

To whom it may concern,

I am the owner/operator of Ruddick/Wood restaurant and tavern in Newberg, OR, which was forced to close yesterday in response to the public health concerns around Covid-19. This closure has meant that I have laid off 18 employees immediately and closed the business with no good hope to reopen.

Over the past several weeks, as health concerns have grown, I have seen a decline in business, culminating in a sharp drop last week and a full-on nosedive in the weekend. Restaurants operate on notoriously thin margins, and Ruddick/Wood is no exception. During the months of December - April, we manage to squeak by, but many weeks are break even at best and we essentially operate pay period to pay period until the seasonal business picks up.

With the recent fall-out and now closure I am struggling to make my most recent payroll and taxes along with it, as well as pay for my full-time employees health insurance. I have had to ask my landlord to defer rent until an unknown time; have put off utility payments; and have deferred loan and credit card payments. Each day seems to bring a new hurdle.

Without immediate and robust support from local, state and federal sources, Ruddick/Wood will be among many independently owned restaurants, bars, cafes and other hospitality business that will be forced to shutter permanently. With Oregon being a leader in this area, and people traveling from across the world to enjoy these businesses, the economic fall out will be immense and long lasting.

I urge you to push relief for small businesses such as mine in the following ways, among others:

- Legislation to force commercial insurance companies to pay out for lost income and wasted product caused by the mandatory closure.
- Grants for businesses to cover lost income and allow us to rebuild and reopen following a closure of unknown duration. We do not need further debt from loans.
- Immediate relief from state payroll tax payments and quarterly tax payments, to be deferred until businesses are reopened and recovering from closure
- Immediate funds for paid sick time for employees affected by closure
- Immediate availability of unemployment funds for employees affected by closure

I have also attached an open letter from business owners and supporters that mirrors these concerns.

Thank you for your consideration:

Paul Losch

Paul Losch
Proprietor
Ruddick/Wood
Newberg,OR

Dear Oregon, to whom it may concern,

I am a small business owner (woman owned) in NE Oregon. This email is in response to the COVID-19 outbreak that is affecting our economy & small businesses in Oregon at the current time. I have been in business for 6 years and have experienced my worst sales the past 2 months due to the downturn & uncertainty of the current economic situation. Luckily, I do not have any employees, but I do have Bill's that I cannot pay. I had to take out a personal loan in January to cover Bill's, and now I have loan

payments that I cannot make due to the downturn in sales. My revenue is down 50-60% from this same time last year. I just had a cancellation of a large order from a customer, and my chance for a potential account with REI is now dead since REI has had to close its doors. My cost of goods has increased as more & more ingredients are either low in stock or unavailable as food chain & suppliers are being interrupted.

Please help me and other small businesses by providing opportunities to survive this health and financial crisis.

Thank you for your time,
Judy Goodman, Owner/Founder
BGood Bars LLC dba JÖR BAR