

Dayton Business Journal Article

"Don'ts" for small businesses as they look for reimbursement from the federal government

Based on conversations with area bankers and industry observers, these issues are coming up over and over again for lenders.

- **Do not apply at several banks:** One borrower should only have one application with one lender. If the borrower has several businesses under the same controlling ownership, that's a different story. The beneficial ownership requirements will be approved by the lenders and could be reviewed by the SBA at a later date but for now, one company, one loan.
- **Incomplete submissions:** They will delay processing your loan. While lenders are going in with customized processes, several banks have already set up a system that kicks back the application to a banker when the form is incomplete, even if the online portal notifies the small businesses that the application has gone through. Banks are likely to contact small businesses for additional details which obviously will delay the loan process.
- **You cannot use IRS 1099 workers as your employees:** While this may not be an issue in the front-end when applying for the loan and calculating the relief amount, it may become an issue when small businesses are asking for the loan forgiveness down the road. Double-check your payroll calculation and total number of employees. On April 10, the SBA will allow independent contractors and self-employed individuals to apply for the loan relief program. Typically, those entities file their taxes using 1099 forms.
- **Do not start new entities and apply for loan:** Because the PPP program allows businesses to separately apply for a loan for every business where a person/persons may have a beneficial ownership. The law has a cutoff date – Feb. 15. All entities under one beneficial ownership must have been an active business by that February date.
- **Sum of your holdings cannot go past 500 employees:** This provision is complicated. Hotels and restaurant chains are exempt from this rule, and late last week the SBA added franchise owners who employ more than 500 people to that exemption list as well. The only caveat: No single outlet could employ more than 500 people. For every other business, the 500-worker maximum number is in play.

- **Don't miscalculate:** Complete your own calculation ahead of time to make sure you borrow as much as you qualify for the PPP relief. Remember that in the event some of your loan is not forgiven in the final calculation, it will end up being a 1 percent loan for a few years — still not a bad deal.

Census 2020 Outreach Ideas – April 9



Counting Everyone Once, Only Once and in the Right Place

Census response rates are starting to plateau across the country which means we've gotten the "good" folks to respond. Now it's time to start reaching out to the rest of the folks! Maybe they've forgotten, been distracted, or endlessly searching for hand sanitizer. Either way it's a good opportunity to keep reaching out via social media and other venues. Getting ready send out your spring newsletter? Look at one of the articles we've been sharing or go to <https://2020census.gov/en/partners/psa-toolkit.html> for pre-written articles and information.

Montgomery County is also working with The Ohlmann Group to use targeted social media outreach as well. They are doing general broadcasts and identifying lower response areas to receive some targeted outreach. We've got a lot of people to encourage out there!

Here is this week's Census Information for you:

- [PSA – What is the 2020 Census?](https://2020census.gov/en/partners/psa-toolkit/what-is.html)
- [Web Article - 2020 Census Counting FAQs](#)

The 2020 Census is dedicated to Counting Everyone Once, Only Once and in the Right Place. How does the Census work if you don't live in a traditional home or apartment?

Q: Will people living in group quarters be counted?

A: Yes. April 16 – June 19, administrators of facilities like nursing homes, prisons, and student housing will be encouraged to choose an option for counting their residents that requires less in-person contact.

Q: Are people experiencing homelessness being counted?

A: Yes. April 29- May 1, the U.S. Census will work with service providers at soup kitchens, shelters, and regularly scheduled food vans. On May 1, census takers will count people under bridges, in parks, in all-night businesses, etc.

Q: Will the U.S. Census count traveling citizens with no home base?

A: Yes. Between April 23 – May 18, Census takers will count people staying at campgrounds, RV parks, marinas, and hotels if they do not usually live elsewhere.

- [3 Social Media Posts](#)
 - Shape your Future! www.2020census.gov
 - Did you know you can respond to the 2020 Census by telephone? Call 844-330-2020
 - Waiting for a carry out order? Go to 2020census.gov on your phone to be counted in the 2020 Census!

