Hour	Minute	Second	Name	Role	Message	Mode
	0 0	54	Rachel	Attendee	Hi, everyone! I run a coworking space in Portland and am looking for ways to support my 120 members and their businesses	Chat
(	0 0	59	Della Rucker	Admin	Hi all! we will be starting in just one minute1	Chat
I	) 1	12	Kristi	Attendee	hi derek!	Chat
1	) 1	34	Debbie	Attendee	I work for city government.	Question
1	) 1	52	Janelle	Attendee	Good Afternoon	Chat
	) 1	53	Theodora	Attendee	Hi, everyone! Theo from Cambridge Local First is here. Looking forward to learning how we can better support our 400+ business members!	Chat
1	) 1	55	Joyce Scott	Attendee	I didn't register can I still attend?	Chat
1	2	9	Kristi	Attendee	hello Rebecca!	Chat
1	2	20	Susan	Attendee	City government/downtown development here	Chat
I	) 2	23	Laura	Attendee	Hello Everyone, I am a Downtown Development Authority Director for a downtown in SE Michigan. Looking for info I can bring back to my business owners to help them survive this crisis.	Chat
I	) 2	28	Alicia	Attendee	I work for a nonprofit Main Street org/downtown revitalization program. Looking for ways to support our mom & amp; pop businesses. We are in Richmond, CA	Chat
1	) 2	52	Tracy Cox	Attendee	Hi Tracy Cox San Augustine Texas Main Street	Chat
1	) 2	52	Mickey	Attendee	Joining in from Northeast Texas.	Chat
I	) 2	58	Jenny Arntz	Attendee	Main Street Wellington in Ohio	Chat
1	) 2	59	SANDRA	Attendee	Mom & Pop Pack & ship store	Chat
1	) 3	1	Andrea	Attendee	Hi all! Andrea from Think Local First Santa Cruz California	Chat
1	) 3	3	Amber	Attendee	Hello	Chat
1	) 3	4	Susan O'Connor	Attendee	Working with Think Local First Santa Cruz, CA.	Chat
1	) 3	11	Kristi	Attendee	hi della!	Chat
1	3	16	Mary	Attendee	Main Street Organization - Washington State	Chat
1	) 3	16	Cathy	Attendee	Hello, I am representing Bedford Downtown Alliance in Bedford. Hoping to learn how we can help our downtown small businesses during this time.	Chat
	3	20	Isaac	Attendee	Hi, BID/Main Street in Central Jersey. Metuchen Downtown Alliance, metuchendowntown.org.	Chat
1	) 3	27	Chris	Attendee	Main Street Hillsboro, Texas	Chat
1	) 3	27	Joni	Attendee	Hi everyone, I'm joining from Main Street in Hamilton, Texas	Chat
1	3	32	Elizabeth	Attendee	Hi all - Elizabeth from Local First Milwaukee	Chat
1	3	33	Teresa	Attendee	Hello, Teresa from Main Street Wellington OHio	Chat
ſ	) 3	34	Susan O'Connor	Attendee	Also own a video production company	Chat

0	3	35 Nancy	Attendee	Wooster, OH here	Chat
0	3	36 Garrett	Attendee	Yes	Chat
0	3	38 Della Rucker	Admin	Derek is working on his connection, please give us a second	Chat
0	3	42 Makai-Lynn	Attendee	Downtown Bozeman Partnership signing on!	Chat
0	3	43 Sue	Attendee	Crawfordsville Indiana Main Street Program here	Chat
0	3	47 Andrea	Attendee	Hello!	Chat
0	3	47 Mary Beth	Attendee	Main Street Cambridge Ohio	Chat
0	3	48 Debra	Attendee	Debra, Texas Main Street	Chat
0	3	52 Tim	Attendee	Main Street organization. Ohio	Chat
0	4	1 Joy Severa	Attendee	Downtown Painesville Organization, Ohio	Chat
0	4	5 Sheri	Attendee	Sheri with Oregon Main Street	Chat
0	4	5 Janelle	Attendee	I can hear you fine	Chat
0	4	8 Rachel	Attendee	I can hear you!	Chat
0	4	9 Sue	Attendee	yes	Chat
0	4	9 Kristi	Attendee	hi della you sound good	Chat
0	4	9 Stephanie	Attendee	yes I can hear you	Chat
0	4	10 Laura	Attendee	I can her you	Chat
0	4	10 glen ohlund	Attendee	yes i hear you	Chat
