

## Social Security benefits to be paid on time during pandemic

**Tuesday, March 31:** Andrew Saul, the commissioner of the Social Security Administration, reminds the public that Social Security and Supplemental Security Income (SSI) benefit payments will continue to be paid on time during the COVID-19 pandemic. “Social Security will pay monthly benefits on time and these payments will not be affected by the COVID-19 pandemic,” Saul said. “I want our beneficiaries to be aware that scammers may try to trick you into thinking the pandemic is stopping or somehow changing your Social Security payments, but that is not true. Don’t be fooled.”

The agency reminds everyone to be aware of scammers who try to take advantage of the pandemic to trick people into providing personal information or payment via retail gift cards, wire transfers, internet currency, or by mailing cash, in a scam to maintain Social Security benefit payments or receive economic impact payments from the Department of the Treasury.

The Department of the Treasury will soon provide information about economic impact payments under the recently enacted law, the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act. Treasury, not Social Security, will be making direct payments to eligible people. Please do not call Social Security about these payments as the agency does not have information to share.

The agency continues to direct the public to its online self-service options whenever possible. Local offices are closed to the public but are available by phone. People can find their local field office phone number by accessing the field office locator.

To allow available agents to provide better phone coverage, the agency is temporarily changing the national 800 number hours starting on Tuesday, March 31. The hours will change from 7 a.m. to 7 p.m. local time to 8 a.m. to 5:30 p.m. local time. The agency is experiencing longer than normal wait times on the 800 number and asks the public to remain patient, use its online services at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call a local office.

Please visit the agency’s COVID-19 web page at [www.socialsecurity.gov/coronavirus/](http://www.socialsecurity.gov/coronavirus/) for important info and updates.

## Health officials warn against self-treating of COVID-19

**Tuesday, March 31:** Health officials want to warn the public against using non-pharmaceutical drugs such as chloroquine products and other aquarium chemicals to self-treat for COVID-19. Using products like chloroquine phosphate, without a prescription and supervision of a health care provider, can cause serious health consequences, including death.

Pharmaceutical chloroquine phosphate and hydroxychloroquine sulfate are approved by the U.S. Food and Drug Administration (FDA) to treat specific medical conditions, such as malaria, lupus, and rheumatoid arthritis. Currently, these medications are being studied and evaluated as treatment for COVID-19; however, their efficacy to either prevent or treat this infection are unknown, announced Stearns County Public Health. When used inappropriately, these medications can lead to severe toxicity, including death. At this time, there are not any pharmaceutical products that are FDA-approved for the prevention or treatment of COVID-19!

The Centers for Disease Control and Prevention (CDC) has become aware of two individuals who ingested non-pharmaceutical chloroquine phosphate, a chemical for aquarium use that is commercially available for public purchase. One of the individuals died, and the second became critically ill. Upon recovery, the surviving individual reported that they ingested the product to prevent infection of coronavirus after seeing information on the medical use of chloroquine on television. CDC is also aware of unconfirmed reports that these commercially available aquarium-use chemicals may be out of stock due to potential increased demand by the public.

Recommendations for the public:

- Take medications only as prescribed and directed by health-care providers.

- Do not ingest aquarium use products or any other chemicals that contain chloroquine phosphate. These chemicals are not intended for human consumption and can lead to serious health consequences.

- Seek immediate medical attention if experiencing any unexpected symptoms after taking chloroquine or hydroxychloroquine by contacting a healthcare provider or the poison center at 1-800-222-1222.

