

## Signup Begins for Small Business Paycheck Protection Program

Friday, April 3, 2020

By Mary Jane Buerkle

Last week, President Trump signed the Coronavirus Aid, Relief, and Economic Security (CARES) Act, designed to protect public health and help individuals, businesses, health care, agriculture and others amidst the COVID-19 epidemic.

One initiative in the CARES Act that may be of interest to some is the Paycheck Protection Program, which authorizes up to \$349 billion in forgivable loans to small businesses to pay their employees and cover certain other expenses during the COVID-19 crisis. It will be administered through the Small Business Administration's 7(a) loan program.

All small businesses with 500 or fewer employees – including nonprofits, veterans organizations, tribal concerns, self-employed individuals, sole proprietorships, and independent contractors – are eligible. Cooperatives and farming operations are eligible. Businesses with more than 500 employees are eligible in certain industries.

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; and
- Employee and compensation levels are maintained.

Payroll costs are capped at \$100,000 on an annualized basis for each employee. Due to likely high subscription, it is anticipated that not more than 25% of the forgiven amount may be for non-payroll costs. Loan payments will be deferred for 6 months.

The program will be available through June 30, 2020. Signup began today (April 3). The interim final rule is at <https://home.treasury.gov/system/files/136/PPP--IFRN%20FINAL.pdf>

For a top-line overview of the program, click here: <https://home.treasury.gov/system/files/136/PPP%20--%20Overview.pdf>

### Information for lenders:

<https://home.treasury.gov/system/files/136/PPP%20Lender%20Information%20Fact%20Sheet.pdf>

### Lender Electronic Data Form:

<https://home.treasury.gov/system/files/136/PPP-Lender-Application-Form-Fillable.pdf>

### Information for borrowers:

<https://home.treasury.gov/system/files/136/PPP--Fact-Sheet.pdf>

### FINAL APPLICATION for borrowers:

<https://home.treasury.gov/system/files/136/Paycheck-Protection-Program-Application-3-30-2020-v3.pdf>

Please contact your lender if you have questions or need additional information, or visit <https://www.sba.gov/funding-programs/loans/paycheck-protection-program-ppp>.

## USDA Extends Marketing Assistance Loan Maturity

Friday, April 3, 2020

Information from FSA

USDA Farm Service Agency issued a notice today that the CARES Act of 2020 provides an extension of the normal Marketing Assistance Loan Maturity to 12 months following the month of loan disbursement.

Those who do not wish to extend the length of their loan may repay on or before the original loan maturity date, or may forfeit or settle the loan as applicable.

For more information, contact your local USDA Service Center office by phone or email. For more information regarding status of USDA service centers, visit [www.farmers.gov/coronavirus](http://www.farmers.gov/coronavirus).

## Farm Stress: Help and Hope

<https://pcca.com/farm-stress-help-and-hope/>

## TDA Issues Work Travel Authorization Letters

The Texas Department of Agriculture has issued Work Authorization Travel Letters for those working in agriculture. The Department of Homeland Security has identified agriculture as a Critical Infrastructure Industry with regard to the COVID-19 response.

TDA has included these on their Coronavirus Response page: <https://www.texasagriculture.gov/NewsEvents/COVID19CoronavirusResponsePage.aspx>.

The letter in English:

<https://www.texasagriculture.gov/Portals/0/forms/COMM/Esential Worker Travel Form 3.25.2020.pdf>

The letter in Spanish:

<https://www.texasagriculture.gov/Portals/0/forms/COMM/TRABAJADOR DE INFRAESTRUCTURA CR%C3%8DTICA ESENCIAL 03.25.2020.pdf>

Misuse of the document subjects a fraudulent user to criminal prosecution. For more information, contact 1 (800) Tell-TDA (835-5832).

## Links for Trainings and CEUs

Here are some Texas A&M AgriLife Extension online trainings you, an employee or someone you know may need:

**Auxin Training** (1 Laws & Regs CEU): <https://agrilifelearn.tamu.edu/product?catalog=AGCH-001>

**Texas Pesticide Applicator Training Course** (required to obtain TDA Pesticide License):

<https://agrilifelearn.tamu.edu/product?catalog=AGCH-015>

**Paraquat Training** (1 Laws and Regs CEU, good for three years; anyone who will be applying or mixing paraquat products must be licensed as well as completed the training): create account at <https://campus.extension.org/login/signup.php>

(“COTTON NEWS” continued on Page 2)

## CEU's

Minimizing Drift:

<https://agrilifelearn.tamu.edu/product?catalog=AGCH-012>

Herbicide-Mode of Action:

<https://agrilifelearn.tamu.edu/product?catalog=AGCH-018>

Aquatic Vegetation Management:

<https://agrilifelearn.tamu.edu/product?catalog=WFSC-002>

Here is the Texas Department of Agriculture Pesticide CEU online & correspondence course link:

<https://ceusearch.texasagriculture.gov/CourseList.aspx>

Thank you to Kerry Siders, EA-IPM for Hockley, Cochran and Lamb counties, and Debbie Slocum, Assistant Regional Director-Pesticides for TDA Region 1, for sharing this information!

