Eau Claire Chamber Virtual Town Hall Meeting with Representative Ron Kind

4/2/2020 8:17:34 PM **Douglas Allen**- When do you anticipate, based on any available evidence, the surge will take place in Wisconsin?

4/2/2020 8:42:08 PM **John Norby**- Golf courses are open in Dunn county with some restrictions by Dunn county health dept and sheriffs dept., so why cannot Eau Claire County open also with the same restrictions, seems to me we are not playing fair from county to county.

4/2/2020 8:59:38 PM **Nicki Brantner**- I am all new to the Business owning. I have my own cleaning business. There is some business's that have put services on hold because of the illness. For employees,. I do this all myself.

4/2/2020 9:16:00 PM **Jason Harris**- After we get past this - whenever that may be - do you anticipate anything to come of evaluating how groups gather? I'm imagining a set of OSHA-like standards that shape public gatherings such as sports events, churches, movies, and concerts. Might there be eventual codes or even legislation that guide how groups are allowed to interact? Thank you.

4/2/2020 9:29:26 PM Nicki Brantner- Is anybody else seeing anything?

4/2/2020 9:30:52 PM Aaron Libner- Nope

4/2/2020 9:31:16 PM Erin Garney- The event should be starting soon

4/2/2020 9:31:31 PM Nicki Brantner- Thank you

4/2/2020 9:32:14 PM Erin Garney- The event has officially kicked off!

4/2/2020 9:38:36 PM **Jodi Emerson**- I'm happy to address the golf course issue if needed. I've been in contact with the Governor's office to clarify the issue.

4/2/2020 9:39:43 PM **David Minor**- Hello Jodi, if you could that would be nice. Thank you.

4/2/2020 9:40:55 PM **Cheryl Yarrington**- We understand that the system designed for the PPP is going to be extremely overburdened by everyone applying. How many of the small businesses with less than 500 employees will receive the loans?

4/2/2020 9:43:23 PM Becca Coleman- Is the \$600 weekly UI benefit fixed or a sliding scale?

4/2/2020 9:45:21 PM **David Robarge**- Why are Social Security/FUTA/Medicare Payroll expenses not being covered in the PPP SBA LOAN PACKAGE Even though those are still payroll cost to the employer?

4/2/2020 9:45:35 PM **Luke Kempen**- With the \$600 additional unemployment benefit if the combined state benefit of \$370 plus the \$600 exceeds my current weekly pay do I get to receive the extra or do I receive the lower of my current weekly pay or the unemployment benefit or do I get more benefit than I was previously paid.

4/2/2020 9:45:50 PM **Linda Biddle**- Does the money for this loan to pay our employees come out of our company account...or from a separate account that doesn't affect our fund?

4/2/2020 9:45:58 PM **Luke Wachewicz**- This financial support is very helpful- I have to ask: isn't the federal government broke? How will this ultimately be paid?

4/2/2020 9:46:53 PM **Douglas Allen**- What's the process for a self-employed person to apply--just go to the financial institution and ask?

4/2/2020 9:48:03 PM **Linda Biddle**- I have received information from a reliable source that many of the lending institutions will not be doing this loan.

4/2/2020 9:48:59 PM Linda Biddle- We filled out the application in about 2 hours...wasn't too bad.

4/2/2020 9:49:13 PM Kaylynn Stahlbusch- Thanks for sharing that Linda!

4/2/2020 9:49:39 PM Nicki Brantner- So if you don't currently have a bank loan. Are you eligable for any help?

4/2/2020 9:51:58 PM **Nick White**- As mentioned the Eau Claire Area EDC has a list on their website listing the local financials that are participating.

4/2/2020 9:53:40 PM **Ashley DeMuth**- A list of participating lenders in Menomonie will be on the Menomonie Area Chamber's website either tonight or tomorrow morning.

4/2/2020 9:55:03 PM **Jodi Emerson**- Wisconsin can apply for Federal dollars if our UI fund runs out. We just had a briefing about it today.

