

POLICY WATCH – March 2020

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How are you? Never before have I so wanted to hug people – it is so frustrating that one of our best ways of comforting each other is not available now. I want to give and receive hug IOUs.

In this issue we look at where we are, where we might be going and how to make the best of a bad situation. We have heroes among us and owe them our deepest gratitude. To the healthcare workers who are putting their lives on the line to save ours – thank you. To the store clerks, the refuse collectors, the delivery people, the public workers, and many more who are staying on the front lines to keep the rest of us going – thank you. To the elected officials at all levels trying to do their best to make sure we are safe and give us a safety net to get through this economically – thank you.

Many of you need help for your organizations and yourselves. It is time for those of us who can give, to give generously and support those in need. It is the best way to feel better, by doing something to help others. I have listed some of those organizations but give to your favorite causes as everyone has new demands and decreased funding due to cancellations of fund raisers and other factors.

I am so proud of the members of NBLC who are stepping up to help save lives and livelihoods. Please read below for some of the ways NBLC members are rising to the occasion to do their part in helping us get through these challenging times.

There is hope that we will not only get through this but come out the better for it. There is an opportunity for a “reset” in how we treat each other, how we do business, how we handle the sick, and how we educate our children. I look forward to sharing ideas with you on getting to the other side of this stronger, more connected and resilient. Working together, we can do this!

Best,



Cynthia

History Will Remember When the World Stopped ([Link](#))

History will remember when the world stopped
And the flights stayed on the ground.
And the cars parked in the street.
And the trains didn't run.
History will remember when the schools closed
And the children stayed indoors
And the medical staff walked towards the fire
And they didn't run.
History will remember when the people sang
On their balconies, in isolation
But so very much together
In courage and song.
History will remember when the people fought
For their old and their weak
Protected the vulnerable
By doing nothing at all.
History will remember when the virus left
And the houses opened
And the people came out
And hugged and kissed
And started again
Kinder than before.

Donna Ashworth

The New World

Like the explorers who ventured across the Atlantic to explore the New World, so are we like explorers trying to navigate through uncharted waters and never seen before challenges. Data is both scarce and overwhelming. Will we be like Italy or South Korea? Will the coronavirus be contained or are we too late and must move to mitigation? Who is at risk – the elderly and sick or everyone? And the questions go on. And we must accept that, for now, there aren't clear answers to most of our questions as the situation is fluid and new issues seem to arise daily.

What is clear is that we need to “flatten the curve” and slow the spread. We need to stay home and avoid contact. We need to give the healthcare system the ability to meet the demands of the sick and not hit them with many cases all at one time. Many have said we are at war with the coronavirus. If we follow that analogy, how lucky we are not to be sitting in a foxhole dodging bullets and bombs, but to be asked to make the sacrifice to stay home where we are comfortable, safe and warm. We can do this! In times of war, Americans have made great sacrifices to protect our freedoms and each other. This is a call to duty to do that again for the good of the nation.

The other side of shutting down is minimizing the impacts on the people who are most affected by the loss of their jobs, insurance, and means of support for themselves and their families. It is hoped that the Federal and state government will be able to provide the financial safety net for the people who need

money to eat and pay their bills. The funding needs to be appropriated and disbursed at all speed. Given that, the usual time to get an unemployment check is 21 days. With the huge increase in unemployed people, that system will not be able to ramp up to pay the millions filing claims and get the checks going within three weeks. It may take much longer than that. How do people survive? Luckily, we can help. I will tell you how further below.

At the same time, we have our small businesses that are at risk of never being able to reopen. There is much we can do to support them but the longer they are closed, the higher the risk that they won't be able to survive. And couple that with the recession that is being triggered by the shutdown, and for those that make it through the shutdown, it won't be easy sailing because of the recession which will limit consumption. What can we do to minimize those losses? Ideas are shared in the articles below.

The goal is saving lives and livelihoods. We can do both. We must do both. The choice isn't bad vs. bad, it's bad vs. catastrophic. In the articles that follow, we will see how that is possible. And even a great opportunity to improve our lives and community.

What's Next? Leadership!

Leadership is in high demand in a crisis. It is a leadership failure when people don't know what to expect or who or what to believe. The Economist's [How corporate leaders should act in a crisis, \(Link\)](#) says, "In the political arena the obvious examples of successful crisis leadership are Franklin Roosevelt and Winston Churchill. Both were somewhat erratic decision-makers. But they made up for it by being excellent communicators. Their styles diverged, but the public had little difficulty in understanding their core message. Roosevelt made clear that he was willing to try any combination of new ideas in an attempt to end the depression; Churchill was unambiguous about the need for Britain to resist Nazi Germany, whatever the cost."

The article lauds "Shawn Engbrecht, a former U.S. Army ranger who now runs a personal-protection company. He has written a highly entertaining, if idiosyncratic, book entitled "Invisible Leadership". "As a leader," he cautions, "you can promise everything to the many until you are unable to deliver even a little to the few." In the end, "Failure to tell the truth rapidly erodes trust and confidence in higher command."