Your Census 2020 rankings as of April 7 show that Montgomery County (50.2%) is only marginally ahead of the State in terms of responses. Oakwood (66.6%) and Centerville (64.4%) continue to keep it close as the top spot for Montgomery County jurisdictions! Greene County is leading the region with 57.1% response rate! If you want to track how you County/City/Township/Census Tract are doing, go to <https://2020census.gov/en/response-rates.html>.

Keep getting the word out! If you have ideas or enhancements, let us know at eberlyg@mcoho.org!

FastLane Coordinates Face Shield PPE Production



In response to the challenge of keeping Ohio's healthcare workers safe during the COVID-19 pandemic the [Ohio Manufacturing Alliance to Fight COVID-19 \(OM AFC\)](#) will engage Ohio manufacturers to produce desperately needed personal protective equipment (PPE). In an initial effort under the movement, four Ohio companies that produce tools and molds, including [Trifecta Tool and Engineering](#) in Kettering, are making molds for face shields, and four additional companies, including [Evenflo](#) in Piqua, will begin mass production of the face shields next week—with a goal of producing 650,000 shields across Ohio within four weeks. The local effort is being coordinated by FastLane, the Manufacturing Extension Partnership (MEP) for West Central Ohio, housed within the University of Dayton Research Institute.

The OM AFC—formed last week and comprising the Ohio Manufacturers' Association (OMA), Ohio Hospital Association (OHA), Ohio Manufacturing Extension Program (Ohio MEP), nursing homes and JobsOhio—put out a call to manufacturers for support in producing PPE for healthcare workers, and within a week, more than 1,400 manufacturers across the state stepped up to help, said FastLane director Phil Ratermann. Many of the manufacturers are in the Dayton region.

With materials provided by the state of Ohio, production of these face shields will be the first PPE to be produced under the allied effort. The goal is to also secure additional materials and engage more manufacturers in the production of isolation gowns and masks, N95 respirators, gloves, hand sanitizer and swabs, Ratermann said.

"Our manufacturers have been busy, rapidly doing the hard work required to transform production lines, design products and source materials from supply chains to make the

PPE that is critical to keeping our front line workers safe. The FastLane team has supported this effort by finding material suppliers and assisting with product design.

“The challenges associated with accomplishing high-volume production in a few days are daunting, but the major issue has been in the sourcing of raw materials, finding acceptable alternatives and obtaining large quantities of the materials quickly.”

FastLane team members communicated with local hospitals to learn what their most pressing PPE needs would be, then secured sample prototypes of substitute products for approval.

“Our guidance is coming from all three local hospital networks,” Ratermann said.

“Premier Health provided essential feedback to move production forward. We are also working with Kettering Health Network and Dayton Children’s.”

Manufacturers interested in participating in the PPE effort can self-nominate at the Ohio Manufacturing Alliance COVID-19 website, repurposingproject.com.

FastLane, a program under the Manufacturing Technologies Solutions Accelerator office in the University of Dayton Research Institute, comprises a team of advisors delivering comprehensive solutions to fuel growth and advance U.S. manufacturing. FastLane helps manufacturers to generate business results and thrive in today’s technology-driven economy. Since 2015, FastLane clients have reported impacts of 1,880 jobs, \$343 million in sales, and \$33.9 million in cost savings.

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For media interviews, contact Tamara Wamsley at 937-229-1381 or

tamara.wamsley@udri.udayton.edu

<https://fastlane-mep.org/fastlane-coordinates-face-shield-ppe-production/>

Home Office Ergonomics

By Tamara Mitchell



What does your home office look like?



This?



Or maybe the bed?



Or the dining table?

What about your kids?



Lying on their stomach?



Sitting cross-legged on the floor?

We would not be surprised if any of the above situations are typical in your home. Unfortunately, most people don't put much effort into designing a home office and if they do, they seem to forget the basic rules of ergonomics. While searching for illustrations of good ergonomic design in home laptop use, we found very few pictures that were even close to being correct, and most were really horrible!