0	4	10 Christine	Attendee	yes	Chat
0	4	13 Nancy	Attendee	I can hear you	Chat
0	4	14 Kennedy	Attendee	I can hear you.	Chat
0	4	14 Buffy	Attendee	yes	Chat
0	4	14 Lisa	Attendee	I can hear you!!!	Chat
0	4	15 Mickey	Attendee	I can hear.	Chat
0	4	16 christin	Attendee	yes	Chat
0	4	16 Joyce Scott	Attendee	Hearing.	Chat
0	4	16 Susan O'Conno	or Attendee	yes	Chat
0	4	16 Amanda	Attendee	Hear you!	Chat
0	4	17 Mary	Attendee	Audio good	Chat
0	4	17 Laura	Attendee	I can hear you	Chat
0	4	17 Lorna	Attendee	Yes	Chat
0	4	17 stephanie	Attendee	yes. i can here	Chat
0	4	18 Robin	Attendee	I can hear you okay	Chat
0	4	18 Teresa	Attendee	Main Street Beattyville KY I can hear	Chat
0	4	18 Mike	Attendee	I can hear you	Chat

0	4 18	Teresa	Attendee	Teresa yes	Chat
0	4 18	Jenny Arntz	Attendee	I can't hear you	Chat
0	4 18	Ruth	Attendee	I can hear you	Chat
0	4 19	Beverly Abell	Attendee	Mesquite, TX hears you.	Chat
0	4 19	Jennifer	Attendee	I hear you. Main Street in Orlando	Chat
0	4 19	Amy Winter	Attendee	yes I can hear you!	Chat
0	4 20	Jeni	Attendee	can hear fine	Chat
0	4 20	Sarah	Attendee	I can hear you!	Chat
0	4 20	Tosin Osunbunm	Attendee	I can hear you	Chat
0	4 21	tuba	Attendee	Yes,I can hear you	Chat
0	4 22	Della Rucker	Admin	Can you hear me?	Chat
0	4 22	Amy Reinhart	Attendee	I hear you Della.	Chat
0	4 22	Natalie	Attendee	I can here you!	Chat
0	4 22	Amanda	Attendee	I can hear you	Chat
0	4 23	Amber	Attendee	Main Street Business from Troy, Ohio here	Chat
0	4 25	Kelli	Attendee	Kelli, Oxford Chamber of Commerce	Chat
0	4 25	Ron	Attendee	Yes	Chat
0	4 26	Laury Hammel	Attendee	yes	Chat
0	4 26	Scott	Attendee	Sounds good here in Kansas.	Chat
0	4 28	Cathy	Attendee	I can hear fine	Chat
0	4 29	Angela	Attendee	I can hear you	Chat
0		susan wilkinson	Attendee	im good!	Chat
0	4 30	Michelle Sides	Attendee	Hello, Everyone from Shelley from Muscatine Chamber in Iowa	Chat
0	4 31	Emily	Attendee	Hi from Bozeman, MT!	Chat
0	4 34	Kristi	Attendee	hi derek!	Chat
0	4 40	Jeanne	Attendee	I can't hear you	Chat
0	4 43	Jon Davis	Attendee	I got you on speaker	Chat
0	4 45	Jenny Arntz	Attendee	I can now	Chat
0	4 46	Tracy Cox	Attendee	Yes I can hear Tracy Cox	Chat
0	5 0	Clark	Attendee	We're a relationship marketing platform that partners with local vendors and drives traffic for free to them.	Chat
0	5 2	Jeanne	Attendee	I can hear you now	Chat
0		judy	Attendee	I'm from All Together Now Pennsylvania based in Philadelphia.	Chat
0		Robin	Attendee	I can hear you	Chat
0		Shannon	Attendee	I hear you	Chat

0	5	16 Janelle	Attendee	I hear you!	Chat
0	5	17 Mary Alice Scott	Attendee	Yep!	Chat
0	5	17 Pauline	Attendee	I can hear you	Chat
0	5	18 kevin	Attendee	yes	Chat
0	5	20 Lorna	Attendee	Yup	Chat
0	5	20 Wayne	Attendee	hear you	Chat
0	5	20 Buffy	Attendee	yes	Chat
0	5	21 Isaac	Attendee	Hi	Chat
0	5	21 Jennifer	Attendee	Yes	Chat
0	5	22 Colin	Attendee	Yes	Chat
0	5	22 Christopher	Attendee	Yes	Chat
0	5	22 Taylor	Attendee	yes	Chat
0	5	23 Leigh Catherine	Attendee	I can hear you	Chat
0	5	24 Sue	Attendee	Loud & Clear	Chat
0	5	24 Mary	Attendee	Yes I hear you.	Chat
0	5	24 Lisa	Attendee	yes	Chat
0	5	25 Mary	Attendee	I can hear all of you	Chat
0	5	25 Kristi	Attendee	you all sound great	Chat
0	5	26 Emily	Attendee	Yes.	Chat
0	5	27 Della Rucker	Admin	if you can hear me make a note here please!	Chat
0	5	27 Jennifer	Attendee	yes	Chat
0	5	27 beth	Attendee	l can hear	Chat