Continuing, the article says, "In a crisis, Mr Engbrecht advocates "embracing the suck". This means accepting where you are at a given moment: "Wishing, hoping and praying the problem away does not work so don't waste your time with coulda, shoulda or woulda." In short, no sugarcoating. If everyone on staff realizes there is a problem, they will not be reassured by an executive blithely promising that it may go away."

The article concludes, "Have a clear message, keep calm and be transparent: all obvious stuff, crisis or no crisis. Another kind of leadership may be more painful. Executives at airlines like Qantas and United have agreed to take pay cuts (or forgo their salaries entirely) until the pandemic passes. Good leaders show they face at least some of the same dangers as their troops."

The other way forward is to listen to the experts. We have been warned for decades about the dangers of a global pandemic. We did not listen. We didn't prepare. Now is the time to prepare for the next one. But first, listen to Larry Brilliant, the epidemiologist who helped eradicate smallpox and now chairs the board for Ending Pandemics. He was interviewed in Wired's [The Doctor Who Helped Defeat Smallpox Explains What's Coming \(Link\)](#).

How will we know when we're through this?

"The world is not going to begin to look normal until three things have happened. One, we figure out whether the distribution of this virus looks like an iceberg, which is one-seventh above the water, or a pyramid, where we see everything. If we're only seeing right now one-seventh of the actual disease because we're not testing enough, and we're just blind to it, then we're in a world of hurt. Two, we have a treatment that works, a vaccine or antiviral. And three, maybe most important, we begin to see large numbers of people—in particular nurses, home health care providers, doctors, policemen, firemen, and teachers who have had the disease—are immune, and we have tested them to know that they are not infectious any longer. And we have a system that identifies them, either a concert wristband or a card with their photograph and some kind of a stamp on it. Then we can be comfortable sending our children back to school, because we know the teacher is not infectious."

"And instead of saying "No, you can't visit anybody in nursing home," we have a group of people who are certified that they work with elderly and vulnerable people, and nurses who can go back into the hospitals and dentists who can open your mouth and look in your mouth and not be giving you the virus. When those three things happen, that's when normalcy will return."

Is there in any way a brighter side to this?

"Well, I'm a scientist, but I'm also a person of faith. And I can't ever look at something without asking the question of isn't there a higher power that in some way will help us to be the best version of ourselves that we could be? I thought we would see the equivalent of empty streets in the civic arena, but the amount of civic engagement is greater than I've ever seen. But I'm seeing young kids, millennials, who are volunteering to go take groceries to people who are homebound, elderly. I'm seeing an incredible influx of nurses, heroic nurses, who are coming and working many more hours than they worked before, doctors who fearlessly go into the hospital to work. I've never seen the kind of volunteerism I'm seeing."

"I don't want to pretend that this is an exercise worth going through in order to get to that state. This is a really unprecedented and difficult time that will test us. When we do get through it, maybe like the Second World War, it will cause us to reexamine what has caused the fractional division we have in this country. The virus is an equal opportunity infector. And it's probably the way we would be better if we saw ourselves that way, which is much more alike than different."

Safeguarding our lives and our livelihoods: The imperative of our time

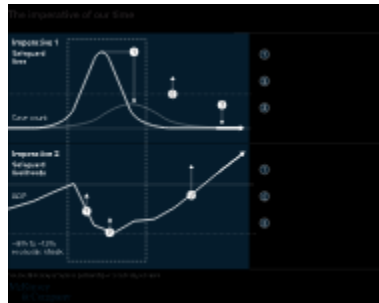
In [Safeguarding our lives and our livelihoods: The imperative of our time](#) by [Sven Smit](#), [Martin Hirt](#), [Kevin Buehler](#), [Susan Lund](#), [Ezra Greenberg](#), and Arvind Govindarajan, McKinsey & Co ([Link](#)), the authors state, "In addition to the immediate concern about the very real impact on human lives, there is fear about the severe economic downturn that may result from a prolonged battle with the novel coronavirus."

Businesses are being shuttered and people are losing their jobs. We think and hope there is a different option from the ones posed in a recent *Wall Street Journal* editorial that suggests that we may soon face a dilemma, a terrible choice to either severely damage our livelihoods through extended lockdowns, or to sacrifice the lives of thousands, if not millions, to a fast-spreading virus. We disagree. Nobody wants to have to make this choice and we need to do everything possible to find solutions."

They continued, "Why is this the imperative of our time? From multiple sources and our own analysis, the shock to our lives and livelihoods from the virus-suppression efforts could be the biggest in nearly a

century. In Europe and in the United States, the required “lockdowns” of the population and other efforts to control the virus are likely to lead to the largest quarterly decline in economic activity since 1933. We have never in modern history suggested that people not work, that entire countries stay at home, and that we all keep a safe distance from one another. This is not about GDP or the economy: it is about our lives and livelihoods.”

