

Carl Blackstone 0:03

Hey, good afternoon. This is Carl Blackstone with the Columbia Chamber. We thank you all for joining us on this call today. Over the last few weeks, the Chamber has been getting lots of questions regarding a host of things concerning coronavirus, and all the information is so fluid. When we sent out a questionnaire earlier this week, the number one issue that came back was regarding labor issues and dealing with employees in uncertain times. And so, I reached out to our friend Kathy Helms, at Ogletree and she was gracious enough to give us a little bit of time today to answer questions that y'all might have. And so, for those that have not met, Kathy, she is with Ogletree firm. She's the managing shareholder here in Columbia but she is also part of their rapid response team, dealing with coronavirus within Ogletree. She is an expert in many, many fields. But this is just for the record and she'll say this as well - this is not intended to be legal advice, but things to think of, and for people to call Kathy after the fact I'm sure she'd love to talk to you. This is intended for information only. So, with that, Kathy, welcome and thank you very much for taking the time to be with us.

Kathy Helms 1:27

Carl, thank you. By the time we get off this call there will be some things that have changed again. I have practiced law for 35 years and I've never seen anything like this. Part of it we can give legal advice on some things and there are things we're all just feeling our way through. I've been working on this since late December, we started off with two attorneys on our team handling most of the calls and we quickly had to expand to, not just more attorneys getting up to speed on it to be able to handle the volume of calls we've had, but also a number of subject matter experts because there are so many specialized questions in this from benefits to OSHA issues to warn in all different sorts of things. So, our group has grown quickly as well as the situation has to be fluid. We're constantly keeping track of all the emergency declarations and their impact, but they have become so common that we had to just go tracking all of the state ones. The South Carolina one doesn't have a ton in it right now unless you're in one of the specific businesses impacted. I am doing pickup at restaurants to try to do my part but there isn't a whole lot there yet. The other thing we've been watching in South Carolina is the unemployment comp piece. There are a couple of things I noticed in that. One, the seven-day waiting period has not yet been waived and apparently there may be an issue with the ability to waive that. And secondly, I believe I read it correctly, but it's my understanding that when the unemployment compensation is paid to someone because of the coronavirus that that is not charged back to the employers. So that is a good piece of that and it means that that can be done to help these folks who are hurting and at the same time, hopefully not hurt the employer at all. In part of what we're seeing in the legislation is that balance - The senate bill just now passed; they're voting - and what we're seeing is, first of all, we were getting hit with the COVID-19 information. And then it became evident very, very quickly, that there were economic issues, huge economic issues that were going to become part of that as the social distancing came into place and various other issues. So, this doesn't take great legal knowledge, but this is incredibly complex. We are not looking at a situation where we might have to deal with a few employees being out for two weeks or 14 days for quarantine. We're looking at something that more likely is going to have a much longer, deeper impact. Initially what I was hearing is that if someone was sent out to quarantine because an employer felt that was a safer avenue to take - most employers were saying we'll pay for that time out. We don't want that to hurt. Now they know that they may be looking

