

Hello,

I am writing you to describe the financial hardship that my small business has experienced since the announcement of the coronavirus and the recommendations in reducing the spread by the CDC and Governor Kate Brown.

My husband and I own a small medical office offering Chiropractic and Massage in Ashland Oregon. We have 7 employees. We purchased our business last February (2019) using an SBA loan. Until recently, our business was thriving. We even hired two new staff members recently to help accommodate our growth and success.

As soon as the first coronavirus was announced in our County, we had some patient cancellations but our business was still busy. As soon as Governor Kate Brown announced the state of emergency and her recommendations of staying at home and social distancing, our business revenue has tanked. We have had over 65% of our patients cancel citing fears of getting or spreading the virus and two of our practitioners have said they do not feel safe offering hands on care at this time as they do not want to contract or spread the virus. This week I had to lay off an employee we just hired at the start of January due to lack of revenue. We have a projected income loss of \$30,000 between last week (following the announcement), this week and next week. That's not including any loss revenue after next week.

I am happy to see so much support for employees being offered via sick pay, unemployment, work share and so on. I would like to know what is being done to help small businesses like mine from going bankrupt. Since I already have an SBA loan that I will not be able to make payments on next month due to this drastic financial hardship, I cannot get an SBA loan to help me pay my bills until everything returns to normal, and no one knows how long that will even be. Offering loans to small businesses in times of need because of emergencies like this is not beneficial in any way. Adding more debt to those struggling to pay bills in order to help them pay bills seems like predatory lending. Instead of bailing out wall street, oil companies and airlines, I would like to see the American people's hard earned tax dollars be put to work helping the people and small business that need it most right now, not helping out the elite.

Offering short term loans without any debt relief will not be the solution Americans need right now. Please help small business and the people overcome this burden. Please make decisions that are solely for helping the people not the banks and big corporations.

I am hoping to see solutions such as: freezing rent and mortgage payments without adding accrued interest during the deferment period onto the loan balance, forgiving student loan debt and even business loan debt, allowing people to refinance loans at the low interest rates being offered right now at no cost to them to make payments more affordable so the American people can put their money back into the economy. Send financial stimulus checks to each person (adult and child) to help pay for food and household essentials right now. This is the only true way that the people and the economy will recover. I look forward to hearing your solutions that will truly make a difference for the people in this time of crisis.

Thank you, Timber