The authors “see enormous energy invested in suppressing the virus, while many urge even faster and more rigorous measures. We also see enormous energy go into stabilizing the economy through public-policy responses. However, to avoid permanent damage to our livelihoods, we need to find ways to “timebox” this event: we must think about how to suppress the virus and shorten the duration of the economic shock (Exhibit 1). And we must do both now!”



“To solve for both the virus and the economy, we need to establish behaviors that stem the spread of the virus, and work towards a situation in which most people can return to work, to family duties, and to social lives,” say the authors. “To date, the only proven way of containing the virus, once community transmission is widespread, is by enforcing significant lockdowns; disciplined physical distancing; testing; and contact tracing. China, Japan, Singapore and South Korea have shown that these measures can stop the virus from spreading and enable economic activity to resume, at least to some extent. Everyone is closely following the developments in Italy and many other nations to find out whether the control measures there are sufficient to slow the growth of new infections and fatalities. Our common goal must be to implement the best possible response to stop this crisis.”

They say, “At the same time, global and local leaders are also considering the economic impact of such measures. What will happen if many businesses stop operating or have to significantly reduce their activity? For how long can we do that? How deep an economic shock can we sustain without causing human suffering that our societies are unable or unwilling to bear?”

The impact of lockdowns on consumption and economic activity

“We are learning what happens during a lockdown of the kind implemented in China, Italy, and increasingly across Europe and the United States: economic activity drops more sharply than any of us have experienced. People do not shop, other than for essentials; people do not travel; people do not buy cars,” say the authors.”

They add, “We estimate that 40 to 50 percent of discretionary consumer spending might not occur. In every recession, people will cut back on purchases that can easily be postponed (such as cars and appliances), and increase precautionary saving in anticipation of a worsening crisis. What makes the coronavirus pandemic different is that people will also eliminate spending for restaurants, travel, and other services that usually fall but do not drop to zero. A 40 to 50 percent drop in discretionary spending translates to a roughly 10 percent reduction in GDP—without considering the second- and third-order

effects. That's not only unprecedented in modern history, it has been historically almost unimaginable—until now.”

The authors say, “The longer a lockdown is in place, the worse the impact on our lives will get. To visualize what this means for people in lockdown areas, imagine cab drivers whose customers are not allowed to go onto the streets; professional chefs whose restaurants have been forced to close; and grounded flight attendants, their planes parked at the airports—for months. With 25 percent of US households living from paycheck to paycheck, and 40 percent of Americans unable to cover an unexpected expense of \$400 without borrowing, the impact of extended lockdowns for many, many people will be nothing short of catastrophic. The answer cannot be that we accept that the pandemic will overwhelm our healthcare system, and thousands, if not millions, will die. But can the answer be that we cause potentially even greater human suffering by permanently damaging our economy?”

Next, the authors describe the impact of COVID-19 on the world's economy along two dimensions which will primarily drive the outcomes of the crisis for all of us:

- The economic impact of the *Virus Spread*: the characteristics of the virus and its disease, such as transmission modes, rates, and mortality rates; and *Public-Health Response*, such as lockdowns, travel bans, physical distancing, comprehensive testing, contact tracing, health care provision capacity, the introduction of vaccines and better treatment methods
- The economic impact of the *Knock-on Effects* of the public-health responses, such as rising unemployment, shuttered businesses, corporate failures, credit defaults, falling asset prices, market volatility, and financial system vulnerabilities; and *Public-Policy Responses* to mitigate these knock-on effects, such as policies to prevent widespread bankruptcies, support incomes for furloughed workers, and protect the financial system and the viability of the most affected sectors.

Safeguarding our lives and our livelihoods

“To solve the conundrum of how to save lives without destroying our livelihoods, we must find ways to make lockdowns effective, such that they break the trajectory of the virus in as short a time as possible,” say the authors. “The effectiveness of lockdowns will be measured in their ability to control the spread of COVID-19. East Asian nations have shown this can be done through enforcing stringent lockdowns, surveillance, and monitoring of people's movements. As we write this, similar actions in most of Europe and the United States have so far been narrower, less vigorous, and not as effective. To be sure, these steps are challenging to enact in the West. But to break the momentum of the virus, we must act decisively.”

The authors propose “to move much faster in establishing comprehensive and clear *Behavioral Protocols* to allow authorities to safely release some parts of the blanket lockdown measures that choke our livelihoods today. These can only work if we also find *Acceptable Enforcement Mechanisms* for these protocols so that we do not run the risk of placing socially unacceptable demands on people.”

Behavioral Protocols

“These protocols are guidelines on how to operate businesses and provide government services under pandemic conditions. Some of these protocols are already in use. Could they be more widely adopted?”