at rolling and having people out for 14 days or more for longer periods and apparently this could come in waves and actually repeat. Employers are looking at the fact that this may not be something that's just going to hit for a couple of weeks and they're having to rethink whether or not they can do that. This new bill is going to certainly impact that. While I run this office and I deal with all the employee issues, I don't run it from the business standpoint of things so I don't know to what extent these tax credits in this bill are actually going to help all of our small businesses when they have to pay out these various leaves under the Family First Act. So that's certainly a consideration and a concern but those are things that are new and that we're going to have to deal with. Our guy in DC has told me today that they're looking at least a three-part fix if you will to this. And so additional parts are coming. We do think it will go above 500 employees and there may have to be some fixes to what has gone into apparently about to be voted in there. The reason I had seen or someone thought it had passed at 2:00PM today, but apparently, there were a number of amendments that were offered, and those were being voted down. So, I believe, my impression is, the bill that should pass the Senate, if it gets 60 votes will be substantially the same as what the House had. The House originally passed it at 1:00AM on Saturday morning. And there were some technical errors that had to go back and in the last two days, pass it again, and then it went to the Senate. So that's kind of what we know there. Carl knows we did this pretty quickly so I don't have a perfect outline. If things go over, I really want to go over things that are impacting you guys. I don't know to what degree y'all have people who can work remotely. Let me just say very quickly, if you don't already look at it, almost daily you need to because the CDC page in guidance is changing frequently. The website is [cdc.gov](https://www.cdc.gov) and you can look at the tabs and there is one for business. I won't say it's invaluable, but it's about as good as we've got right now, for information to fall on. I wish they were more specific on some things but one of the most useful tools that I have is the risk assessment that lets you know whether or not someone needs to be sent home and who you need to follow up with. One of the things early on that I think I dealt with was my first positive case three weeks ago. And it was actually someone who was traveling and went to the hospital and the hospital, tested him in his car and gave him his test result and he tested positive. And they told him to go back to the hotel, because they didn't have anywhere to send him then. And so it kind of became the hotel's problem very quickly and they needed to know who dealt with him. Now, the interesting part of it to me was that the local health agency came in and fed him and brought him water and they were the only ones that dealt with him. The room was sealed off and then finally, after two days they made arrangements to move him. They gave the hotel very specific instructions of who a service was that would be good to have it cleaned and how long of a time period there needs to be before another person could come in. The health department was able to really give them excellent guidance. And it would be great if we could all assume that we would have that in every case. I think we're already finding that many health departments are overwhelmed. If they're not overwhelmed, they're working at full capacity. So their ability to guide employers is going to become less and less. The same thing I understand that was talking to some folks who were trying to call the CDC to get some guidance over the weekend and they said, you know, it's just anyone who calls there now is going to get a busy signal. So we all have to try to figure out what to do the best we can. One question that I've gotten a million times is about temperature taking. And we had really, really struggled with that. The EEOC actually came out with some updated guidance today, for the first time because all we had before that was based on their 2009 H1N1 guidance, and they have today said that - let me backtrack a little and explain. The problem with taking temperatures is that it is considered a medical examination. If you're covered by the Americans with Disabilities Act, you can only do medical examinations in certain instances. Any

employer covered with 15 or more employees can do medical examinations, taking someone's temperature is a medical exam. So we really had to be in a position that if people were going to do that there had to be a direct threat in the workplace. That's a really, really high standard to meet. So initially, we were really saying, you need to stay away from that. Also, sometimes they can be well, you can have someone with COVID-19 and then may not have a temperature, you can ask people who are positive, who are asymptomatic. So we felt like there were enough concerns initially that that we couldn't go there. And from a legal standpoint, we didn't feel like that the law clearly allowed it. When the World Health Organization declared that there was a pandemic, the CDC essentially adopted that although not outright, but they began to use that language. That move did a whole lot closer that we were in it situations where taking someone's temperature would be allowed. It has now the EEOC came out with guidance today that clearly allows for it. So that can be done. You have to be really, really careful. If you do that, however, because strange as it is, even if this isn't a disability, and generally just having COVID-19 is not going to be a disability, if it causes you to have pneumonia and all sorts of other things where if you have underlying conditions, it exacerbates. It potentially can be a disability. But, but you have to wait even if you have a situation where it's not a disability, the confidentiality provisions of the ADA continue to apply. So if someone's temperature is taken, that information has to be held as a confidential medical information. So to the extent - I shouldn't say to the extent because you should already keep any medical information separate from regular personnel information, but this would be treated in that same manner. This goes to another huge issue. If you have someone treated, or someone who is found to have COVID-19 or display a symptom, so you send them home, and you need to talk to the other people in your business. And, and to what degree and who all you talk about, or talk to, it really depends, but you certainly want to talk to the folks who work directly with this person. You can't identify that person because of the confidentiality issue under the ADA. So we all know that if you have five people that work in one area, and you say we've had someone test positive, they're home, we want you to the people who work closely would be sent home to and told the either contact their health care provider or self-monitor. And again, the CDC website has helped you know how to self-monitor and all the things you watch for in it, all the things we've heard, like fever, cough or upper respiratory distress. And we're going to come together one right now. But the all the symptoms are there and you can have someone self monitor for that. But when you talk to the other people in your business, or can even perhaps be vendors or other people, if needed, you can't use a person's name. And like I was saying, there are times when everyone's going to figure out who it is, but you have to maintain that confidentiality. Now one of the things that you'll need in other in order to trace who else might have been exposed is to talk to that person and get them to tell you who all they've worked closely with over the last 14 days. I would recommend that you do that over the phone after you've sent them home and not bringing them in your office to do it. But, but alas, because at one point early on in this, we had a situation where it looked like the employees were all being told to go in and talk to the HR people and I said, you all are going to wipe out your HR unit in about two days. So, although we don't like to conduct business, generally over the phone or by email, you want to tell people that you know if they are having the symptoms, if they have concerns or if they have been tested positive to let you know over the phone, or email and then you can follow up. People are also asking what can we ask if someone says I need to quarantine for 14 days, so I just have to let them and that goes a little bit back to the disability and the FMLA issues and it's no you, have the right to ask them what symptoms they're having. Have They've been tested, do they have a test result? I talked to an employer this morning, that found out because someone posted it on Facebook, that's not necessarily acceptable. And if you have other rules,