Laptops and tablets were originally designed to be used for a short period of time while on the go. Laptops and smaller devices have become so powerful that they have essentially replaced the need for desktop computers. Tablet computers now have almost all of the capabilities of laptops, so we are quite aware that people are taking this technology to its limits. With cloud applications like MS Office 365, Adobe's Creative Cloud and Document Cloud, VMWare for programmers, and secure cloud file storage like Box.com, it's possible to create, modify, and share documents and other files with pretty much any electronic device.¹

We want to do what we can to point out ways that people can set up a home office environment to avoid causing strain and injuries to themselves and their families. Popular media does great harm by featuring home workstations that are unsafe. Surfaces that are too high and chairs that are better suited for the living and dining room are common offenders. Interior decorators and architects can create pretty places, but they usually have no training in ergonomics. When the public tries to follow ideas they see in popular media, a lot of effort and expense is wasted by creating workstations that increase the risk of injury.

There is absolutely nothing that says a home office cannot be both beautiful and functional!

Home office challenges

Not everyone has an extra room for a designated home office. But if the computer is going to be used at home for extended periods of time -- whether for work, homework, online shopping, emailing, or just cruising the 'net -- it's very important to carve out a space to create a setup that can be used without causing fatigue and risking injury. In addition, if users of varying sizes share the work location, adjustability of the work surface and chair height is mandatory. Before designing a workstation, make sure you consider the following:

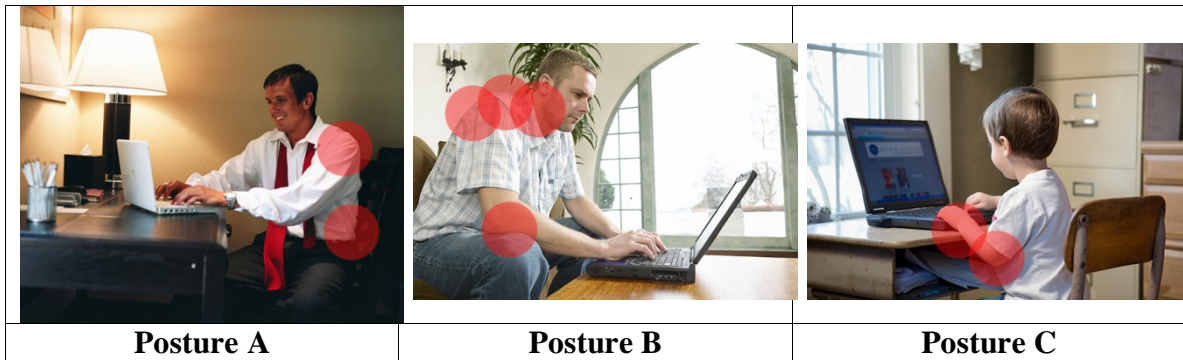
- Is one or more person using the workstation?²
- Will the computer be used for more than 1 hour?²

Here are just a few ideas for home office design:

- Remove closet doors and create a space in a closet for a workstation
- Take advantage of the small space beneath stairs
- Place the computer in a niche in the kitchen or living room
- Create a workstation in an under-used guest bedroom or den

Posture problems

Laptops and tablets pose unique challenges because there is no setup that allows correct display height at the same time as correct keyboard and mouse height without other devices.



In Posture A, the display might be at the right distance (depending upon how well the user can see), but the keyboard is too high and the display is too low. The user is sitting much too far away from the table, causing stress in the shoulders, neck and back due to his extended arms.

The person in Posture B is stabilizing his elbows on his knees, dropping his wrists on the front of the laptop, holding his head forward, and elevating his shoulders. Both the screen and the keyboard are too low and the keyboard is too far away. Neck, shoulder and back pain are a result of this extremely stressful posture that restricts circulation and causes irreparable damage to soft tissues.

The child in posture C is resting his wrists and upper arms on the sharp edge of the worksurface, a perfect recipe for inducing carpal tunnel syndrome. Also, his elbows are at an acute angle which puts strain on the cubital tunnel in the elbows, risking another of the “tunnel” syndromes. In addition, he is getting no low back support from the inappropriate chair. An adjustable chair would still not create a safe environment since the table is too high and the laptop is not set up correctly.