- Courageous healthcare professionals work in hospitals where the virus is rampant; they have strict rules regarding all aspects of their tasks, movements, and behaviors to keep them and their patients safe. Could your supermarket operate safely with these kinds of rules in place?
- In high-tech factories in China today, every person must have passed a COVID-19 test. Everybody. How would you feel about entering a plane today, if you knew that every passenger, crew member, and maintenance worker in contact with the plane had tested negative for the virus?
- Some restaurants have already shifted entirely to home delivery, changing their business model and protocols to adapt to the virus. Could you operate your own service business safely by adopting new protocols?

“These protocols cannot be static. Today, lockdowns are often implemented uniformly for everybody, everywhere, regardless of specific infection risks. Imagine a world in which, based on a deep understanding of infectious risks, tailored sets of protocols with different levels of rigor could be implemented for every city, every quarter, and suburban neighborhood.”

“Such dynamic protocols are technically possible. Modern technologies and data analytics can help track and predict infection threat levels to vulnerable population segments and areas; protocols and public-health interventions can be dynamically adjusted to provide protection when and where needed.”

“With such protocols, lockdown measures could be eased faster, for more people, in more places, while still maintaining the effectiveness of public-health interventions to control the virus. Much greater availability of personal protective equipment and test kits is also essential, of course.”

Acceptable Enforcement Mechanisms

“This is the harder part. How do we get everybody to accept the consequences of creating and implementing such behavioral protocols? The areas of sensitivity are many, including our personal freedoms, right to privacy, and fairness in access to services. There are no uniform answers to these issues.

The level of sensitivity in each of these areas differs by country, and there also are huge differences in what is socially acceptable. In each country, people will have to work together to find ways to enforce behavioral protocols that fit their specific situation and circumstances. But make no mistake, the starting point will not be pre-COVID-19 social and societal norms—it will be the blanket lockdowns now in place across many countries.”

“In Hong Kong, the government has extended COVID-19 testing to all arriving passengers. It will allow asymptomatic travelers with the disease to self-quarantine at home. But because of the high risk of further transmission, the country requires these people to wear electronic wristbands to “geo-fence” them in their home. Compliance is enforced with the threat of long prison terms for violations.”

The authors say, “We will need to develop and enforce protocols that allow us, as quickly as possible, to release some of the most stringent measures in appropriate places. And for that to happen, each government will need to find effective, yet socially acceptable ways of enforcing these measures and new protocols.”

“We need a plan to achieve both imperatives—Now! We will keep updating our scenarios, and we hope that in coming weeks we will have a better sense for which scenario the world is likely to follow. However, a few things are already clear:”

- This could be the most abrupt shock to the global economy in modern history.

- There is a real risk for our lives and our livelihoods to suffer permanent and possibly irreversible damage from this crisis.
- While we must take actions to control the spread of the virus and save lives vigorously, we must also take action to protect our livelihoods.
- Behavioral protocols and dynamic interventions could help us release lockdowns earlier, get most people back to work, and get everybody's lives back on track.

“As Angela Merkel said last week in an appeal to Germany, and others have echoed, our ability to come through this crisis will primarily depend on the behavior of each of us. The initial and immediate lockdowns are necessary to break the spread of the virus and save lives. We believe that with the right protocols in place, and people following these protocols, the lockdown constraints can be gradually released sooner rather than later.”

The authors ask: “Can the world work fast enough on these protocols, and can we get societal acceptance to enforce them? If so, we should be able to control the virus, soften the inevitable economic crisis to sustainable levels, and safeguard our lives and livelihoods.”

“That is the imperative of our time.” Good recommendations – will there be the leadership to do it?

Better Tomorrow?

In [Why Coronavirus Will Stimulate Innovation](#), by Kumar Mehta in Forbes ([Link](#)), we learn some hopeful things. Mehta says, “But while the grave and tragic human toll of lost-lives cannot be measured, there is a silver lining. If the history of pandemics is a guide, this contagion, like all others, will spark a wave of innovation, proportional to how it alters the shape of society.”

Mehta says, “Just about every major scourge has similarly affected humanity and business, and there is no reason to believe that the coronavirus will impact us differently. The earliest known pandemic in history was the Plague of Athens in 429 BC that took almost 100,000 lives and changed how people think about life and disease. While each pandemic is unique and the world has evolved considerably over the past 2500 years, they share some commonalities in how society copes, behaves, thinks and innovates. As extreme and cruel as these diseases have been to society, each one has altered how we live and function, leading to innovation that facilitates the changes we have made to our lives.”

“Just about everything changed as a result of this plague,” says Mehta. “With millions of people dead, human labor became a premium. People needed to work, and they needed to work harder and longer, giving rise to today's work style. Wages rose, and the poor became wealthier, equalizing society. Land was plentiful as there were fewer people to share it with, and as incomes rose, so did literacy, giving rise to new thinking and freedom of thought. With education, the hierarchical society people lived in before the plague began to give way to a society further grounded in parity.”