0	5	28 Mary Alice Scott	Attendee	We hear you Della!	Chat
0	5	28 Rob	Attendee	Үер	Chat
0	5	28 Natalie	Attendee	Yes	Chat
0	5	28 Joy Severa	Attendee	yes	Chat
0	5	29 Jeffrey Vitarius	Attendee	уер	Chat
0	5	29 stephanie	Attendee	Hi	Chat
0	5	30 Mickey	Attendee	i can hear.	Chat
0	5	30 Laura	Attendee	yes	Chat
0	5	33 judy	Attendee	I can hear you loud and clear.	Chat
0	5	35 Paul	Attendee	I can hear	Chat
0	5	37 Rick	Attendee	I hear you	Chat
0	5	38 Scott	Attendee	yes i can hear you	Chat
0	5	39 Joni	Attendee	l can hear	Chat

0	5	40 Ryan	Attendee	уер	Chat
0	5	43 Gary	Attendee	I can hear.	Chat
0	5	44 Lawrence	Attendee	I hear you	Chat
0	5	49 Tracy Cox	Attendee	Cannot hear now Tracy Cox	Chat
0	5	56 Teresa	Attendee	yes	Chat
0	5	57 Sandra Green	Attendee	I can hear you!	Chat
0	5	59 Karen	Attendee	yes	Chat
0	6	6 Emily	Attendee	Hi mom!	Chat
0	6	6 April	Attendee	I can hear you	Chat
0	6	11 barbara	Attendee	yes	Chat
0	6	15 Beverly	Attendee	Hear you in OCONOMOWOC	Chat
0	6	16 Lauren @ Lowco	Attendee	loud and clear!	Chat
0	6	17 Benjamin	Attendee	confirming that I hear you	Chat
0	6	19 Kristi	Attendee	you are good!	Chat
0	6	19 Melinda	Attendee	Can hear you!	Chat
0	6	26 Mary	Attendee	I can hear you!	Chat
0	6	27 Susan O'Connor	Attendee	Sound awesome	Chat
0	6	27 Alexandria	Attendee	yep can hear you	Chat
0	6	28 Jenny Arntz	Attendee	I had to reconnect- the big green button to hear.	Chat
0	6	30 Joyce Scott	Attendee	I can hear.	Chat
0	6	31 Cindy Lawrence	Attendee	I can here you	Chat
0	6	37 Debra	Attendee	Yes i can hear	Chat
0	6	39 Sandra Green	Attendee	Sandy - Hear You!	Chat
0	6	46 kevin	Attendee	as barbara streisand says :Poppa can you hear me?"	Chat
0	6	48 Andrea	Attendee	Can hear you	Chat
0	6	54 Kristi	Attendee	can't see derek any more	Chat
0	6	55 barbara	Attendee	Hi from Sun Prairie	Chat
0	6	58 Lindsay Woodru	f Attendee	Yes, I can hear.	Chat
0	7	19 Andrea	Attendee	I hear hear all three!	Chat
0	10	30 Jennifer	Attendee	I'm having connection issues here. Will this be uploaded to listen to later?	Chat
0	11	11 Mary	Attendee	I know you Della! Mary Crockett	Chat
0	14	40 Brian	Attendee	Yep	Chat
0	14	44 Joy Severa	Attendee	will the presentation be sent out?	Chat
0	15	52 barbara	Attendee	And city folks, please remember that your local small farmers are in the same fix. Support them	Chat

0	18	12	Nicola Williams	Attendee	Barbara, fishermen too!	Chat
0	19	27	Brian	Attendee	Great, the resource list/links would be great!	Chat
0	21	26	Della Rucker	Admin	ISLR.org	Chat
0	23	44	barbara	Attendee	Do you have a working group on local food?	Chat
0	25	15	barbara	Attendee	Yes Nicola so many of us forget natural resource providers that are small businesses	Chat
0	27	33	Sarah	Attendee	ILSR.org ?	Chat
0	32	10	Mariah McKay - S	Attendee	SIMBA would like to participate in a breakout group around how to leverage this crisis to raise awareness and take action around the need for fundamental reform in our economic system's structure to be more equitable and resilient. The degree of vulnerability and "disposability" of small independent businesses in our current economy is unjust and unacceptable. Banks are getting bailed out to the tune of trillions while our members are being offered "opportunities" for more debt. The pecking order is clear and needs to be upended. We are in Washington State and as we survive and recover we are committed to a bold reform agenda as well.	