you have the right to keep those rules in place. And then you'll want to know basically, how you're going to handle it if you need to send folks out who's going to talk to them, what's going to be said, those sort of things. Another thing we're hearing frequently is, can I require a note for them to come back, either a fitness for duty or something that says they actually tested positive or, had symptoms? Again, I'll go back to the CDC. I'm a real broken record on this. But I'll go back to the CDC advice and one of the things they ask is not to request a note for someone to return because of the weight that puts on our healthcare system, and we have to be very careful with that. But the reality is, you may have someone who had direct exposure, who goes out and never exhibits any symptoms and isn't tested, that doesn't mean that they didn't need to go out or that you didn't need to send them out. So getting a note in that instance would be almost impossible. On the other hand, if you get a situation where someone is tested, they are told to stay out you can have them relay that information to you that yes, I was tested and tested positive. I would be careful about asking for copies of anything because you don't want to ask for copies of the medical records. So that is a little looser than most employers typically do any sort of absences, but we truly are in an extraordinary time. And what we're hearing from almost every end of the government is, we're going to have to have some flexibility in here. And again, I keep going back to, I have not heard from a single employer - and I've been on these calls for about 14 hours a day. But I haven't heard from anyone who isn't doing their level best to protect the health of their employees and keep the business alive.

Carl Blackstone 18:23

That's a huge concern for everybody. For those who are on the call, we got a bunch of you. What we want to do is open it up to some questions. We've had a list of questions that we've tried to address, Kathy tried to address early on, but it can be a little challenging with this many people. But if you have a question, you could state your name and the question and we'll do our best again. So Kathy don't have to say this is not considered legal advice, but we'll do our best to answer any broad level questions. Is that correct?

Kathy Helms 19:00

And that's absolutely right. Because specifics matter so often in these issues, but Carl real quick, I have not really gone through all of these. And one of them I see that I think will impact a lot of people is the issue of whether or not you have to compensate someone if they're out. And whether or not employment, unemployment can be viable if unemployment is going to be available, they may start the waiting period. Some people may meet your plan requirements for short term disability that will be fact specific. And thirdly, whether or not you compensate someone really depends number one on your current policy is going to depend somewhat on this new bill, where that requires compensation that it'll have to be there. But the rules of thumb are if you have people who are non exempt, then you have to pay them for hours worked. You don't have to pay them for any more. Unless you have a policy that for instance, guarantees sick leave or something to which they're entitled. But generally, you do not have to pay someone if they have to go out for a period of time like that. Now, initially, I was saying, you know, we've got to think about that, because that might not be a smart approach in the short term, when we have almost zero unemployment, or it's very late. I think it was under three. Well, now the New York