## Feds offer \$349 billion in small business loans

**Tuesday, March 31:** Following President Trump’s signing of the historic Coronavirus Aid, Relief, and Economic Security (CARES) Act, Small Business Administration administrator Jovita Carranza and Treasury secretary Steven T. Mnuchin announced that the Small Business Administration and Treasury Department have initiated a robust mobilization effort of banks and other lending institutions to provide small businesses with the capital they need. The CARES Act establishes a new \$349 billion Paycheck Protection Program, which will provide much-needed relief to millions of small businesses so they can sustain their businesses and keep their workers employed. “This unprecedented public-private partnership is going to assist small businesses with accessing capital quickly. Our goal is to position lenders as the single point-of-contact for small businesses – the application, loan processing, and disbursement of funds will all be administered at the community level,” said Carranza. “Speed is the operative word; applications for the emergency capital can begin as early as this week, with lenders using their own systems and processes to make these loans. We remain committed to supporting our nation’s more than 30 million small businesses and their employees, so that they can continue to be the fuel for our economic engine.”

“This legislation provides small business job retention loans to provide eight weeks of payroll and certain overhead to keep workers employed,” said S Mnuchin. “Treasury and the Small Business Administration expect to have this program up and running by April 3, so that businesses can go to a participating SBA 7(a) lender, bank, or credit union, apply for a loan, and be approved on the same day. The loans will be forgiven as long as the funds are used to keep employees on the payroll and for certain other expenses.”

The new loan program will help small businesses with their payroll and other business operating expenses. It will provide critical capital to businesses without collateral requirements, personal guarantees, or SBA fees – all with a 100 percent guarantee from Small Business Administration. All loan payments will be deferred for six months. Most importantly, the Small Business Administration will forgive the portion of the loan proceeds that are used to cover the first eight weeks of payroll costs, rent, utilities, and mortgage interest.

The Paycheck Protection Program is specifically designed to help small businesses keep their workforce employed. Visit [www.SBA.gov/Coronavirus](http://www.SBA.gov/Coronavirus) for more information on the Paycheck Protection Program. The new loan program will be available retroactive from Feb. 15, 2020, so employers can rehire their recently laid-off employees through June 30, 2020.

**Eligible Businesses** – All businesses, including non-profits, veterans organizations, tribal concerns, sole proprietorships, self-employed individuals, and independent contractors, with 500 or fewer employees, or no greater than the number of employees set by the Small Business Administration as the size standard for certain industries. Maximum loan amounts are up to \$10 million. There is loan forgiveness if proceeds used for payroll costs and other designated business operating expenses in the eight weeks following the date of loan origination (due to likely high subscription, it is anticipated that not more than 25 percent of the forgiven amount may be for non-payroll costs).

All loans under this program will have the following identical features: interest rate of 0.5 percent; maturity of two years; first payment deferred for six months; 100 percent guarantee by the Small Business Administration; no collateral; no personal guarantees; and no borrower or lender fees payable to SBA.

Since March 17, the Small Business Administration has taken the following steps due to COVID-19:

- Declared all states and territories eligible for economic injury disaster loan assistance;
- Offered one-year deferment on economic injury disaster loans, provided due to COVID-19;
- Offered automatic deferment of previous disaster loans for homeowners and businesses through 2020;
- Waived garnishments through 2020.

## Stearns County Sheriff starting “Lights On!” program

**Wednesday, April 1:** The Stearns County Sheriff’s Office will begin a program called “Lights On!” This innovative program is funded through grant money from MicroGrants. It allows deputies to stop vehicles for broken headlights, tail-lights, brake lights, or turn signals and to issue a fix-it voucher to have the light fixed free of charge. The voucher is redeemable at the five participating car dealership service departments in Stearns County: Albany Chrysler Dodge; McKays Dodge (Waite Park); Kia of St. Cloud; Schwieters Chevrolet (Cold Spring); and Paynesville Chevrolet (Paynesville).

The program, founded by MicroGrants, is meant to help citizens stop the downward spiral affecting employment and financial stability. The voucher allows deputies to engage positively with motorists and offer a solution instead of a ticket. Deputies will use their judgement on whether a person receives the voucher or not. They can still issue citations for traffic offenses or arrest drivers for criminal offenses.

The Stearns County Sheriff’s Office is joining 75 other law enforcement agencies across Minnesota who are participating in the “Lights On!” program.