you are trying to manage multiple credit accounts and not sure what to do or if you were in good standing before the virus and need a payment relief plan or if you are uncomfortable asking your credit card company for help, this free service can help. For assistance go online to www.NFCC.org.

Dear Clayton Rotary:

I recently lost a family member due to illness (not COVID-19) and was unable to have a funeral because of the virus restrictions. Are there any services or groups that I can seek out for comfort for our family?

Grieving in Clayton

Dear Grieving in Clayton:

It is always a difficult time when a loved one passes on. Having a funeral or memorial service is one way we can receive comfort and provide closure. It is sad that we cannot do that now. The First Methodist Church of Clayton sponsors a program called "Griefshare". GriefShare sessions contain three key elements: videos featuring experts on grief recovery topics, a workbook with exercises to personalize the information, and most importantly, a time for discussions about the videos and for sharing with other participants about coping with the loss of a loved one. A new session will start on May 17th at 3:00 - 4:30 p.m. You can get more information about GriefShare by calling Clayton First United Methodist Church at 706-782-4426, emailing griefshare@claytonmethodist.com or visiting the website at GriefShare.org.

Dear Clayton Rotary:

The maximum amount of a stimulus payment for a person on Social Security is \$1,200 for a qualifying adult. However, I have two grandchildren living with me that I am fully responsible for, but I have not filed income tax forms in the last two years, can I collect any additional funds for these children?

Household Dependents Caregiver**Dear Household Dependent Care Giver:**

There is also an additional \$500 stimulus payment available for each qualifying child under the age of 17. While SSI beneficiaries will receive the full \$1,200 stimulus payment automatically, those who didn't file federal tax returns in 2018 or 2019 will need to use the IRS online tool for non-filers to register to receive an additional \$500 stimulus payment per qualifying child. The IRS is urging SSI beneficiaries to register by May 5 to avoid delays in receiving the additional \$500 stimulus payment per eligible child. Those missing the May 5 deadline will need to file 2020 tax returns next year to claim the \$500 child stimulus payments.

To register using the non-filers tool you will need:

- Full name, current mailing address and an email address
- Date of birth and valid Social Security number
- Bank account number, type and routing number
- Identity Protection Personal Identification Number (IP PIN) you received from the IRS or Driver's license or state-issued ID, if you have one
- For each qualifying child: name, Social Security number or Adoption Taxpayer Identification Number and their relationship to you or your spouse

The IRS says SSI beneficiaries will not be able to enter Direct Express debit card account information into the non-filers tool. Either enter bank account information to receive a direct deposit or leave the bank account information blank to receive payment by mail.

Dear Clayton Rotary:

As a small business owner, what can I do to give my customers confidence to return to my business?

White Glove Business Owner

Dear White Glove Business Owner:

CV-19 has magnified the importance of a clean environment for businesses open to the public. While personal practices, such as hand washing, close contact, and self-isolating when symptoms are present are paramount in protecting against any virus transmission, acceptance and practices will vary widely person to person. Social sensitivity and tolerance will play an important role as we begin to Thrive again as a community. As a business owner the Center for Disease Control (CDC) has provided resources outlining practices to protect customers and workers. Topics covered include:

- Clean and disinfect frequently
- Hand hygiene
- Touchless pay options
- Limiting Close Contact
- Maintaining a healthy work environment
- Creating healthy business operations
- Other useful resources

Link for information:

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/grocery-food-retail-workers.html>

Where can I find CDC cleaning and disinfection recommendations?

<https://www.cdc.gov/coronavirus/2019-ncov/community/organizations/cleaning-disinfection.html>

Dear Clayton Rotary:

I no longer am working and looking for information about unemployment benefits in Georgia and new CARES Act?

Out of work

Dear Out of Work:

The CARES Act allocated Federal money in response to the loss of employment due to CV-19. If you lost your job or were laid off by your employer and are looking into the benefits available to you in Georgia, the first place to start the process is a visit to the Georgia Dept of Labor. The highlights of the new law include:

- An additional \$600 per week on top of any state-provided unemployment benefits through July 31
- Up to 13 weeks of unemployment benefits in addition to what your state provides, up to 39 weeks; and
- Unemployment benefits for self-employed and gig workers.

Unemployment Insurance hotline can be reached at 404-232-3180.

Dear Clayton Rotary:

I am still working, but my employer reduced my hours. Can I receive benefits?

Signed Employed with Reduced Hours

Dear Employed with Reduced Hours

Yes, you may receive some unemployment benefits. Check with your employer as they should be electronically filing an unemployment claim for you with Georgia Department of Labor during this COVID 19 crisis.

Your unemployment benefit will be paid weekly. Starting with the work week beginning Monday, 3/23/2020, the amount of money you make, before any deductions, that is over \$300 will be subtracted dollar for dollar from the amount you will get as your unemployment benefit.