“With more people working harder and for higher pay, one of the first things that came into existence were clocks and hourglasses to keep track of the time people worked. The plague also made citizens realize that the medical system they had previously relied on, one rooted in religion, did not work to keep them alive, and this spawned the birth of modern medicine, grounded in science and experimentation. And as labor became more precious, automation and tools that made it easier to do things were invented.

The first eyeglasses were introduced to help people become more productive, as were hospitals, guns, modern homes, and a host of other innovations.”

Mehta continues with other examples, “The Boston smallpox epidemic catalyzed the development of the newspaper in the US, giving rise to a medium that, for centuries, has shaped how we think.” The SARS virus in China spurred the growth of the internet and eCommerce.

“Pandemics catalyze innovation and accelerate change by providing an environment for launching and testing new ideas. Today’s coronavirus is already changing cultural and business norms shaking to the core of what we have taken for granted for decades and centuries. Remote workers were already on the rise, but ‘working from home’ is now WFH, the new normal. WFH will lead to a myriad of workplace changes impacting teamwork, productivity, collaboration, and communication.”

He concludes, “With the need for physical distancing we are seeing more delivery services and the growth of contactless delivery services. “Similar offerings will evolve, and soon, a wave of innovation, designed for our new way of living and work, will spawn, and historians may likely mark today’s coronavirus as the spark for long-term societal change.”

To get more philosophical about positive outcomes from this ordeal, check out this article, [After the Coronavirus, the world will never be the same, but maybe it can be better](#), in the Singularity Hub by Vanessa Bates Rameriz, ([Link](#)). Rameriz asks, “More importantly—or, at least, more optimistically—what if the world could come out of this crisis *better* than it was before?” She talked to [Jamie Metzl](#), technology and healthcare futurist, geopolitical expert, entrepreneur, author of [Hacking Darwin: Genetic Engineering and the Future of Humanity](#), and Senior Fellow of the Atlantic Council. She says, “Metzl thinks this is possible—but it all depends on what we do and how we behave right now. Metzl explained why he believes that we’re never going “back to normal”—and what we should be doing now to make the new normal a good one.”

Metzl shared a quote from Italian Communist theorist [Antonio Gramsci](#), written in the 1930s: “The old world is dying and the new world struggles to be born. Now is the time of monsters.” “There are some positive pieces of this globalization story that we also need to be mindful of,” Metzl said. “When the Spanish flu pandemic hit in 1918, there were only 2 billion people on Earth, and of those 2 billion only 30 percent [were literate](#); the “brain pool” for solving problems was about 600 million people.”

“Now we have a global population of 7.5 billion and an 86 percent [literacy rate](#), which means over 6.5 billion people can be part of the effort to fix what’s broken. Just as crucially, we’re more connected to each other than we’ve ever been. It used to take thousands of years for knowledge to transfer; now it can fly across the world over the internet in minutes. ‘The pandemic moves at the speed of globalization, but so does the response,’ Metzl said. ‘The tools we’re bringing to this fight are greater than anything our ancestors could have possibly imagined.’”

Rameriz says, “But at the same time we’re experiencing this incredible bottom-up energy and connectivity, we’re also experiencing an abysmal failure of our top-down institutions. We don’t know exactly what that world will look like, but we can imagine some of it. Basically, take the trends that were already in motion and hit the fast-forward button. [Virtualization](#) of events, activities, and interactions. [Automation](#) of processes and services. Political and economic decentralization.”

But for the pieces of the future that we're unsure of, now is 1941. "Now is the time when we need to think about what we would like the new world to look like, and start planning for it and building it," Metzl said.

"We—all of us—need to re-invigorate a global system that can engage people inclusively across differences and across countries," Metzl said. "We need to be articulating our long-term vision now so that we can evaluate everything against that standard."

Rameriz says, "There's not a total lack of a positive long-term vision now; the UN sustainable development goals, for example, call for gender equality, no poverty, no hunger, decent work, climate action, and justice (among other goals) around the world. The problem is that we don't have institutions meaningful enough or strong enough to effect realization of these principles; there's a mismatch between the global nature of the problems we're facing and the structure of national politics."

"Just as our old normal was the new normal for our grandparents in the mid-1900s, this new normal that feels so shocking to us right now will simply be normal for our children and grandchildren," says Rameriz. "But there are some critical—and wonderful—differences between the mid-1900s and now. We have more educated people, stronger connections, faster sharing of information, and more technological tools and scientific knowledge than ever before in history. 'The number of people who can be part of this conversation is unprecedented,' Metzl said. 'We couldn't have done this in the industrial age or even the nuclear age. There's never been this kind of motivation combined with this capacity around the world.'"

Rameriz concludes, "In 1941, the global planning process was top-down: a small group of powerful, smart people decided how things would be then took steps to make their vision a reality. But this time will be different; to succeed, the new global plan will need to have meaningful drive from the bottom up. 'We need to recognize a new locus of power,' Metzl said. 'And it's us. Nobody is going to solve this for us. This is our moment to really come together.'"

