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EASING THE FALL

You can't control the stock market and you can't predict the future, but there are things you can do to reduce the financial damage to yourself and your family.

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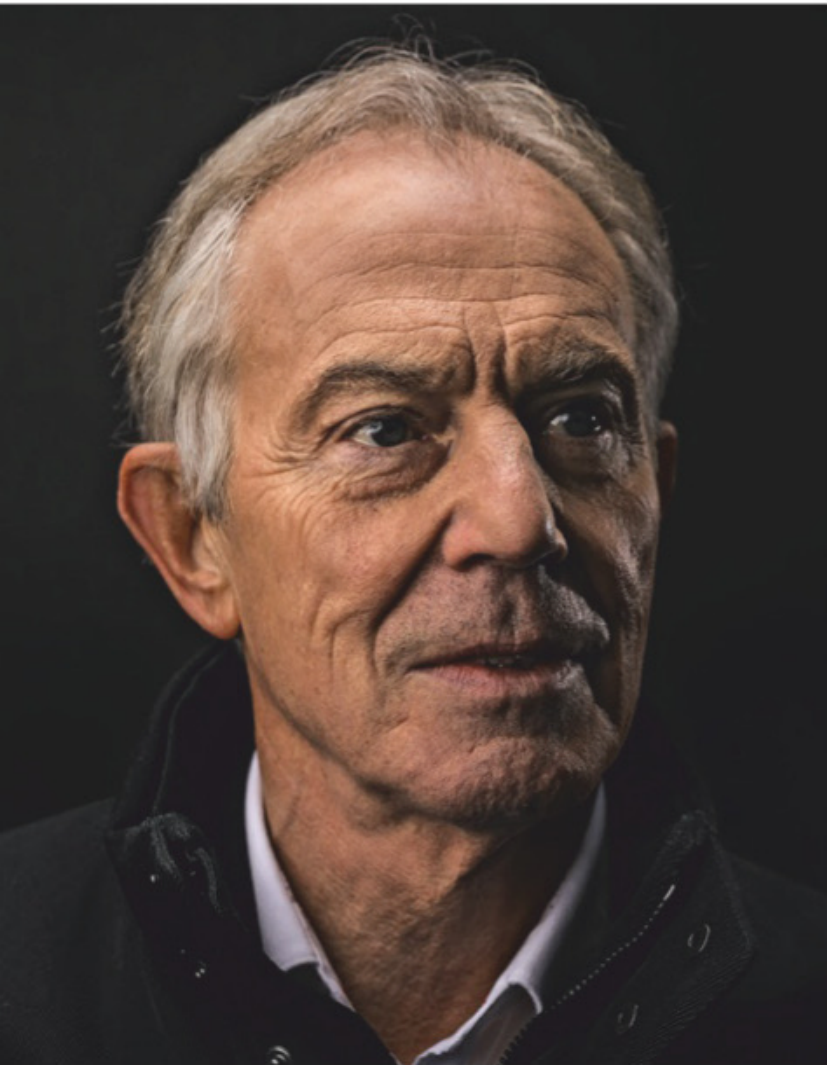