Sitting at a dining table or traditional desk will result in a posture much like that shown in postures A and C, since the typical table height is 29”. Even if the work surface was at an acceptable height for the keyboard and mouse, the display would be too low. Most people will eventually end up slumping to see the display, as shown in the left illustration below. Using a laptop or tablet stand with an external keyboard and mouse can improve or correct the display height and allow the use of input devices (i.e., keyboard and mouse) at the correct height for typing and mousing, assuming the work surface is the correct height, as seen in the illustration below right.

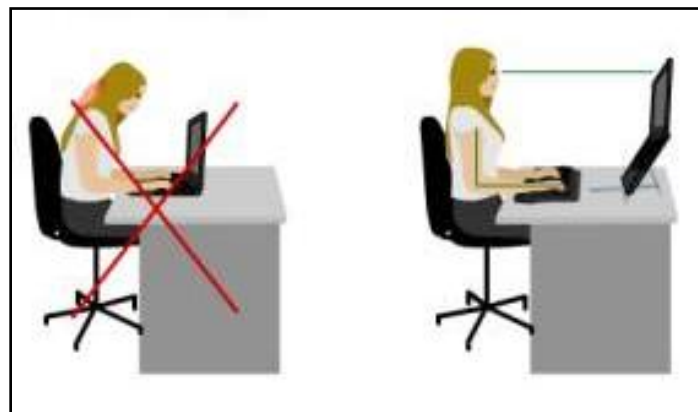


Image courtesy Ref. 3



Image courtesy Ref. 4

Use of tablet computers and posture is investigated in only one small study of 15 users, but it was found that use of tablets without the use of a stand on a work surface results in greater neck flexion than for laptop or desktop computers, likely to cause strain to the neck, shoulders, and back as shown in the illustration above.^{4,5,6} The effect of tablet usage on the hands and arms was not included in this research and the duration of the tasks involved in the study were only 3-5 minutes long.⁶ Subjects were all seated in a lounge-type chair with ottoman footrest, which although it may reflect a posture many people assume while using a tablet at home, it did not allow the user to select a chair or setup that they might have found more comfortable. The study also conjectures that users may have not maintained the awkward posture of extreme neck flexion if the task had continued for a longer duration.

If interaction with the tablet is limited to reading, watching movies, or surfing the internet, it is probably sufficient to follow the guidelines suggested for reading books or the tips suggested by the study mentioned in the last paragraph.^{4,7}

- Sit so that your back is straight and your head is in a fairly upright position.
- Avoid slouching
- Raise the tablet up toward your eyes. Use a tablet stand on a work surface.
- Change your position frequently
- Take a break every 15 minutes, get up, walk around, and do something completely different.

There are a few folio cases on the market like the Kensington folio with a removable Bluetooth keyboard that enable the user to set up the tablet at any angle or height and use the keyboard on a separate surface at an appropriate height. This is still not ideal for extensive use since the display is small and the keyboard is a mini-keyboard that is not intended for extensive use. Most tablet stands and keyboard folios require the display to be mounted on the keyboard, so postures are actually generally worse than for a laptop computer and the keyboard is tiny and awkward as shown at right. The most stable,



Image Ref. 9

functional, and comfortable setup is one that allows you to plug into a full-sized monitor and full-sized keyboard. (Even printing is possible if you have a wireless Bluetooth enabled printer.) Depending on your tablet, it is possible to get an AV adapter cable that will allow you to connect to any larger HDMI or HDTV compatible display.⁸ Check with your manufacturer to determine what connectors or docking stations are available. Attaching USB devices is quite easy through the use of a USB hub. If you use a Bluetooth keyboard, no adaptor is required at all.

We have many suggestions that can help you find accessories that will enable a great setup for your laptop, tablet, or other device on our laptop and tablet products webpage: <http://working-well.org/Website/plaptop.html>

Setting up your home office

The principles of ergonomics do not change when you leave work and head for home, so you can use the measurements taken and recommendations made during your office evaluation at work and use them to set up your home office. Use the workstation design rules outlined on our website at:

http://working-well.org/Website/wkstn_design.html

And use our guidelines for children on the ErgoKids section of our website:

<http://working-well.org/Website/kidstation.html>

Please also review the laptop tips pages (http://working-well.org/Website/laptop_tips.html) and the laptop supplies pages (<http://working-well.org/Website/plaptop.html>) if you use a laptop or tablet anywhere.