NBLC Members Stepping Up to Help

Cornerstone Properties

One of Cornerstone's clients has a great program, which hopefully will be of value to you and your employees and also give you the opportunity to SUPPORT LOCAL FARMS during this difficult time for them.

FEED Sonoma, is a local aggregator of small farmer produce which is normally distributed to corporate campuses, catering business and local restaurants. Due to the shelter-in-place in Sonoma, Marin & Napa counties, a large portion of their accounts are on hold. However, the farmers cannot stop their produce from growing and need to sell it to keep their small farms up and running.

FEED is launching the FEED bin program where you can sign up for a weekly box of freshly-harvested, multi-farm veggies.

Single Bins (6 items) are \$25/box and Ohana Box (8-9 items) are \$35/box.

Options for distribution include:

- Pickup at FEED hubs in: Healdsburg, Santa Rosa, Petaluma, Marin
- Set up a mini-hub - delivery of 10 or more boxes to your preferred location

- Home delivery (additional fees apply) including to the East Bay and SF

ONLINE SIGN-UP for individual accounts. Sign up at shop.feedsonoma.com

If you are interested in a corporate account to supply fresh boxes to your employees, an invoicing option is available. Pauline Block with Cornerstone will assist in getting this setup. Please email pauline@cornerstone-prop.com.

Nelson Staffing

Nelson is offering an informative, complimentary recorded webinar to assist you with business planning related to COVID-19.

Listen to the recording and access a number of additional resources available to you here: bbinsurance.com/covid19

<https://vimeo.com/397504619>

Nelson recruiters are also offering free resume editing and interview tips to anyone who has been laid off as a result of the Coronavirus shelter at home ordinance.

TekTailor

TekTailor has been officially registered with the Disaster Response Registry through SAM.gov and are able and willing to use their large volume production capacity to counter any medical gear shortages that our local hospitals may experience: face masks, hospital gowns, aprons, coats, head covers, bed sheets, pillow cases...basically anything that can be cut and sewn.

If you foresee a potential shortage from your regular suppliers - please contact them directly for samples of the actual products you may need so that they can look at material sources, create patterns & samples and get ready for a potential production run before the shortage hits.

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AT&T

Unlimited AT&T Home Internet- All AT&T consumer home internet wireline customers, as well as Fixed Wireless Internet, can use unlimited internet data. Additionally, they'll continue to offer internet access for qualifying limited income households at \$10 a month through their Access from AT&T program. They've expanded eligibility to Access from AT&T to households participating in the National School Lunch Program and Head Start. Additionally, they're offering new Access from AT&T customers two months of free service.

Serving Those who Serve - AT&T is redirecting more resources to provide communication services and tools for first responders, health care professionals, educators and other essential customers. This additional support will help ensure these customers can continue providing critical support to the country and their communities, particularly to first responders using the FirstNet network.

Comcast

On the heels of offering new, low-income Internet Essentials customers two months of free internet and raising the speed of that program's service to 25/3 Mbps, Comcast announced additional steps to help ensure people stay connected to the internet as more schools suspend classes and companies encourage employees to work from home due to the Coronavirus.

Comcast is taking steps to implement the following new policies for the next 60 days, and other important initiatives:

- Xfinity WiFi Free For Everyone
- Pausing Our Data Plan
- No Disconnects or Late Fees
- Internet Essentials Free to New Customers
- News, Information and Educational Content on X1 and Flex
- 24x7 Network Monitoring

For more information and updates from Comcast related to Coronavirus, visit: <http://www.comcastcorporation.com/COVID-19/>

Buck Institute for Research on Aging

With expertise in virology, several Buck labs have shifted their focus to the urgent work of interrogating how COVID-19 interacts with other molecular processes. In addition, their expertise in the biology of aging is particularly relevant now as the COVID-19 virus disproportionately impacts older adults. They invite you to [visit their website](#) for practical science-based advice as we deal with this public health crisis.

If you are in need or have offerings to share, please let me know.

Sonoma Media Investment

At Sonoma Media Investments, the paywall for Coronavirus coverage has been removed and they continue to deploy all of their newsgathering assets to keep people informed.

<https://newsroom.bankofamerica.com/press-releases/consumer-banking/bank-america-announces-additional-support-consumer-and-small>

Bank of America

Bank of America's additional assistance for clients impacted by the coronavirus includes:

- Consumer and Small Business deposit accounts: clients can request refunds including overdraft fees, non-sufficient funds fees, and monthly maintenance fees.
- Consumer and Small Business credit cards: clients can request to defer payments, refunds on late fees.
- Small business loans: clients can request to defer payments, refunds on late fees.
- Auto loans: clients can request to defer payments, with payments added to the end of the loan.
- Mortgages and home equity: clients can request to defer payments, with payments added to the end of the loan.

- In all of these instances, there will be no negative credit bureau reporting for up-to-date clients.
- They have also paused foreclosure sales, evictions and repossessions.