So, as an example, let's say you make \$12 per hour and your employer has reduced your hours to 30 hours. Your benefit amount, which is a separate calculation based on your payroll history, would be reduced by \$60. (\$360 weekly earnings less \$300).

Dear Clayton Rotary:

I am considering withdrawing money from my retirement plan to help me get through these tough times. Is this a good thing to do?

Signed Maybe Raid My Retirement Plan

Dear Raid My Retirement Plan:

Because of the U.S. Stock Market being down due to the pandemic, withdrawals of money from your retirement account should be a last resort. However, if you decide to move forward with the withdrawal, there have been a number of changes that work to your benefit:

- If you are younger than 59 1/2, the Cares Act waives the 10 percent penalty for withdrawing money from IRAs and defined contribution plans, such as a 401(k) or 403(b). Be aware that the 10 percent waiver only covers withdrawals up to \$100,000 made on or after Jan. 1, until Dec. 31, 2020.
- To ease the tax burden, under the Cares Act you have up to three years to pay taxes on the withdrawal.
- You can repay all or a portion of the distribution within three years, and the repayments will not be counted toward the annual contribution limits.
- The Cares Act allows loans from your employer-sponsored retirement plans. If your employer allows loans, the Cares Act increased the loan limit to \$100,000 from \$50,000.
- Another provision allows you to borrow up to 100 percent of your vested amount. For example, if you only have \$30,000 in your 401(k), you can borrow up to that amount.

Dear Clayton Rotary:

My credit cards are maxed out and I am getting eaten alive by the high interest rates and late fees! What can I do?

Signed Maxed out My Credit Card

Dear Maxed out My Credit Card:

It is worth calling your credit card company to see what you can work out with them. Many card issuers have special programs to help people like you who are affected by the current crisis. They might be able to lower your monthly payment, waive late fees, temporarily lower your interest rate, and prevent your account from going past due. They might even be willing to raise your credit limit, but you probably want to avoid that if you can. Lastly, contact your primary bank (checking account, mortgage, etc.) and consult with a banker for additional advice.

Dear Clayton Rotary:

I want to help local farmers. Is there a way to buy directly from them?

Signed Fresh Food Shopper

Dear Fresh Food Shopper:

There are a number of nearby farms and grower's associations that let you order online so that you can make an easy pick up.

Here are just a few to consider:

- • Northeast Growers Association pulls together more than 50 farmers. They accept orders on their website from Friday at 9 p.m. through Monday at 9 p.m. and have pickups on Wednesdays from 5:00 p.m. - 6:30 p.m. at locations in Tiger, Clarkesville and Gainesville.
<https://northeastgeorgia.locallygrown.net/>

- • Osage Farms is taking orders online and will bring your produce right to your car!
www.osagefarm.com

- • August Produce is a local wholesale produce supplier that is currently selling directly to the consumer as a way to keep their trucks running and staff on the payroll. To order call 828-526-4617. You must call and order ahead, for a pickup at their warehouse in Rabun Gap. Buying fresh local produce at good prices is good for you and our local farmers.

Dear Clayton Rotary:

My business, like so many others in Clayton, is now closed. My employees have been laid off and I have applied for a Payment Protection Program (PPP) loan through a Small Business Administration (SBA) approved lender. I am still waiting on approval for my first PPP check and I'm not sure what more I can do at this time. Are there other steps I should take?

Signed, Stressed and Anxious Business Owner

Dear Stressed and Anxious Business Owner:

We are in extraordinary times. No one has the exact recipe for surviving this economic crisis caused by this global pandemic. This forum will provide some broad guidelines and ask for the rest of the community to jump in and respond in order to pool the best ideas going forward.

PPP loans will replace some, but not all, of your revenue. It's great that you have already applied. The SBA has announced that the first allotment of monies has already been exhausted. However, Congress is currently debating an additional \$250 billion or more of PPP funding. Hopefully, this second PPP funding will be approved quickly and those companies that were standing in line first will get it.

- Check with your SBA lender to see if your application is in pending status. It is very important to pay attention to the details in your submittal. If there is an issue, correct it quickly.
- Start examining your operating expenses. Contact your suppliers, vendors, insurance providers, utilities, banks, landlords, etc. Ask for your account or payment terms to be modified or stopped all together. If appropriate, ask the vendor to temporarily place your account in hibernation to reduce ongoing expense.

Start looking into new alternative revenue sources and perhaps build something for the future. Can you establish or improve your curbside service? Are your customers aware that you are open, and if so, are they aware of your adjusted hours of operation? Is your on-line business the best it can be? Can you add gift certificates to your online site?

Your fellow businesses are going through the same thing. If you haven't already, talk to them.

Rabun Community - please email your recommendation to Stressed and Anxious to Claytonrotary1@gmail.com

Dear Clayton Rotary:

I have been laid off and don't know when I will be able to return to work. I've applied for unemployment insurance and can't wait much longer for a check as my bills keep mounting. I simply don't know what to do next. Please help.

