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response to comments about the terms and administration of the PPP, the Board. In providing small business support, several issues have been raised regarding the terms and conditions of PPP implementation. I believe that a hired employee or senior manager should not give these people a job loan to get a second job, even if they have good job skills, they can get a loan if they have few jobs. Otherwise, they are employed and unable to do a second job. But these loans can be paid to unemployed or bankrupt people in the workplace, and loans can be given to people in need of an unemployed family member. Allocate more funds to Bank managers and employees, at least \$ 25,000 not as business loans, but as other loans. Accept that Bank managers need loans. If they provide the type and information of their loan application, the principal and interest of the banks will be fully guaranteed according to the standard loan terms. Small communities, where domestic banks often own small businesses and there are few alternative lenders, will be challenging. The COVID-19 pandemic has caused huge economic and economic problems across the United States and around the world. The pace of recovery in economic activity and employment has slowed in recent months, with weakness concentrated in the sectors most affected by the epidemic. Overall, financial conditions remain favorable, reflecting in part policy measures to support the economy and credit flow to US households and businesses. we must be able to eliminate the outbreak of COVID-19 in the shortest possible time in another 6 months and return the country to normal. The vaccine is available to us and will not be difficult to control it.