

# COVID-19 SMALL BUSINESS LOAN HELP

During these turbulent times, Waller, Smith & Palmer's attorneys are ready and available to assist Southeastern Connecticut businesses. Attorneys Ellen Brown ([ecbrown@wsp.legal](mailto:ecbrown@wsp.legal)) and Catherine Marrion ([camarrion@wsp.legal](mailto:camarrion@wsp.legal)) are ready to focus on helping your small and family business or nonprofit navigate through the COVID-19 pandemic. Across Connecticut, small businesses and nonprofits are fighting through the economic fallout of the COVID-19 pandemic. Governor Ned Lamont has created a new no-interest loan program for Connecticut small businesses and nonprofits to help bridge these troubled times. The Connecticut Recovery Bridge Loan Program is a \$25 million program offering one-year, no interest loans of up to \$75,000 to Connecticut businesses and nonprofits with 100 or fewer employees. The program requires a personal guaranty from borrowers as well as confirmation of credit score and credit reports with no adverse reports in the past 60 days. Businesses must also have been profitable prior to March 10, 2020 to qualify for a loan. Some industries are excluded from the program, including companies involved in real estate, multi-level marketing, adult entertainment, cannabis, and firearms. Businesses owned by state elected officials or state employees are also not eligible. The program will be administered by the state's Department of Economic and Community Development. The full details of the program, as well as all application information, can be found on at: <https://portal.ct.gov/DECD/Content/Coronavirus-Business-Recovery/CT-Recovery-Bridge-Loan-Program>

Our attorneys are available by email and telephone at 860-442-0367.



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# Tax Resolution Newsletter

Waller, Smith & Palmer P.C. is pleased to announce a new practice area – tax resolution. If you are experiencing serious tax debt, you should take immediate action to resolve your tax problem. IRS debts require immediate action, and you should protect yourself against potential financial penalties. Whether your tax debt is old, recent, or personal, your liability can become worse over time.



We can assist you in a wide range of tax resolution strategies, including

- Unfiled tax returns
- Tax debt and hardship relief
- Tax evasion and tax fraud
- Removing tax liens
- Stopping wage garnishments
- Audit preparation and representation
- Installment plans
- Offers in Compromise

Attorneys Ellen Brown ( [ecbrown@wsp.legal](mailto:ecbrown@wsp.legal) ), Mark Zamarka ( [mszamarka@wsp.legal](mailto:mszamarka@wsp.legal) ) and Kerin Woods ( [kmwoods@wsp.legal](mailto:kmwoods@wsp.legal) ) are available to meet with you. Please email or call our office at (860) 442-0367.

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## **Connecticut's Legal System & COVID-19**

With rapidly evolving updates affecting our everyday lives caused by the Coronavirus Waller, Smith & Palmer wants to keep you up-to-date about how these unprecedented times are impacting Connecticut's legal system and your individual matter. In order to balance the constitutional obligations of the courts with the safety and health of all individuals, civil and criminal jury trials are postponed for at least thirty days. At present our firm is closed to in-person meetings, but our attorneys and staff are continuing to work and are available to discuss your legal needs and concerns. We can be reached quickly and efficiently through our telephone system and email. We look forward to providing continued legal assistance to you, your family, and your business. We hope you

and your family remain well.

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# A Message From Waller, Smith & Palmer Regarding COVID-19

## A MESSAGE FROM WALLER, SMITH & PALMER

As the impact of COVID-19 (coronavirus) becomes clear, we at Waller, Smith & Palmer are taking active measures to protect the well-being of our employees, clients, guests, and the community at large, while also ensuring that we will continue to meet our clients' legal and business needs. We have developed a robust plan to minimize the risk of transmission related to firm business, including the use of technology to work in teams remotely as appropriate. We are monitoring the COVID-19 situation closely and will adhere to recommendations from the WHO, CDC, and other health organizations.

We want to assure you that regardless of what preventative measures are implemented to do our part, Waller, Smith & Palmer will remain fully available to you. Your calls and emails will be answered, and we will continue to represent our clients with the same responsiveness, expertise, and experience you expect and deserve.

Please do not hesitate to reach out to your team at Waller, Smith & Palmer if we can be of any assistance. As always, we are here for you.

Waller, Smith & Palmer P.C.

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# **New London for the Women's Business Development Council**

*Last week Ellen Brown was on a panel in New London for the Women's Business Development Council discussing women business owners building a B.A.I.L. Team (Banker, Accountant, Insurance & Lawyer). The presentation was given to a wonderful and energized group of women entrepreneurs with some fabulous ideas in the pipeline. Attorney Brown served on the panel with other local business leaders including, Alexis Kahn, Carla Demers, Erica Williams and Lynda Rizzo-Stowe.*