Signed, Distraught and Unemployed

Dear Distraught and Unemployed:

You are not alone. Have hope. Here are some initial suggestions of actions you can take.

- Food is one of your major expenses. A huge fundraiser was just completed to allow our local Food Bank of Northeast Georgia to support anyone during this crisis. The Food Bank is there for everyone regardless of financial need. You will not be required to show income information to pick up food for your family. Contact the Food Bank at (706) 782-0780 or visit their website (www.foodbanknega.org). The Food Bank address is 46 Plaza Way, Clayton, Ga. 30525.

- Many banks and landlords will consider deferring your mortgage or rent payment. Call all of your vendors that provide you monthly services to ask for help on your bills! You will be surprised at how many will be willing to work with you. The key is that you must call!
- Subject to income level constraints, economic stimulus payments of \$1,200 per adult and \$500 per child will automatically be deposited into your checking account if the IRS has your bank information. If you did not give the IRS your bank information, the check will be mailed to you in the next few weeks. You can check the status of your stimulus payment at: www.irs.gov/coronavirus/get-my-payment. If you don't have access to the Internet, the Clayton Library offers Internet via WiFi from its parking lot.
- Rabun Family Connections is a local non-profit agency working to help those in need. Please call 706-782-8390 or go to their website at <http://rabun.gafcp.org/> and download the "Community Resource Guide."

Come on Rabun, let's help your neighbor. Email your recommendations to Claytonrotary1@gmail.com

Dear Clayton Rotary:

Will I receive an economic stimulus payment if I do not make enough money to file an income tax return?

Signed. Need the Money

Dear Need the Money:

Yes. Eligible retirees and recipients of Social Security Retirement, Disability (SSDI), Survivors' Benefits, Railroad Retirement, or Veterans' Benefits, as well as individuals who do not make enough money to file a tax return, are also eligible for the economic stimulus payment. This includes those who have no income, as well as those whose income comes entirely from federal benefit programs, such as Supplemental Security Income (SSI) benefits. No minimum income is needed for the economic stimulus payment.

Email your questions to Claytonrotary1@gmail.com

Dear Clayton Rotary:

I haven't filed a federal tax return for 2018 or 2019 and don't receive Social Security retirement or any other federal benefits. What do I need to do to get the \$1,200 the economic stimulus payment?

Signed. Did Not File Tax Returns Dear Did Not Files Tax Returns:

You have to provide basic information to the IRS to receive your payment. The IRS urges you to take one of the following actions as soon as you can:

- Via the Internet, go to www.irs.gov/coronavirus/non-filers-enter-payment-info-here. The IRS has a tool to provide simple information to the IRS so you can get your stimulus payment. U.S. citizens and permanent residents can use this tool if they had gross income that did not exceed \$12,200 (\$24,400 for married couples filing jointly) for 2019 and were not otherwise required to file a federal income tax return for 2019, and didn't plan to do so. This is the quickest way to get your payment.
- You can file a federal income tax return for 2019 with the IRS even if you receive non-taxable income or do not make enough money to normally have to file a tax return.

- Have your bank account information available when you use the tool or file so you can get your payment as quickly as possible. Otherwise, the IRS will mail your Payment to the address you provide.

Email your questions to Claytonrotary1@gmail.com

Dear Clayton Rotary:

I'm retired and on social security. I'm feeling a little lost on what to do particularly since my income level is not affected but will get a boost when my wife and I receive a \$2,400 stimulus check. I'm staying home and making very few trips into town in accordance with the Stay-At-Home order. I'd like to help my community, but volunteer positions are also being held vacant. What do you suggest?

Signed, Want to Help Retiree

Dear Want to Help Retiree:

You are fortunate not to be experiencing financial stress like so many others and your interest in wanting to reach out to help is commendable. It is what makes our mountain community so special. Many restaurants in town have closed but some remain open for curbside pickup or carryout. We need to show our support like never before. If you used to go out to a restaurant once a week, double or triple that if you are able, even if it is carryout or curbside service. If you don't want to go out to a restaurant, consider going online and purchasing a gift certificate to your favorite restaurant. These businesses are part of the fabric of our community. Now is the time to show our support, if we want to have them around following the pandemic.

Although we don't want to show favoritism to any one grocery store, please consider at least periodically using the locally family-owned grocers that have been here forever. Our family owned grocers are necessary to our community and are less apt to survive under these unusual circumstances.

For that matter, let's make a concerted push to SHOP LOCALLY where we can and minimize out-of-town, out-of-state internet purchases.

Keep up with your favorite local charities via Facebook, so when we can get together again, you will hear the call.

Rabun Retirees - email your suggestions to Claytonrotary1@gmail.com

Rabun County: If you have a question concerning your current personal or business economic struggles, please email Claytonrotary1@gmail.com. We will respond to as many as we can. Go to the www.claytonrotary.com to see responses, new topics and updates to earlier community questions.