significant amount of money. By Kevin and Lindsey's estimation to weather the storm we need to decrease spending by \$5,000,000 in the quarter.

Our hope is that the two measures will close the gap. Please keep in mind that this change is only being recommended for two to three months. Theron and I, with the help of our lawyers, have gone over the

CARES act very carefully. The much talked about payroll loans touted by UMA, some legislators, and the media only apply to businesses with less than 500 employees. There are two exceptions to this rule, the accommodation and restaurant industries. There is no exception of the 500 employee rule by location for medical practices. There are other hints of loans or grants that may be available, but as of

Kevin and Lindsey project that we need to cut physician draws to 50% for two to three months and decrease employee hourly expense by 25% to weather the dramatic decrease in production. Many of us more affected should reduce the draws even more. Remember that draws are an advance of wages. Decreasing a draw doesn't cost anyone money, all it does is increase the amount of the next distribution. If we keep the draws at 70% of last year, at the same time production is at 50% of last year, then Lindsey estimates over 50% of the docs not only will not receive a distribution in July, but they will have been paid more than they have earned. In essence, they would owe their partners a

spends up to literally our last dollar to avoid paying taxes at the end of each year.

today, nobody knows the details. We are monitoring this option closely.

I apologize for the vague text sent Friday. We did not want you to be blindsided by the Nursing