Bank of America has been a longtime partner of Khan Academy's work and is committed to supporting families and communities in this time of uncertainty. Through its extensive presence in local markets around the U.S., Bank of America will be supporting Khan Academy's crisis response and helping the nonprofit drive awareness and reach more families.

With Bank of America's support, Khan Academy is able to scale their new initiatives to help parents, students and teachers during school closures:

- Detailed daily schedules for students ages 4 to 18 that parents, teachers and district administrators can use to keep students learning at home. (<http://khan.co/KA-school-closure-schedule>)
- Webinars for parents and teachers to help them continue student learning at home.
- Sal Khan personally hosts a livestream and answers questions weekdays at noon EST/9 a.m. PST on Facebook and YouTube.
- Khan Academy is exploring ways to further support students, parents and teachers with live "office hours" and mechanisms to answer academic and logistical questions.

Lastly, Bank of America announced it is committing \$100 million to support local communities in need as the world faces unprecedented challenges from the coronavirus. The funds will help increase medical response capacity, address food insecurity, increase access to learning as a result of school closures, and provide support to the world's most vulnerable populations.

Redwood Credit Union

Redwood Credit Union (RCU) is responding to the recent COVID-19 outbreak and shelter-in-place orders by offering support to its members in a variety of ways.

As a credit union, RCU is considered an essential business. Currently all branch locations are open, and following Center for Disease Control and Prevention (CDC) health and safety guidelines, including hand sanitizing stations, antimicrobial soaps, social distancing in the queues, and increased cleaning efforts at the branches and ATMs. Most transactions can also be done securely online or using RCU's free mobile app, and RCU recommends members use these digital banking tools as the safest option for doing their transactions.

In addition, assistance programs are available to support impacted members, including:

- 0% interest rate loans up to \$5,000 for impacted businesses and individuals that are current RCU members (first loan payment may be deferred up to 90 days).
- 90-day payment deferrals on all consumer, credit card, mortgage and business loans.
- Waiving all late fees over the next 90 days.
- Loans will not be reported as delinquent to the credit bureaus during any payment deferral period.
- Early withdrawals from RCU certificates without any penalty.

- Other financial assistance tailored to the member's individual situation.

RCU members who are experiencing financial hardship do not need to visit a branch for assistance, but should call RCU directly at 1 (800) 479-7928, or log in to their account online to send a secure message with their request.

RCU has additional comprehensive information on its website at redwoodcu.org/coronavirus.

Side by Side

Pivoting to Support Their Needs

- Remaining open to their clients' needs
- Implementing crisis support
- Using Telehealth to meet with and support their clients

Meeting the Challenges

For all youth, we are working to honor regularly scheduled counseling sessions without interruption. Maintaining routines as much as possible helps to reduce anxiety.

College of Marin

- Provided eye protection, masks, and gloves to the local hospitals
- All employees who are currently under contract will be paid in full regardless
- Extended sick leave days to employees who potentially are diagnosed with virus
- Grocery gift cards, sanitizing/cleaning gift baskets, lap top computers, and special emergency grants to the neediest of our students
- All work study students will be paid regardless of whether they are working or not
- Expanded psychological services offered to students remotely
- Expanded health center services offered to student remotely

Partnership Resources Group, LLC

PRG is offering phone/video consultation at no cost to nonprofits, company giving programs and foundations regarding their fundraising (or funds distribution), planning for weathering the looming economic storm, donor communications, and general matters related to an organization's philanthropic program. PRG will also be acting as a clearing-house for information, ideas and emerging best practices on the current fundraising scene, gleaned from our conversations with agencies across Northern California.

www.partnershipresourcesgroup.com

info@partnershipresourcesgroup.com

BPM LLP

Please refer to the “Advocacy and Tax Relief” section where you can find information to and links on up-to-date Federal and State income tax filing guidance.

<https://www.bpmcpa.com/COVID-19>

CannaCraft

CannaCraft announced it’s making 5,000 1-ounce tubes of hand sanitizer to be donated to nonprofits, customers, employees and essential businesses.

Taking Care of Our Own

Side By Side

The young people that they serve already face difficult challenges in their day-to-day lives and the uncertainties presented by the COVID-19 outbreak are additional hurdles that they didn't need. Many of their clients come from underprivileged homes who live paycheck to paycheck and are dependent on service sector jobs that may be impacted by the social distancing policies now in place.

Their clinicians and youth advocates will continue to provide counseling and link their clients to the resources that they need to stay safe and healthy. Their teachers at the Irene M. Hunt School will oversee distance learning and therapeutic services for their students. Side by Side will always be with the youth they serve through every adversity.

<https://www.sidebysideyouth.org/donate/>

Santa Rosa Junior College

This situation has a major impact on SRJC students beyond academics. In addition to missing important classes and valuable learning opportunities, many students will miss work and suffer financial challenges. Some will not have access to food, shelter, medical and mental health care, childcare, and other support resources and services that SRJC normally provides. Many students are already working multiple jobs just to afford the high cost of living in Sonoma County. Now they are facing additional financial hardship as businesses close, forcing them to do without regular income.

