

MountainTrue celebrates its 13th Annual Watershed Gala with a virtual event February 25th

The public is invited to attend the 13th Annual Watershed Gala and Holman Water Quality Stewardship Award presentation hosted by MountainTrue on Thursday evening, February 25 at 6 PM.

The Watershed Gala is held each year to celebrate the upper Hiwassee River Watershed and to honor the efforts of those who work to keep our rivers, lakes and streams clean and healthy. The event is also the MountainTrue Western Regional Office's largest fundraiser.

Due to the COVID-19 pandemic and the unprecedented social and economic strains it has put on our communities, MountainTrue is making this year's Watershed Gala and award ceremony a free virtual affair. Any and all donations are much appreciated and will help fund the work of MountainTrue in the upper

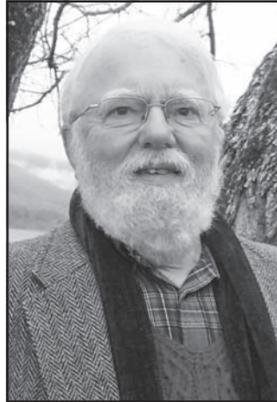
Hiwassee River Watershed.

The Holman Water Quality Stewardship Award is presented each year to the person or group who has done the most to sustain good water quality in rivers, lakes, and streams in the upper Hiwassee River watershed. The award is named for Bill Holman, a life-long conservation advocate and currently the North Carolina State Director of The Conservation Fund. The Holman Award is sculpted by David Goldhagen of Goldhagen Blown Art Glass whose studio is located on the shores of Lake Chatuge.

This year's Holman Water Quality Stewardship Award recipient is David Liden of Cherokee County, NC. David is being recognized for his work in the founding of the Western North Carolina Alliance (WNCA), one of the precursor organizations that

merged in 2015 to become MountainTrue. The award is especially fitting due to the 2019 merger of MountainTrue and the Hiwassee River Watershed Coalition, the longtime host of the Watershed Gala.

"David moved from West Virginia to North Carolina to raise his family, only to discover that oil companies had leased over one hundred thousand acres of national forest land in western North Carolina," explains MountainTrue's Western Regional Director Callie D. Moore. "David teamed up with Macon County resident Esther Cunningham to mobilize a broad group of people including hunters, fishers, hikers, Forest Service employees and members of church groups in opposition to drilling. Eventually, that movement helped spark the founding of the Western North Carolina Alliance.



David Liden

Nearly twenty years later, the movement started by David and Esther is still going strong as a champion of clean water, resilient forests and healthy communities in the Southern Blue Ridge."

MountainTrue will host the Watershed Gala using the Zoom meeting platform. An online auction and raffle are also associated with the event. Members of the public are invited to join us for an evening of celebration as we toast to all of our shared accomplishments of the past year. Bring your own beverage! Registration and raffle tickets are available at mountaintrue.org/gala.

Local Businesses...from Page 1A

For a quarter, that means your annual revenues last year were less than they otherwise would have been without all this chaos of the pandemic."

For businesses, going without revenues unexpectedly is like employees going without paychecks, and losses in one year can cause compounding issues over the life of many ventures.

"If an individual skipped a paycheck for two months, even if they're working again at the same level today, their 401(k) or savings account is still affected by the fact that they weren't working for two months last year," Griggs said. "On the whole, you step back, and it's still a negative impact even if you're fine today.

"That's why I want to make sure that our businesses are aware of and are taking advantage of some of these SBA programs that are still there but perhaps have not been as well publicized as the initial wave of assistance coming out of the CARES Act.

"There's more (funding available), and there are probably a lot of companies and businesses in our community that can take advantage of some of these programs that exist today still."

Currently, the Small Business Administration is offering: First Draw of the Paycheck Protection Program—initial application and increase in existing loan amount; Second Draw PPP; Economic Injury Disaster Loan; Express Bridge Loans; and SBA Debt Relief for eligible borrowers.