0	32	57	barbara	Attendee	Mariah, count me in bj-brown@comcast.net	Chat
0	34	26	Ellen Gamson	Attendee	Mariah - I am intrigued,. director@mountvernondowntown.org	Chat
0	36	36	stephanie	Attendee	sphillibert@city.cleveland.oh.us	Chat
0	38	4	Mary	Attendee	Dayton Daily sent out a list of all the restaurants that wanted to deliver food during the Crisis. The owner of Fusion is offering not only Fusion food but some vegetables for carry out. Dayton's doing some cool stuff!	Chat
0	40	8	Theodora	Attendee	Yes, join us!	Chat
0	40	33	Theodora	Attendee	The Zoom link for tonight's 7 PM conversation is https://zoom. us/j/668221591 here:	Chat
0	41	19	Kristi	Attendee	i love the call tree idea between members of a business alliance!	Chat
0	47	17	Brian	Attendee	the banks need to suspend mortgage and leasing payments for 90 to 180 days and restructure the debt payments	Chat
0	47	31	Laury Hammel	Attendee	ILSR is Institute for Local Self Reliance	Chat
0	48	25	Susan O'Connor	Attendee	How to can also include marketing	Chat
0	48	30	Alicia	Attendee	any examples of local governments placing moratoriums on commercial tenant evictions?	Chat
0	51	44	Isaac	Attendee	Hashtag campaigns are useful too. Ours is #onemetuchen.	Chat
0	53	43	Mary Alice Scott	Attendee	My sister spotted the hashtag #TooSmallToFail and I LOVE IT and am using it in upcoming materials - let's keep using it!	Chat
0	53	46	barbara	Attendee	Brian, some banks already have stopped fees and delayed payments. Maybe we could compile a list so if your bank doesn't we could use the list of competitors to put pressure o them	Chat

0	53	58	Mary Alice Scott	Attendee	My sister spotted the hashtag #TooSmallToFail and I LOVE IT and am using it in upcoming materials - let's keep using it!	Chat
0	54	15	Jake	Attendee	Hello, Alicia! Here is a link to news release of San Francisco's mayor putting a commercial eviction moratorium: https://sfmayor. org/article/mayor-london-breed-announces-moratorium-commercial-evictions-small-and-medium-size	Chat
0	55	20	Kristi	Attendee	#toosmalltofail Yes!	Chat
0	55	51	Alicia	Attendee	thanks jake! i'm in richmond, ca. i'll be sharing this link with our city's emergency response team. they've moved very fast on housing eviction moratoriums.	Chat
0	56	3	Kristi	Attendee	TooLocaltoFail	Chat
0	56	39	Joy Severa	Attendee	wow	Chat
0	56	50	judy	Attendee	fabulous program. thanks so much	Chat
0	57	26	Jenny Arntz	Attendee	Do you recommend a date to postpone events until?	Chat
0	57	30	Julie McLain	Attendee	Is this webinar recorded - I arrived late	Chat
0	57	37	Joy Severa	Attendee	will the presentation be sent out	Chat
0	57	39	Stephanie	Attendee	I'M in SC and we	Chat
0	57	40	Miriam	Attendee	Great information. Thank you.	Chat
0	57	53	Theodora	Attendee	I love that!!	Chat
0	58	4	Rachel	Attendee	I'd like guidance on whether to close my biz ok to stay open if 6 ft of space can be maintained?	Chat
0	58	57	SANDRA	Attendee	@Rachel - what type of business	Chat
0	59	16	Maryann Miller	Attendee	tomorrow our blog: 5 things any biz owner can do to activate online sales written by a local marketing and tech pro	Chat
0	59	22	Rachel	Attendee	Coworking space	Chat
0	59	30	judy	Attendee	does anyone know of a local program for farmers who normally deliver to restaurants who are now setting up systems to deliver to households?	Chat
0	59	36	kevin	Attendee	In Cleveland we are going to promote "Takeout Tuesdays" to have everyone order from your local restaurant, coffee shops and	Chat
0	59	38	barbara	Attendee	Rachael, can you sterilize doors, shelves, etc?	Chat