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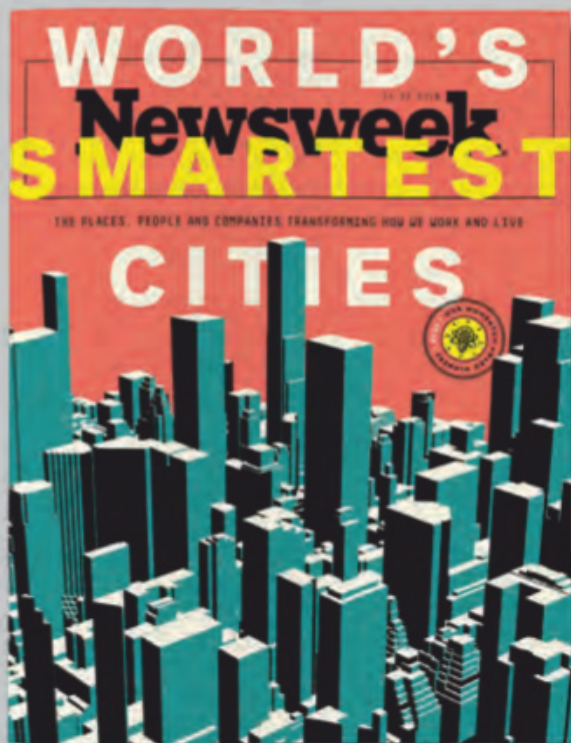
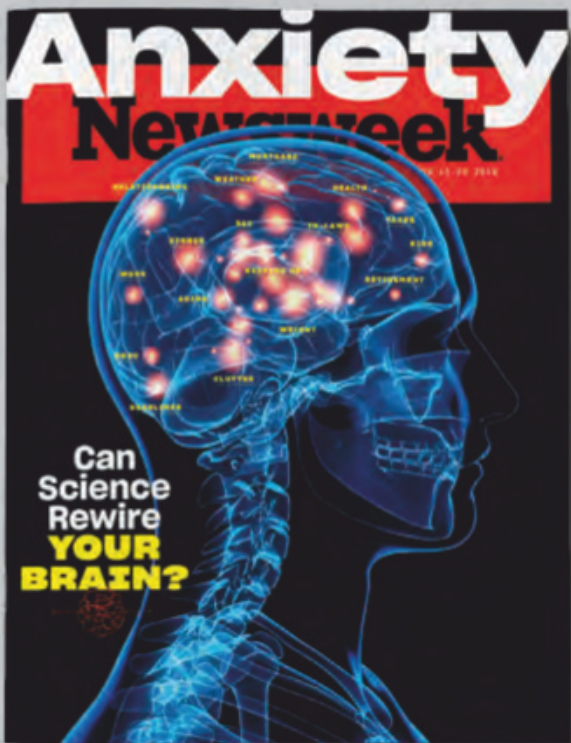
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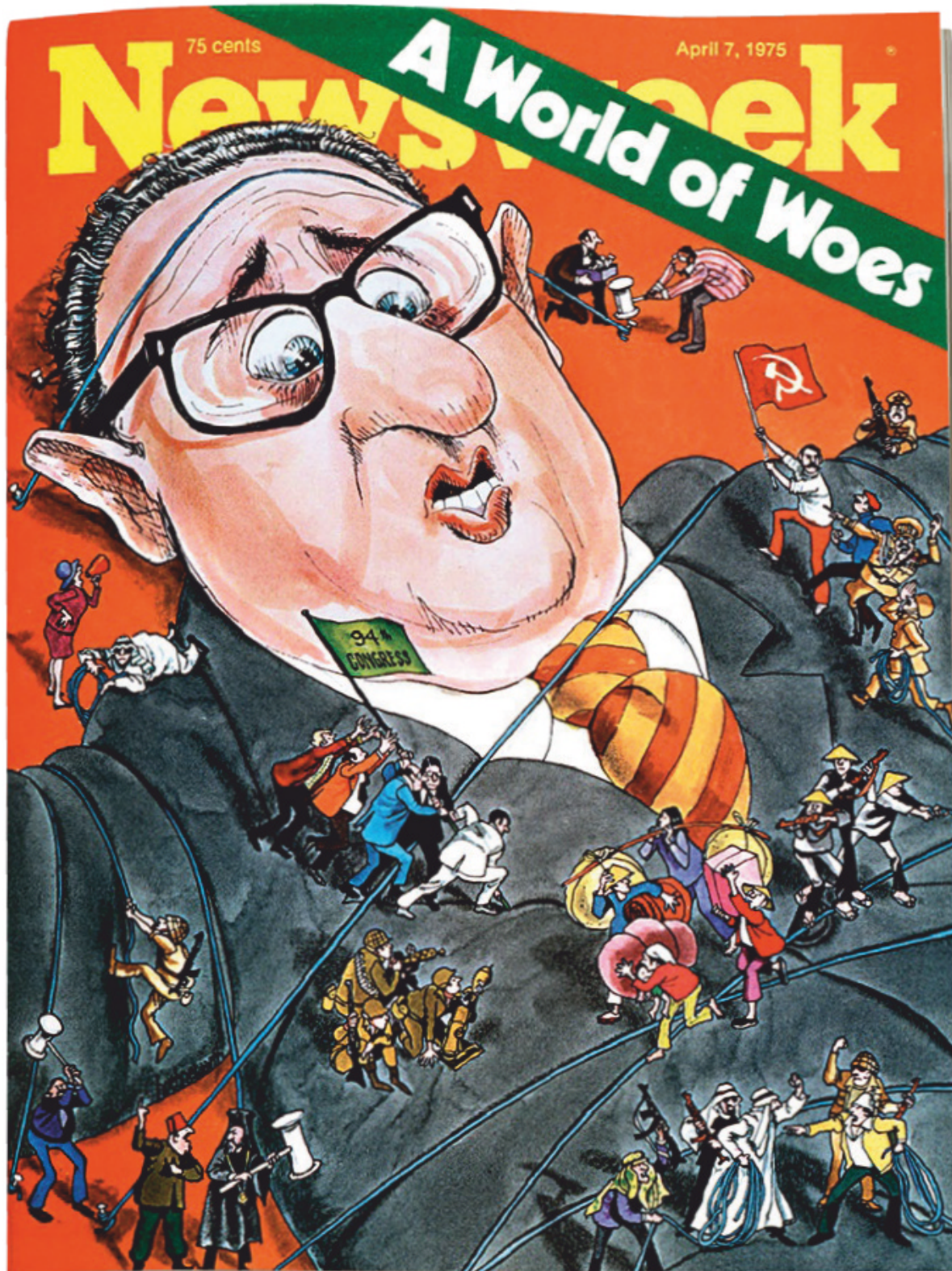
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The Archives