times article today says there are circumstance worst case scenario, we could go to 20% unemployment, so the timing, everything's changing. But the bottom line is, and if most of you guys are not, not the huge corporations and the PR issues are just not the same. A lot of you're seeing places like Well, you're seeing the list of them, who are not paying workers who they're going at on social media, they're getting hammered. That is really different from, say a restaurant that that has 20 employees, it's a very different situation. So the bottom line on that is the law is that you pay nonexempt employees for time worked, and you have to be sure to do that. Some places we're seeing changes, other reductions in hours or reduction in pay, but still people keeping them on in South Carolina, you need to give seven days written notice for those changes. We hadn't seen anything waiting that yet. So that's important. If you do that. Then there's the other bag of employees that are exempt employees and when you can reduce their wages or not pay them is very technical under the Fair Labor Standards Act. And there are seven exceptions and the ones that we're looking here, really determine whether you if someone works part of a week, you have to pay him for the whole week basically. There are instances where you can cannot pay them for one day or if they're out the whole week, you don't have to pay them, even if they're exempt. So those are again, very fact specific that there are avenues, where an exempt employee may not have to be paid. But again, you want to be sure you meet all the criteria there. So you be sure to want to look over that and be sure you met that. But there will be any number of instances where people are not paid unless it's pursuant to this new legislation. Carl, I think that's some of the main points on these questions you sent me. So if there are any more, I'm glad to attempt to address them. This is stuff we could literally talk about for three or four hours and still have more questions. So I'm sorry. It's kind of 60,000 foot view.

Carl Blackstone 23:01

Well, thank you so much for that. And we've unmuted the line now. So if anyone has a question, if you just state the question and your name, that'd be great.

Speaker One 23:25

Hi, this is Cam Varner and I had a question on the new legislation. So for when signed into law that would that apply retroactively? The decision that was made the past two weeks.

Kathy Helms 23:40

I don't believe so. If I recall when I was looking through it, it says it becomes effective 15 days after it passed, I believe is what the requirement was. So I have no reason to believe that it would go back and for instance, if you had someone who had been quarantined last month, that you would have to go back and pay them. I haven't studied that closely but unless there's a specific language in it, which I have not seen, then I know of no reason that would make it retroactive. Typically any bill that is retroactive, specifically states that. One of the things that I think could cause a problem if they do that is because we've had too little testing that I think people have been very, very careful to send people out quickly.

And it might be hard to match it up. But I have not seen anything specifically stating that it's retroactive. Yeah.

Speaker Two 24:55

I could ask a question along those same lines I'm curious as to then if you have an organization that has chosen to pay them 10 days in anticipation of this legislation, but then it passes and it's effective 15 days later, are you then obligated to pay an additional 10 days?

Kathy Helms 25:14

That's an excellent question. And if you will get Carl your email, I will follow up with you. I don't know the answer to that. But that it, I'll have to look at the way it's worded. Because if it just says it to me that's almost is if you've met the requirements of the Act, that if someone had to go out or say someone's out for 14 days, and this past is in the middle of it, and you've already paid them a week, would you get credit for that or that would they get another week and my guess is there is an argument there that you would not have to pay them again. But I would like to look at that, and I'll be glad to follow up if you'll send your email to Carl, and I shouldn't do that. I have not, I have not studied it to that extent – y'all are going to grill me on stuff I hadn't learned yet on this, but just thinking the way legislation normally works, I think he would have a good argument there. Now one thing is just because it's his payment for something doesn't mean someone should be able to stay out for a longer period of time. And one of the things we've been emphasizing so if someone is sent out and told them to quarantine for 14 days, but during that time, they're tested, and they're found to be negative, and they need to be pulled back into work, there isn't any reason to keep them out of work. Hopefully as we get more tests, and the results are determined more quickly, hopefully, that'll mean we might get a number of people back in in two or three days rather than in 14, which will be one of the advantages of having the test.