At a minimum, you will have to pay attention to, and probably invest in, the following basic components of a good laptop workstation:

Office Chair

The chair is one of the most critical items in any computer workstation, so this is where you should start. Without a fully adjustable chair, you will be at risk for back and neck problems as well as leg fatigue and sciatica. There are many styles and fabrics available. As stated before, if more than one person is using the computer workstation, an adjustable chair is mandatory. Please check these suppliers to obtain a good ergonomic chair: <http://working-well.org/Website/pchair.html>.

Work Surface

Working on traditional desks or tables puts the keyboard and mouse at a harmful height. We highly recommend that you do one of the following:

- Build a custom shelf that will place the input devices at a proper height. Raise the laptop so the top of the screen is at straight ahead height (or lower for bifocal wearers). Check our website for recommended laptop stands and docking stations - <http://working-well.org/Website/plaptop.html>
- Build a custom shelf that will allow the display to be at a proper height and install a height-adjustable keyboard tray to accommodate an external keyboard and mouse - <http://working-well.org/Website/pwksfc.html>. Or use a lapboard to support both the keyboard and mouse.
- Use an adjustable height work surface, such as those available at Ikea. Set the surface at typing height and raise the laptop or tablet to the correct height - <http://working-well.org/Website/pwksfc.html>. Other laptop table options are shown at: <http://working-well.org/Website/plaptop.html#tables>

Document Holder

If you frequently refer to written materials, a document holder is imperative. It prevents neck strain caused by dropping the head to see documents. Not all document holders will work with every workstation setup, so set the workstation up first and then decide what document holder will work in your particular situation. Supporting the document in line with the display and keyboard is preferred; however, if there is not enough space, it might be necessary to have a holder next to the computer. See the various options on our website: <http://working-well.org/Website/pdochldr.html>.

Keyboard and mouse

No input device is “ergonomic”. This is a marketing falsehood. Choose the product that fits you correctly. Read the guidelines in the keyboard and mouse tips featured on the website: http://working-well.org/Website/keyboard_tips.html and http://working-well.org/Website/mouse_tips.html.

View the approved keyboards at <http://working-well.org/Website/pkybds.html> and input device options at <http://working-well.org/Website/pmice.html>.

A smaller, more compact keyboard and mouse that packs easily is best when using the laptop during travel. Use a keyboard folio when using a tablet during travel: <http://working-well.org/Website/plaptop.html#tablets>.

Lighting

Ambient light in the room should be approximately the same as the display brightness. Sharp contrasts between light and dark cause eye strain and headaches.¹⁰ If you are in a dark corner or tend to work at night, it’s important to provide an external light source. Indirect lighting bounced off a ceiling is the least likely to produce glare on the screen, although diffused overhead lighting can be successfully used. Beware of bright light from windows. Placing the display so that you look directly out a bright window will cause eye strain. Placing the display so that a window is behind you will cause glare on the screen. The best solution is to place the workstation so that windows are at a right angle to the display. It may be necessary to use window coverings to adjust bright outside light sources.

Additional lighting may be necessary to illuminate documents. The challenge with task lighting is to avoid putting glare on the display. Raising the ambient light level is not recommended because it will cause the whole work area to be over lit, and it wastes a lot of energy. Lighting of documents requires 20-25% more light than ambient lighting. Therefore, task lighting is recommended to illuminate reading material.¹⁰ Task lighting should be placed beside the work, not in front of it, to avoid glare.

Some task lighting options for the home office are shown on our task lighting web page, although many other possibilities exist: <http://working-well.org/Website/ptskltg.html>. There are several small portable LED lights that plug into the laptop or tablet’s USB port that can be used when you travel: <http://working-well.org/Website/plaptop.html#accessories> .