Your help can make all the difference. Make a gift to the SRJC Crisis Response Fund today. This fund will support the most vulnerable students by providing grants and scholarships that will help them get through these difficult days. Working with their college partners, students will have access to funds to help pay rent, buy food, and support their families as they go without work or access to important services.

<https://santarosajc.ejoinme.org/crisisfund?bblinkid=210092622&bbemailid=19955963&bbeirid=1407011187>

College of Marin

The College of Marin students will be similarly impacted by the Coronavirus. Just as stated above many students will be facing financial hardships and could use your support.

<https://marin.secure.nonprofitsoapbox.com/giving>

Catholic Charities of Santa Rosa

In response to this unfolding crisis, they are launching the [Essential Services Fund](#).

With this fund, they will be able to provide expanded services including:

- Food access for people who are facing hunger due to COVID-19
- Financial assistance for people who are at risk of losing housing due to COVID-19
- Safe and sanitary shelters and permanent supportive housing with newly expanded health precautions in place
- Services for people over 65 who are experiencing isolation

To adapt their existing services and respond to urgent new needs, they'll need significant additional resources.

Catholic Charities of Marin, San Francisco, and San Mateo

During this unprecedented time of Coronavirus and with the shelter-in-place order, the needs in our community and our challenges are greater than ever. Our Catholic Charities programs and services are critical and essential.

Their teams are on the front lines, bravely and tirelessly supporting those in our community who are most vulnerable and at-risk. Our essential services include housing and caring for people with HIV/AIDS and other chronic illnesses. They support aging adults, adults with disabilities, and immigrants. They provide food and care to seniors and families experiencing homelessness. And give safe harbor and resources to children who have experienced trauma.

These programs remain open and their dedicated employees continue to care for our neighbors in accordance with all the safety measures to keep them and those being served safe.

Like never before, they need your support. Please give today to help ensure we can meet the needs of our community.

<https://www.catholiccharitiessf.org/how-to-help/donate-2019.html>

Dominican

Dominican is sharing medical supplies to Marin County Office of Emergency Services (750 N-95 masks, 1000 sterile tubes for COVID-19 testing). They are seeking gifts to the Dominican Angel Fund, which supports emergency needs of students (travel funds to get home, laptop purchase for our move to online education, any non-tuition need that arises). People can make a gift [here](#).

Redwood Empire Food Bank

You can help feed our neighbors in need during these difficult times. [**Donate now!**](#)

In order to help combat hardships brought on by COVID-19, the Redwood Empire Food Bank has activated Station 3990, their disaster relief program. As part of this activation, they have partnered with Santa Rosa City Schools to initiate drive-thru food distributions at 13 schools across Sonoma County. At these distributions, the schools will provide meals for the children, while the Redwood Empire Food Bank will supply groceries for their families to take home.

If there's a hungry child at home, you can be sure there is also a hungry family. These **13 drive-thru school distribution sites** are an extension of the school lunch program — redesigned to help the entire family in addition to the child. For many low-income children, their school meal is the only meal they'll get all day. Once again, Station 3990 enables the Redwood Empire Food Bank to do even more.

Canine Companions for Independence

Disability doesn't vanish in times of crisis - the life-changing work of Canine Companions® exceptional assistance dogs must continue.

While all six of Canine Companions' training centers are closed during these challenging times, our assistance dogs are being trained remotely, virtual puppy classes are being held, fundraising efforts continue, and we are working with clients to transition their placement trainings to web-based instruction.

We are confident in our ability to work and advance our mission; however, support from our community is greatly needed.

The majority of our graduates are being isolated right now and have compromised immune systems. Many cannot receive assistance from others. Our graduates rely on their assistance dogs to: retrieve a cell phone to make important phone calls, pick up the remote so they watch the news, pull open the refrigerator door so they can prepare a meal, and so much more. Our expertly trained assistance dogs are making a difference every day.

We must move our mission forward. There are over 400 people waiting to be matched with a Canine Companions assistance dog.

We are counting on you to keep our operations going. Now more than ever, we need your support.

<http://cci.org/nbl>

Another great way to support your favorite business during this extraordinary time is to buy gift certificates to be used at a future date. In particular, hotels and restaurants could use your support through gift certificates or ordering takeout. We can help each other if we work together!



Who We Are

Over twenty five years ago, business leaders founded the North Bay Leadership Council on a simple premise: We can accomplish more by working together. Today, the Council includes 54 leading employers in the North Bay. Our members represent a wide variety of businesses, non-profits and educational institutions, with a workforce in excess of 25,000. As business and civic leaders, our goal is to promote sound public policy, innovation and sustainability to make our region a better place to live and work. For more information: Call

707.283.0028 / E-mail info@northbayleadership.org
www.northbayleadership.org