Speaker Three 27:14

Hi Kathy, good to hear from you had a question in light of some of the other laws. Is there any concern in asking employees to self-identify if they have the virus in order to protect your other employees.

Kathy Helms 27:36

Unless you are healthcare or you're administering their healthcare and your business for some reason, it's not a HIPAA issue. It is an ADA confidentiality issue. But that doesn't prohibit you from doing that from all of the guidance that I've read. It is perfectly permissible to ask an employee if they have COVID-19 or if they have a test result and or if they're suffering from symptoms of COVID-19. Now I have heard a couple of cases with someone seeing someone in the workplace who is just coughing a lot and sweaty and that the person was - temperature was taken, they didn't have a fever, but they were sent home anyway. So you have to be careful on those things. But no, typically for most of you guys, HIPAA is not

going to be in play. And it's going to be an issue of the comp to keeping any information you received confidential.

Speaker Four 28:50

Kathy, thank you for being with us today. This is Martha Stepstone I own Uptown Gift on Main Street in Columbia, very small business. I have ten employees mostly part time and I've closed the store. And I think like many small employers, you know, I don't have benefits for them and trying to figure out how to that was the hardest decision was how my employees are going to be impacted or any of these. Are any of this legislation going to address hourly workers?

Kathy Helms 29:25

Thanks, Martha that's great question. And, and I think you are among the majority who are just in a very difficult place when you have 20 or fewer employees, and I'm pulling that number out of the air, but you're small enough that everyone matters, but you're not big enough where there are a lot of benefits that are available and can happen under your profit margin. And so, again, you're not out there at all and a lot of places like this have had to close down. Many of these in this in this bill are directed specifically to folks who are hourly employees. In the next bill may hit some other folks and expand it. But right now, the real concern is that we have a ton of people in society who are hourly workers who provide services and who really have no safety net. When you look at this, it can be a heavy burden to employers to have to pay these things. But it is also a very tiny safety net to someone who may have no income, but yes, they act is intended to address heavily hourly employees. In summary under legislation we're hearing about with for instance, \$1,000 being given to people and that sort of thing. Those are those are not intended to go to top executives and that sort of thing. It's intended to really hit the level where people are being hit.

Speaker Four 31:49

No, I was just appreciate that clarification. But how are we going to find out about this? Will some agency contact us based on our quarterly reporting or something or how will we find out what's available and what we're supposed to do?

Kathy Helms 31:53

Carl, I sent you a link earlier when the first version passed. I don't think there had been many, if any changes, because of the way legislation works. So I think this is essentially what the Senate passed. Carl is more than welcome to send that link to y'all, which kind of a summary of all the provisions. I, have never seen anyone get a notice that says, for instance, you're covered by FMLA. And you need to comply with it. It's just the law that it covers certain businesses, and you're essentially charged with knowing that. Now this that brings up one point, as I read this law, normally, I would bet attorney or not covered by the Family Medical Leave Act, because it's 50 or more employees. This and then you have to have

worked for a year for the company and had 1250 hours. So it eliminated a band of people until they were more established employees as I read this act, you have to have worked for your employer for 30 days. And that is a requirement. So if I'm reading this correctly, FMLA is going to apply to a whole lot of places it didn't before. Now we'll watch for it and see if there's further definition of that. But as I understand it under this, if you've got employees who have worked for you 30 days, they may be covered by this. Now, that brings up a really, really good point here. And that is not everybody's going to be covered by FMLA on this, even with the new legislation, because it one of the things you have to have to be covered by FMLA is a serious health condition. And again, there are going to be tons of people that have to go out of work who are not going to have a serious health condition because they might be asymptomatic and the I don't know what the numbers right now, but there are a lot of people who are not made really sick by this. So they wouldn't necessarily be covered by FMLA. So, keep that in mind that just when you read that part of this, this summary that employees may not be covered by that. The same thing and I may have said this earlier, that have COVID-19 is not automatically a disability. So, keep that in mind.