Additionally, the SBA is preparing to offer Shuttered Venue Operators Grants, which can be used by live venues, independent movie theaters, etc.; and Targeted EIDL Advance funding to give more businesses an opportunity to receive up to \$10,000 in grant funding.

These extensions and new programs are available thanks to the Economic Aid Act, which is a sequel of sorts to the

CARES Act insofar as it offers many of the same opportunities for hard-hit small businesses, nonprofits and venues, but with key differences.

For starters, there's a second draw available for the Paycheck Protection Program, which effectively covers two and a half months' worth of payroll and other approved expenses up to \$2 million for first-time borrowers and \$10 million when combined with PPP1 funding.

Businesses that utilized PPP1 may be eligible for PPP2, with a key difference being that PPP1 has an employee retention focus, whereas PPP2 acts more like a revenue restoration program.

Among the program requirements particular to PPP2, a business must have experienced at least one quarter in 2020 with revenue losses greater than 25% above the corresponding 2019 quarter.

Of course, the most intriguing aspect of PPP is the potential for 100% repayment forgiveness for eligible applicants up to \$150k, making PPP1 and PPP2 major boons for struggling businesses.

Additionally, the payroll-to-other-expenses ratio has been reduced from 75/25 to 60/40 under PPP2, with an expanded list of eligible expenses to include operations expenditures like software and accounting, property damage costs, employer-provided group insurance and more.

The deadline to apply for PPP funding is March 31. For more information and to see full program requirements, visit the University of Georgia's Small Business Development Center website at www.georgiasbdc.org.

People may also apply for the Economic Injury Disaster Loan, available until Dec. 31. This program offers low-interest loans to help businesses "meet financial obligations and operating expenses that could have been met had the disaster not occurred."

The Targeted EIDL Advance gives applicants who applied last year for the grant another chance to receive it or the entire amount if they didn't initially due to lack of funds for the popular program.

Further, \$15 billion has been set aside to focus on other "disadvantaged businesses" that took a hit due to COVID-19, including child-care providers, transportation providers, rental assistance and agriculture.

The Shuttered Venue Operators Grant is for theatrical producers and talent representatives as well as operators of live venues, live performing arts organizations, museums and independent motion picture theatres, with a 25% reduction in revenue required for program eligibility.

This grant is good for up to \$10 million, and the SBA has set aside \$2 billion specifically for qualifying businesses with less than 50 employees. Businessowners who receive this grant cannot participate in PPP2.

The program will be administered in three phases; businesses having experienced 90% or greater revenue losses will receive access in the first two weeks, followed by those having lost 70% or more revenues in the second two weeks, and finally those with 25% or greater losses.

A relief to many PPP recipients, the Economic Aid Act makes expenses paid by PPP funds claimable as business expenses, resolving previous guidance from the Internal Revenue Service and Treasury Department that such claims constituted prohibited "double dipping."

People may also benefit from new SBA Guaranteed Loans, which are currently eligible for up to three months of principal and interest forgiveness if approved between Feb. 1 and Sept. 30, 2021. Existing 7(a), 504 and Microloans through SBA are also eligible for debt relief payments.

For more program information, visit the UGA Small Business Development Center website or call SBDC Gainesville at 770-531-5681.

"The UGA Small Business Development Center provides tools, training and resources to help small businesses grow and succeed," per organization literature. "Designated as one of Georgia's top providers of small business assistance, the UGA SBDC has 18 offices to serve the needs of Georgia's business community."

Union County's NGTC Adult Education offers free GED classes

Spring is just around the corner. What better time to start a new goal? Having your GED is essential to your success both now and in the future.

You can get a head start by signing up with Union County's NGTC Adult Ed during our managed enrollment March 8th and 22nd!

We offer FREE GED

classes; daytime Monday through Thursday from 9 AM - 2 PM and night classes Tuesday and Wednesday from 4:30 PM - 7:30 PM. We also offer GED practice test and ACCUPLACER remedial help.

Call (706) 439-6342 now to make an appointment to get started or email Victoria.caldwell@northgatech.edu for more information.