Rules for your home office

Learn how to maintain a relaxed, neutral posture that reduces stress and strain to your muscles. Below is a summary of ergonomic principles associated with computer use.¹¹

- Take mini-breaks every 20 to 30 minutes to avoid static postures.
- Position the screen and documents so you can see them without holding your head forward.
- Keep your wrists straight while typing and using the mouse. NEVER drop your wrists on anything. Always maintain the natural hand position.
- A wristrest is not necessary if the input devices are at the correct height. If you choose to use a wristrest, never touch it while typing or moving the mouse/trackball.
- Use an external mouse instead of using the small touchpad or trackpoint on your laptop.
- If you have to raise your chair to get your elbow 1" above the keyboard and mouse, support your feet on a footrest (a large, 3-ring notebook is a temporary option). When seated, your hips should only be slightly higher than your knees. When your feet are not supported, there is excessive strain on hip, leg, and low back muscles.
- Keep glare off the computer screen by moving the screen, changing the lighting and/or covering the windows.
- Carefully clean the screen regularly using appropriate cleaning fluid for a laptop's LCD screen. Touching the screen may damage screen pixels.
- Do not place a laptop directly on your lap since its excessive heat has been proven to cause internal physical harm. Place it on one of the many adjustable laptop computer stands. <http://working-well.org/Website/plaptop.html#portable>

More laptop information

There is a lot of information regarding safe laptop use on this website, including articles:

Laptop Beefs: http://working-well.org/articles/pdf/laptop_beefs.pdf

Laptop Props: <http://working-well.org/articles/laptop2.html>

Other website resources:

- Cornell University – “5 Tips for Using a Laptop Computer”
<http://ergo.human.cornell.edu/culaptoptips.html>
- UC Davis – “Laptop Ergonomics” <http://safetyservices.ucdavis.edu/ps/ebm/office-ergonomics-1/laptopLogistics>

This article and all of our articles are intended for your information and education. We are not experts in the diagnosis and treatment of specific medical or mental problems. When dealing with a severe problem, please consult your healthcare or mental health professional and research the alternatives available for your particular diagnosis prior to embarking on a treatment plan. You are ultimately responsible for your health and treatment!

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<http://www.ergoindemand.com/about-task-lighting.htm>
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Temporary Rest Area Food Truck Permit Info During the COVID-19 Emergency

Term and Conditions

By operating a food truck at an Interstate, U.S. Route or State Route Rest Area, PERMITTEE agrees to the following terms and conditions:

1. PERMITTEE shall conduct activities in a safe and professional manner, and to comply with all Department, State and Federal rules and regulations governing the use of Rest Areas including ADA requirements including but not limited to: <http://codes.ohio.gov/oac/5501:2-4-01v1>
2. PERMITTEE shall comply with the Ohio Department of Health guidelines found here: <https://coronavirus.ohio.gov/static/DirectorsOrderStayAtHome.pdf>
3. PERMITTEE shall comply with other COVID-19 physical distancing:
 - a. all food truck workers to wear a mask and gloves at all times.
 - b. no self-service condiments.
 - c. signage and cones to promote physical distancing of customers.
 - d. online ordering and payment or touchless credit card payment, if possible.
 - e. texting of customer when order ready for pick-up to discourage lines.
4. PERMITTEE shall have all valid food permits and licenses from all the applicable local, county and/or state agencies and departments including Health Departments and have them present for inspection during the activity.
5. PERMITTEE must be in good standing with all local, state and federal tax departments.
6. PERMITTEE must possess Commercial Liability Insurance minimum of \$1,000,000.00.
7. NO advertising except for what is on the truck. No advertising in the rest area or on the highway right-of-way or on any street food finder sites or apps or on any social media. This does not include the display boards of menu items and pricing.
8. PERMITTEE to provide their own generator/power and not utilize any utilities at the rest area.
9. PERMITTEE to provide all garbage receptacles and remove all garbage and receptacles at their own cost. This includes picking up litter associated with this activity.
10. No dumping of any oil or other byproduct of this activity at the rest area or surrounding grounds. All spills must be cleaned up by PERMITTEE.
11. No aggressive or intimidating behavior, or any interference with freedom of movement of Rest Area patrons or traffic, or any interference with the duties of ODOT personnel.