Speaker Five 35:20

Barbara Williams. Is there any liability for employers that do not enact a work at home policy?

Kathy Helms 35:32

No. Again, the CDC has recommended that anyone who can work at home, I've got in my office right now a rotating policy. So I'm sending half the folks home and keeping essential staff and then rotating them out. But not everyone can do that. There are a lot of businesses where it just doesn't work a remote work. So no, you're not going to be penalized if you don't do that. If you do it, there are certain recommendations that I would certainly make number one, making it clear that this is a temporary situation. And that, the employer has the right at any time to call the employee back into the workplace. A lot of people are worried about inefficiency, or employees not working. And if you ever find that to be the case, you can just say we're ending this and pulling people back in. Now, that said, that's good advice as long as we don't have any governmental entities require us to quarantine at home and only do minimal things. And we've got a couple of jurisdictions where we're working, where there are essential businesses, for instance, a nuclear plant, or a pharmaceutical plant, where employees are having to carry letters with them that say I work for this essential industry and so I need to be able to commute to work and things like that. It is a very surreal time. But these things are happening. But yeah, if you have a business where it doesn't work to have your employees work remotely, then that's just not an option. Even if you have one where they can, it's merely a recommendation.

Carl Blackstone 37:21

Good question. Really good question.

Speaker Six 37:30

Yes. I have a question. Um, we have an employee who has a compromised immune system. I'm sorry, my name is Debbie Clark, and she is currently not in the office working. Are we required to pay her?

Kathy Helms 37:47

Is she working remotely?

Speaker Six 37:49

No, her job does not allow her to work remotely.

Kathy Helms 37:51

The answer generally is No. It would be an exempt employee would depend on like when she went out and that sort of thing. But generally the answer is no, you're not required to pay her. This is what this most likely is, is an ADA accommodation for someone who is high risk. A good her doctor suggests that she go out or anything like that. No, she didn't. did not. She was a type one diabetic and not think we were just concerned about her arm. Oh, I think it makes perfect. No, I think it makes perfect sense to send her out that there is a distinction between someone who's truly a high risk employee, and people who are just afraid. If you can afford to let someone work or go home, if they're afraid that something you can do but, but there are both National Labor Relations Act and OSHA act or OSHA implications there and Generally, if someone doesn't have if it's not a reasonable to you're in right now, it wouldn't necessarily be unless you had widespread breakout in your workplace. But generally you do not have to just let people go home because they're afraid.

Speaker Six 39:15

Okay. All right. I appreciate that. Thank you.

Speaker Seven 39:21

I have a question if an employee was showing symptoms of COVID-19 and refused to be tested, is there anything an employer mandate that? They don't actually work on our staff. I am asking for someone else.

Kathy Helms 39:40

Not that I'm aware of. Now what you can do is if there's a belief that, they may have it, what would happen? I don't know. But I think that could be reported to the health department and let them follow up on it.

Speaker Seven 40:16

Very good. Thank you.

Speaker Eight 40:19

Dominic here. I've got a quick question that came in late. I may have missed this, but I don't quite understand furloughed Is that something that's applicable in this situation in order for your employees to keep their healthcare and this would be a very small company of less than 10.

Kathy Helms 40:35

It depends on your it depends on your healthcare plan. One thing that's really important when you're looking at your healthcare plans is a lot of terms are defined in them usually at the very beginning. And one of the things it defines is who can and cannot be covered by the active policy. If someone is furloughed that may trigger Cobra, I'm not certain but you want to fully comply with the terms of your healthcare policy. Because if you don't do something for one or it could cause things, it could cause the entire policy or the entire plan to be wiped out, essentially.

Speaker Eight 41:27

Are people doing layoffs or furloughs? Or what are people doing out there with?

