

**From:** [Steven Mesulam](#)  
**To:** [Exhibits JSCVR](#)  
**Cc:** [Mike Maggard](#)  
**Subject:** PLEASE consider a Debt / Rent/ Lease freeze in this time of crisis  
**Date:** Thursday, March 19, 2020 2:30:09 PM

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Hello,

This is an idea from a close friend of mine who is a small business owner in Portland, OR. I'm an independent contractor that works for a touring musicians booking agency here in Portland, and am also feeling the direct sting (like many of us at this time) as a result of the revenue streams that are drying up due to the Corona virus pandemic, and the related lock-down actions being taken to flatten the curve. I'm trying to help him broadcast this idea in the hope of gaining groundswell among folks in positions of power and authority. Thanks, in advance, for reading this and considering this important idea in a time of crisis.

Kind Regards,  
-Steven

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*I am a small business owner employing 20 people in Portland, OR. Today I spent the day calling all my Senators, Congressman, Governor, State Senator, and spoke with every customer I had today about the following idea to rescue the economic disaster we are facing.*

*The idea is this: Since the government has determined the best way to battle the Corona virus is to essentially shut down economic and social activities, income is screeching to a halt for millions of citizens. Since there is effectively an income ban, I have advocated for a debt/rent/lease freeze. I am in a position to have to cut employment for people. They will not be able to pay their mortgages and rent and car payments, etc... The government must get ahead of this economic disaster just like getting ahead of the virus.*

*By placing a payment freeze, like hitting the pause button on a CD player, people will not be faced with evictions, foreclosures, repossessions, etc... Businesses will not have to shudder and declare bankruptcy. By hitting "pause" people can use their funds for essentials like food.*

*Once the virus national emergency is declared over, keep the pause in effect for say 3 months while people start back to work. This would create instant liquidity into the economy and give it a running start to recovery. Once the pause is lifted, people can begin to make their regular payments, and life gets back to a more normal situation.*

*I run and operate two dry cleaning stores, I have recently sold another location that is on the brink of collapse and will not be able to meet their obligations to the landlord or to me who is carrying a contract. I also own rental properties, and if tenants cannot pay, I cannot make my mortgages. This is very real and it is happening more exponentially than the viral outbreak.*

*Watching Don Lemon tonight, I was struck as there are no stories on how to solve the impending Depression. This financial collapse has the potential to be greater than the Great Depression. I have asked everyone I know, my politicians, my customers, etc... to get on board and create a groundswell of support for this idea. Now, I ask you to get on board. Any way that I can help get this word and idea out there please let me know. As a creative problem solver and entrepreneur I realize we must do this and the sooner the better.*

*Finally, both sides of the political spectrum should like this idea. It does not involve trillions of dollars of government borrowing (it will be impossible to bail out everyone and too late if businesses fail!). It does not involve handouts, although there will assuredly be a need for things like unemployment benefits, etc...*

*My name is Michael Maggard, I own Five Star Cleaners in Portland, OR. My phone number is 971-221-5713. I am happy to be interviewed and discuss this, or anything else that will help lift this off the ground.*

*Thank you.*