4/2/2020 9:55:16 PM **Nick White**- @Nicki B...you do NOT need to have a loan to be eligible. Work with the financial institution that has your accounts.

4/2/2020 9:55:23 PM **Jodi Emerson**- It would be a federal loan.

4/2/2020 9:55:57 PM **Kaylynn Stahlbusch**- The link for the Local Lenders for "PPP" is https://www.eauclaire-wi.com/documents/ppplender-list-thursday-330.png

4/2/2020 9:57:06 PM Becca Colema- https://www.eauclaire-wi.com/documents/ppp-lender-list-thursday-330.png

4/2/2020 9:58:24 PM Adam Accola- We appreciate you putting this on, technical issues aside!

4/2/2020 10:00:02 PM Linda Biddle- Thank you very much...very much appreciated.

4/2/2020 10:00:05 PM **Billy Bergh**- I understand the PPP loan does not require a personal guarantee. Can someone explain what we need to provide for financials or documents when applying for the loan?

4/2/2020 10:01:28 PM Kristi Parr- Billy I can share what my lender has requested, but that may be lender-specific.

4/2/2020 10:02:23 PM Kristi Parr- Email me at natfrie@gmail.com

4/2/2020 10:04:00 PM Michelle Lien- Can you share these slides?

4/2/2020 10:04:36 PM Kaylynn Stahlbusch- Michelle, the powerpoint slides are on the resource list below the chat

4/2/2020 10:04:47 PM Michelle Lien- Got it. Thanks Kaylynn

4/2/2020 10:04:56 PM **David Minor**- Michelle, yes we will share the slides with everyone.

4/2/2020 10:05:19 PM Linda Biddle- Can others listen to this at later time...in otherwords...can our bookkeeper listen to this later?

4/2/2020 10:05:57 PM **Erin Garney**- The event is being recorded and will be available at a later time.

4/2/2020 10:06:33 PM **Kaylynn Stahlbusch**- Linda, Yes we are posting the recorded Town Hall meetings on our Critical Business Updates Blog. It will be available in a few days.

4/2/2020 10:08:57 PM **Ethan Holmes**- We are hearing regs will drop tonight, this is Ethan from Rep. Kinds office.

4/2/2020 10:09:19 PM Joshua Mayfield- Will these loans forgiven be includable in taxable income?

4/2/2020 10:11:36 PM David Minor- Joshua, to be clear which loans are you referring to?

4/2/2020 10:17:36 PM **Jodi Emerson**- Dave, I sent you an email about the golf courses but basically the Dunn County health department and law enforcement was reading the order wrong and are being corrected by DOJ and DHS.

4/2/2020 10:18:03 PM **Anna Bobb**- I see full time employees have been mentioned a few times, but we have quite a few part time employees as well. Will their wages be treated the same?

4/2/2020 10:19:43 PM **Nicki Brantner**- What to do if an employee needs to be off due to caring for his school age kids. He is salary paid. The employer is demanding that he goes to work.

4/2/2020 10:19:47 PM Nick White- Many lenders have deferment programs set up for existing loans and/or mortgages.

4/2/2020 10:20:04 PM **Ryan Connor**- Do "lost" commissions from the frozen economy count as wages that could reimbursed by the legislation? For example, people working in sales that have a base salary but make the majority of their money through sales, would earnings statements from 2019 be able to be used to provide a more accurate picture of earnings?

4/2/2020 10:21:06 PM **Cheryl Yarrington**- As an employer, we have a couple contract workers (who receive 1099s from us), would we include their wages in the calculation of the Average Monthly Payroll?

4/2/2020 10:22:42 PM **Gretchen Hudacek**- Did you just mention there is a cap on family HH income to receive the disaster relief fund?

4/2/2020 10:27:09 PM **Michelle Lien-** If my employees are still working, can we get a PPP loan? Or do they have to be on furlough?