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## ICAC's "Cotton Connects" Videos to Keep People Informed Throughout COVID-19 Crisis

Friday, April 3, 2020

From ICAC

Having reliable information to base decisions on is critical during the COVID-19 pandemic, which has thrown the global cotton supply chain into utter chaos. As governments, organizations and individuals try to deal with the fast-moving virus, the International Cotton Advisory Committee (ICAC) has introduced a tool to help the industry stay connected.

"Cotton Connects" is a series of short videos (5-10 minutes) in which members of the ICAC Secretariat interview cotton and textile leaders from all over the world to see how the supply chain is coping with an unprecedented amount of upheaval and uncertainty.

In the first video posted today, ICAC Executive Director Kai Hughes speaks with Dr. Rubana Huq, President of the Bangladesh Garment Manufacturers and Exporters Association (BGMEA), to see how the crippled global economy is affecting the textile manufacturing sector. Textile workers, among the most vulnerable people in the entire supply chain, are becoming desperate as billions of dollars of orders have already been cancelled.

Dr. Huq realizes the difficult position that all businesses have been put in by COVID-19, including brands and retailers, and says that the Bangladeshi textile industry is being as flexible as possible despite the dire circumstances. Unfortunately, the approach is having little success.

"We have given multiple options to our buyers," Dr. Huq told Mr. Hughes. "We have said, 'If you don't have storage space, we will give you storage space. We will consider the goods shipped as soon as they leave the factory. If you can't pay us then, tell us you can pay us 90 days, or 180 days.' We have no problem with that. Three very responsible brands have stepped forward and said, 'We will take [the garments you already have in production],' but none of the others have."

Going forward, the ICAC will publish the Cotton Connects video interviews twice each week in an effort to keep the industry informed during the crisis — and to ensure everyone in the supply chain is ready to resume working as soon as it passes.

To see the interview with Dr. Huq, please visit <https://www.youtube.com/watch?v=PJd42tUGgps&feature=youtu.be>.

## McKnight Named Texas Statewide Cotton Extension Specialist

Thursday, April 2, 2020 By Kay Ledbetter, AgriLife TODAY

Dr. Ben McKnight is the new Texas A&M AgriLife Extension Service statewide cotton specialist. And his acceptance of the position is a return to familiar territory.

McKnight worked for both Texas A&M AgriLife Research and AgriLife Extension while earning degrees at Texas A&M. He has spent the past few years working as a weed scientist with Louisiana State University, where he earned his doctorate.

During his postdoctoral research and as a research associate at LSU Agricultural Center, McKnight conducted rice field trials at research and grower locations. As a graduate research assistant, he worked in the Rice Weed Management Program, conducting and managing field and glasshouse trials.

During his time with AgriLife Research, he assisted the Rice Weed Management research program with applying herbicide treatments, collecting and organizing data and harvesting research plots.

McKnight said his transition back to Texas and into cotton should be smooth, because he is driven by solving problems as an agronomist.

"There are quite a few similarities between cotton and rice regarding the intensity of management," he said. "Both require extensive management to produce a successful crop. I am looking forward to drawing from my past experiences working in rice management in this new position. Accepting this position is also a homecoming for me. As a Texas native, I am very familiar with the passion that our growers and industry have for cotton production."

McKnight said the COVID-19 pandemic will immediately impact his initial plans for outreach and education programming.

"I was looking forward to personally meeting our stakeholders across the state soon after starting in this position," he said. "As of right now, I'm not sure how that will be impacted. Technology will be instrumental to keeping everyone in close communication and business running the best it can in these trying times."

He plans to make initial contacts with stakeholders and AgriLife Extension and research professionals across the state in the coming weeks. However, he said, it will have to be either via telephone or online-based video conference platforms.

Long-term outreach and educational programming include continuing to work with others to develop high-quality resources, outreach and educational programs that improve Texas agriculture.

"I really enjoy interacting with people, so my hope is things will begin to normalize soon," McKnight said. "I'm looking forward to getting out in the state to meet our stakeholders and my new colleagues. I'm a very hands-on learner, and I believe that most people in agriculture are, too. So, I look forward to participating in field days and grower meetings, in addition to working with others to develop hands-on training activities for our county agents, producers and clientele in the future."

### Editor's Note:

"Cotton News", a weekly service of Plains Cotton Growers to the cotton industry and news media in the 41-county High Plains area, is mailed from Lubbock each Friday. Its contents are confined to news items and comments pertaining to the High Plains cotton industry which is so vital to U.S. all. Anyone interested in making comments about the contents of this column can call 806-792-4904 or Email PCG at: [editor@plainscotton.org](mailto:editor@plainscotton.org)