12. All children must be accompanied by adults and supervised at all times.
13. No use of sound or voice amplification equipment.
14. No overnight camping is allowed.

Additional Guidance and Regulations

- The Department is authorized to temporarily suspend permits without incurring liability, if Rest Area maintenance and/or construction is required within the limits of the assigned location.
- The Department retains full authority to modify or revoke permits without notice as it deems necessary or if the PERMITTEE fails to comply with all conditions of this permit, or for any public purpose, without liability to the Department. Permits will automatically terminate upon expiration of the date(s) and time(s) in the permit, upon expiration of Ohio's COVID-19 Emergency Declaration or upon verbal or written notice of revocation, unless the PERMITTEE takes immediate corrective action(s) should PERMITTEE violate permit conditions.
- Permits are not assignable or transferable, either in whole or in part.
- The PERMITTEE, on behalf of itself and its agents, agrees to indemnify the state of Ohio, its officers and employees and save them harmless from all claims, actions or damages of every kind and description which may accrue to or be suffered by any person, persons, or property by reason of the acts or omissions of the PERMITTEE or its agents, in use or occupancy of the right of way or in the exercise of this permit. In case any suit or action is brought against the State of Ohio, its officers and/or employees, arising out of or by reason of any of the above causes, the PERMITTEE and its agents will, upon notice of such action, defend the same at their sole cost and expense and satisfy any judgment against the State of Ohio, its officers, or employees; PROVIDED, that if the claims or damages are caused by or result from the concurrent negligence of (a) the State of Ohio or its officers and/or employees and (b) the PERMITTEE or its agents, this indemnity provision shall be valid and enforceable only to the extent of the negligence of the PERMITTEE or its agents.
- The PERMITTEE, on behalf of itself and its agents, agrees to waive any claims for losses, injury to persons and or property, expenses, damages or lost revenues incurred by it or its agents in connection with PERMITTEE, or its agents in the use or occupancy of the right of way or in the exercise of this permit against the State of Ohio, its officers or employees.

Please visit website below for more information:

<https://transportation.ohio.gov/wps/portal/gov/odot/traveling/rest-areas/rest-area-food-truck-temp-permit>

Workers' Compensation & Industrial Commission Rebate

Update April 10, 2020

The Ohio Bureau of Workers' Compensation and Industrial Commission are still open. The Bureau is accepting and making determinations of eligibility on new claims during the state of emergency. They have canceled all Independent Medical Exams and are continuing payments for Temporary Total Disability and Wage Loss through April 30, 2020.

On April 10, the BWC Board of Directors voted unanimously to approve Gov. DeWine and Administrator McCloud's recommendation to issue a \$1.6 billion rebate to all state fund employers. The amount of each employer's rebate will equal 100 percent of their paid workers' compensation premium between July 1, 2018 and June 30, 2019, and individual employer checks are expected to be delivered by the end of this month. More details about the rebate can be accessed [here](#).

Until further notice, scheduled hearings at the Industrial Commission will take place via telephone, and hearings will be limited to allowances and the issuance or termination of temporary total disability, wage loss and permanent total disability.

On March 21, Lt. Gov. Jon Husted announced a BWC policy directive that will enable employers to defer workers' compensation premium payments until June 1, 2020. More information about the policy change can be found [here](#).

On March 30, the BWC announced they are waiving all safety and education and training requirements through June 30, 2020 for participants in the Policy Activity Rebate Program, Industry-specific Safety Program, Drug-Free Safety Program, One Claim Program, EM Cap Program and Grow Ohio.