0	59	39	Stephanie	Attendee	I'm in SC and we are in general a very low socio-ecomonic state. My question is do any other states have access to any type of insurance policies that allow for claims in a disaster for losses other than loans. i ask because I have worked with a business coach in another country who has this service available.	Chat
0	59	42	Rick	Attendee	We're setting up a Key Communicator Network for different sectors of the economy, govt, social action and food programs, faith community, media, etc. Informal but rliable and up to date, personal ways to communicate across different sectors. Let's talk. We all need to learn from each other. Thanks for the great stuff! 608-886-2703	Chat

0	59	47	Rachel	Attendee	But I wish a govt person would issue guidance for all types	Chat
0	59	53	Alicia	Attendee	hey rachel! i recommend you check to see what your local health agencies are saying, too. each area has their own guidelines around social distancing, in general and industry/business specific	Chat
0	59	56	Pauline	Attendee	Maryann, what/where is your blog?	Chat
0	59	59	Isaac	Attendee	In NJ the Governor has closed all personal service businesses where cannot practice social distancing (6 feet)	Chat
1	0	40	Maryann Miller	Attendee	to Stephanie: are you asking about business interruption insurance?	Chat
1	0	40	kevin	Attendee	in cleveland, we are looking to establish "Takeout Tuesday" for everyone to order their food from a small business.	Chat
1	1	4	Maryann Miller	Attendee	Pauline: not up yet, it will be tomorrow staylocal.org/sl-blog	Chat
1	1	16	Isaac	Attendee	Next round of federal relief leg may include forgiveness of SBA loan principal and interest	Chat
1	1	18	Diane	Attendee	For local programs for farmers selling to restaurants or at markets, check out Chicago's Green City Market. They've developed a great shopping webpage for their farmers.	Chat
1	1	22	Kristi	Attendee	derek's camera is off	Chat
1	2	6	Maryann Miller	Attendee	would be great to save TONS of money by apps being shared out i. e. the bartender tipping. also Chicago's "diningwithdistance" website. rather than reinvent the wheel	Chat
1	2	10	barbara	Attendee	Business interruption insurance often has exclusions for pandemic like incidents	Chat
1	2	11	Della Rucker	Admin	I think that's on purpose. he's having	Chat
1	2	57	Scott	Attendee	Does anyone know if a business can actually get business interruption insurance now that this crisis is in place?	Chat
1	2	59	Stephanie	Attendee	yes because after all we can even get our pets insured. You would think we could get our business covered for interruption.	Chat
1	3	34	April	Attendee	You mentioned that you had researched and found that every state had some "obscure programs" that could help. Can you publish the list of what you found by state?	Chat
1	3	50	Maryann Miller	Attendee	Isaac: that sounds like big news. are you working on this?	Chat
1	3	59	Kennedy	Attendee	ILSR here. Our federal policy priorities are now online here: https://ilsr. org/what-the-federal-government-needs-to-do-to-enable-small- businesses-to-survive-the-coronavirus-crisis/.	Chat
1	4	2	Laury Hammel	Attendee	Most businesses have business interruption insurance, but they never pay for a plague/epidemic. We are pushing the federal government to cover the epidemic business interruption. They system is there and the Fed gov can provide the cash.	Chat
1	4	3	Theodora	Attendee	Can you email these items to us as a follow-up list of recommended advocacy items?	Chat

1	4	20	Pauline	Attendee	What we saw when Pulse happened here was businesses needed to have already chosen Business Interruption Insurance, and many had opted out of the terrorism categorynever thought that would happen so they weren't eligible	Chat