Kathy Helms 41:46

It's really starting to evolve and we're starting to see a lot different the questions are changing, which goes to exactly what you're saying. At first, it was more just about putting people out because of concerns about them having COVID-19. Now what seeing are employers truly concerned about either because they have to close because they have to reduce their ability to function or other things in hitting their economic side of things. So we're starting to get far more questions for about the WARN Act if you had if you closed down totally, and furloughs and layoffs and reductions in force and whatever title you choose to put on it, that kicks into a whole different area. And one of the things we're looking at is, you know, does this meet some of the exemptions under things like the WARN Act where you have to give notice, if you do something where you have a reduction in force and you just pull out specific employees, you want to be sure that you can justify that and that there is no allegation that there's any discrimination or anything of that sort in who you pick. So those are normal analyses, but you just are

having to move on them quickly now, but we are hearing more and more about places closing and just, they may not be terminating business yet, but there are plans for that to happen.

Speaker Eight 43:24

Okay, thank you. Yeah, we're just kind of struggling here.

Kathy Helms 43:28

Everyone is, and it's, you know, a furlough is kind of, it's kind of a temporary layoff sort of vehicle. And, you know, there we can all put different titles on it, it's just a matter of, and one of the things we're looking at is okay, if you lay someone off, and then 60 or 90 days later, decide, this isn't going to fly, we're just going to have to let people go. That used to mainly hit things like unemployment insurance and some of those things, but because of the changes that are going into place with some of these vehicles to get compensation like the unemployment compensation. They're being temporarily changed. So it's so the what you call it doesn't have as much of an impact right now, unless you're someone totally shutting a plant and that's one thing.

Speaker Eight 44:24

Okay, thank you very much.

Kathy Helms 44:36

Carl, this is not trying to solicit business at all. But what one thing I'll say is we are really working to publish a lot of things and put things out that are useful, some of them are available to just our clients. Some of them are available to anyone who wants to go to our website, but if you go to Ogletree.com for instance, we have a list of frequently asked questions that we've just updated recently. I don't know if the new versions published, but you can get those without being a client. And like go through a lot of these issues, pay issues, notice issues and things like that, that we know people are worried about. And you may find that to be a useful tool. And so I encourage you, if you look at it, and if you can use it, go for it, because that's one reason we put it out there.

Carl Blackstone 45:30

Great. Thank you very much. All right, one last question.

Speaker Nine 45:35

Kathy, this is Ferris Stewart and it's been a while but hey, how are you? I was with Lexington Medical Center a while back and you used to speak at our company. Have you heard anything or is there any rumblings about potentially the IRS loosening up? Credit are all of our 401 K's are the tanker now but loosening up some of the restrictions relative to being able to get to funding without penalty.

Kathy Helms 46:09

Between the flood and this I'm not going to be able to retire until I'm 200. Yeah, but I have not heard anything about that particular aspect. And quite frankly, we're in the front end of this. And I think everyone's scrambling to try to look at what's realistic and what can really make a difference. I did here this morning the IRS is granting, I believe, other 60- or 90-day extension to pay taxes for offices and for individuals. Now, they didn't give an extension to file your taxes, which it makes no sense to me when people are scrambling and no one has time for that right now, but, I understand there is an extension there and I believe that McMaster or the appropriate entity in South Carolina has actually given an extension to file South Carolina, taxes.

Speaker Nine 47:08

Yeah, they did, June 1, I believe.

Kathy Helms 47:10

Yeah. But that's all I'm aware of as far as kind of that piece yet. But, but we are on the tip of the iceberg as far as things that are going to be done.

Speaker Nine 47:21

Right. Okay. Thank you, Kathy. And y'all stay well and safe, thanks.

Carl Blackstone 47:26

Thanks, guys. This has been great. And Kathy, I can't thank you enough for taking the time to be with us and being so gracious with your own time. So the Chamber's got a link on our website with a bunch of information and we will continue to be looking at topics to have additional calls. And sorry, I was trying to do a webinar that this a lot of those things are being overrun right now. So, thanks for your patience on the calls. But Kathy, thank you again and I appreciate everybody. We'll actually put a link as well to Ogletree's frequently asked questions as well. So thanks again very much and we'll talk to you soon.