For answers to other important workers' compensation questions, go to [Ohio's BWC Coronavirus Frequently Asked Questions Page](#).re

**7(a) Lenders Accepting PPP Applications from non-customers as of
4/8/2020**



US Bank: 888-287-7817

<https://apply.usbank.com/applications/business/InquiryForm>



Heartland Bank: 800-697-0049

<https://www.heartland.bank/support>



Peoples Bank: 800-371-6123

<https://www.peoplesbancorp.com/coronavirus/businessloan>



First Commonwealth Bank: 800-711-2265

<https://www.fcbanking.com/why-us/contact-us/coronavirus-update/>

Wright-Patt Reserve Citizen Airmen deploy to NYC to battle COVID-19

By 1st Lt. Rachel Ingram, 445th Airlift Wing Public Affairs / Published April 07, 2020

WRIGHT-PATTERSON AIR FORCE BASE, Ohio – With only 24 hours' notice, seven Reserve Citizen Airmen from the 445th Airlift Wing packed their bags, said goodbye to their families and boarded a C-17 Globemaster III bound for New York City, where more than 67,000 people have tested positive for COVID-19. The team of Air Force medical professionals volunteered to deploy in response to the coronavirus crisis in New York.

"You've trained for this, and I know you are ready. I can't thank you enough for accepting this call to serve. We stand behind you," briefed Col. Raymond A. Smith, commander of the 445th Airlift Wing, as the crew prepared to depart Wright-Patterson Air Force Base, Ohio, on Sunday afternoon.

The physician, nurse practitioner and five nurses, who are members of the 445th Aeromedical Staging Squadron and 445th Aerospace Medicine Squadron, flew to Joint Base McGuire-Dix-Lakehurst, New Jersey, and then continued on to Manhattan, New York City, where they joined



medical professionals from the civilian sector and all components of the armed services in response to COVID-19.

“This is what we’re trained for,” said Lt. Col. Karen G. Keller, nurse practitioner, 445th Aeromedical Staging Squadron, and mother of four. “We’re responding to the need.”

For some, this notification of need arrived just hours prior to departure.

First Lt. Jennifer Gerritsen, a prior-enlisted medical technician with nearly 20 years of military service, was covering a 12-hour overnight shift in the intensive care unit at Wright-Patterson Medical Center over the weekend. A clinical nurse, she works for the 88th Medical Group and is also a traditional reservist assigned to the 445th ASTS.

“They called me during the shift and asked if I was willing to go, and I said yes,” Gerritsen recalled. “I thought I would leave on Monday.”

She finished her shift at 6 a.m. on Sunday and went home to her family. Three hours later, she got another call.

“When I hung up the phone, I just looked over at my husband and told him, ‘They want me to leave today.’” Gerritsen said. “He immediately said, ‘Let’s get you packed.’”

Her husband, Senior Master Sgt. Kiley Gerritsen, is no stranger to deployment. In the past, the couple has deployed together. This time, Kiley is staying home with their children.

“It’s always hard to say goodbye, but we just told them, ‘Hey kids, mom has to leave. But she’s going to help people and she’ll be back,’” Gerritsen said.

The team of seven, who affectionately and informally named themselves “The COVID Commandos,” are working in the Jacob K. Javits Center, a 2.1-million-square-foot convention center converted into a makeshift hospital in Manhattan, New York City. The 24-hour field hospital currently boasts 3,000 beds solely for individuals potentially exposed to, or confirmed ill with, COVID-19.

“This virus is an invisible war. We have a responsibility and a calling to step up,” said Col. Hans F. Otto, commander of the 445th Aerospace Medicine Squadron and allergist, immunologist, and internist in the civilian sector.

As a commander, Otto said he was initially concerned that the individuals wouldn’t have sufficient time to make necessary financial, legal and medical arrangements prior to departure. He also has young children at home and a family to care for. As the pandemic unfolded, he had given his civilian employer an early warning that he may be tasked for duty, yet he was still caught off-guard.

“I communicated with my supervisor that we would know more in coming days or weeks, but then it ended up being days,” he said. “Suddenly what had been a possibility became certainty.”

His employer, along with the other Airmen's employers, were supportive and understanding, despite the abrupt departure.

"Two months ago, nobody could have predicted this. Yet the team already had their bags packed," Otto said. "They didn't know what might come up one day or where they might be needed, but they were ready for the call; we are always ready."

This deployment is part of a larger mobilization package of more than 120 doctors, nurses and respiratory technicians Air Force Reserve units across the nation provided over the past 48 hours in support of COVID-19 response to take care of Americans.

"We know what it's like to be tired and work long shifts. We know this is going to be hard work," Otto said. "We're ready to join the fight."