1	5	50	Maryann Miller	Attendee	If anyone uses Wild Apricot: our online directory runs off of our WA and we just retooled it in response. I am happy to share what we did with anyone using WA	Chat
1	6	5	barbara	Attendee	Could you guys set up a page where people could add useful references	Chat
1	6	26	Isaac	Attendee	Rhonda Abrams is doing a Facebook Live each weekday at 1pm with legislative updates, other good info	Chat
1	6	39	Elizabeth	Attendee	@Maryann Miller - yes, please let me know - elizabeth@localfirstmilwaukee.com	Chat
1	6	57	barbara	Attendee	Know you'd like to curate, but need to do this data exchange quickly. Big guys are already lobbying for our money to go to them	Chat
1	7	9	Alicia	Attendee	My org, Richmond Main Street is developing a community resource directory, with heavy focus on small business assistance programs for CA businesses, and Bay Area specific too. We are open to collaborating with folks on this. https://www.richmondmainstreet. org/covid19-community-resources-directory/ I'm the main point of contact Alicia, outreach@richmondmainstreet.org	Chat
1	7	44	Laury Hammel	Attendee	to be clear no biz interruption insurance covers an epidemic. If you have biz interruption but not terrorism, that wouldn't prevent a biz from getting paid for the interruption from the coronavirus. If you want to talk email me at lfhammel@gmail.com thanks to all.	Chat
1	7	57	Mariah McKay - S	Attendee	Re: "judy" Yes, such food delivery efforts exist in Spokane, WA. Please feel free to email me at: mariah@spokaneindependent.org	Chat
1	8	33	Tosin Osunbunm	Attendee	SBA is holding some webinars this week and I believe next week for the COVID-19 I will email it to you Derek.	Chat
1	8	57	Karen	Attendee	Will you be sending us info on other webinars?	Chat
1	9	12	Susan O'Connor	Attendee	thank you for this	Chat
1	9	49	barbara	Attendee	AMIBA fees may be too high for a lot of smaller businesses this year. Could you waive?	Chat
1	9	51	Mary Lewis	Attendee	Its the Bingo Card from Mansfield available? Maryyistinancing Bingo Card available?	Chat
1	9	59	J	Attendee	Thanks from Jeffersonville Main Street in Indiana	Chat
1	10	15	Elizabeth	Attendee	thanks for a great call!	Chat
1	10	16	Joyce Scott	Attendee	Thank you for all the suggestions.	Chat
1	10	17	Vicki	Attendee	Great information. Thank you.	Chat
1	10	25	Andrea	Attendee	Thank You. We're in this together!	Chat
1	10	40	Jake	Attendee	Thanks, from Nat'l Association of Latino Community Asset Builders! Great call!	Chat

1	10	55	Della Rucker	Admin	Marry Lewis - I'm sure it is. We'll get it out.	Chat
1	11	22	Della Rucker	Admin	Thanks everyone. It's strange to talk and not hear anyone but your chat engagement is so good to see!	Chat
1	11	42	Mickey	Attendee	Thanks from Clarksville, TX Main Street	Chat
1	11	54	Kristi	Attendee	will be be making a giant google sheet or doc that lists everyone's webinars and the q and a, and the state obscure programs, etc etc? I can help.	Chat
1	13	32	Della Rucker	Admin	barbara there's a friends version that's only \$5 / month. If we can come up with a sponsor to support free memberships, we will, but we don't have that yet.	Chat
1	14	17	Della Rucker	Admin	thanks so much! looking forward to conecting	Chat
1	14	55	Della Rucker	Admin	You betcha! :-)	Chat
1	16	57	Della Rucker	Admin	RE page of references: it's coming. Google Doc or Sheets, probably	Chat
1	21	39	Della Rucker	Admin	Any other good ideas, questions, etc from those of you still on here?	Chat
2	11	37	Bruce Mommaer	Attendee	Has the Webinar started? No sound and just the AMIBA logo showing.	Chat
2	47	27	Melinda	Attendee	Hi, I had to take another call mid-way through this presentation. It was great information. Will the recording be available, along with the presentation?	Chat