1975

Once hailed as a “maker of diplomatic miracles,” *Newsweek* compared Henry Kissinger to “Gulliver in Lilliput, bedeviled by foreign crises on all sides.” Among these setbacks: “a tragic assassination in Saudi Arabia, the breakdown of his peace initiative in the Mideast, a chaotic rout of the South Vietnamese Army and Communist gains in Portugal.” Serving as both the secretary of state and the national security advisor, Kissinger was undeniably influential in shaping U.S. foreign policy. But, with both a Nobel Peace Prize and accusations of war crimes, he remains a controversial figure.



1989

Newsweek reported that Disney’s billion-dollar park expansion was a “dazzling new high-tech playground” that included MGM studios and its ride-simulator attraction, “Star Tours.” Just last year, two estimated \$1 billion “Star Wars: Galaxy’s Edge” expansions opened, one in California and the other in Florida.



1996

“With its new growth and old resentments,” said *Newsweek*, China emerged as a superpower, making the U.S. “impressed and nervous at the same time.” Today the two nations still circle each other warily—from trade wars between President Donald Trump and President Xi Jinping to the anti-government Hong Kong protests that started last June. ■

CLOCKWISE FROM LEFT: JOHN HUEHNERGARTH; JOE McNALLY/SYGMA; XINHUA

WEATHERING THE PERFECT STORM

SECURING THE CYBER-PHYSICAL SYSTEMS OF CRITICAL INFRASTRUCTURE

Critical infrastructure, such as water and power utilities, transport systems, energy and healthcare is the life blood of the global economy. If it comes under cyberattack, the effects could be far more damaging than a hit to a retailer or a social media company. But how secure is critical infrastructure and can it recover quickly from a cyberattack? Newsweek Vantage sought answers in a survey of security executives and others around the world and in-depth interviews with global experts.

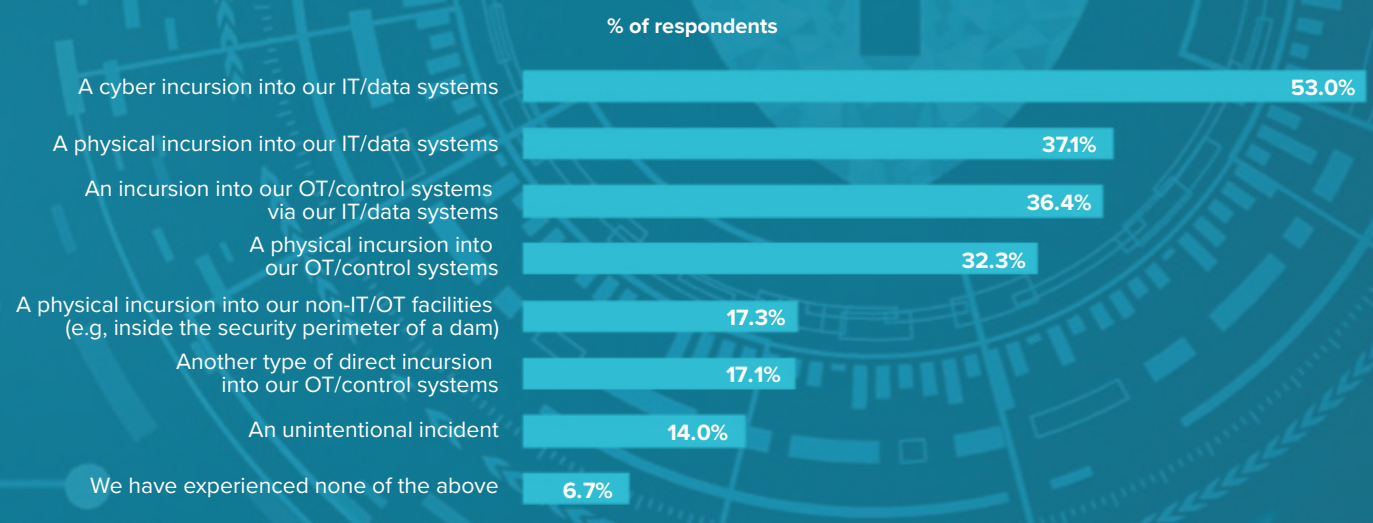
We found that critical infrastructure organizations need to take a comprehensive approach to cybersecurity, but often there are chinks in the armor. A significant source of potential insecurity are cyber-physical systems that control both information technology (IT) and operational technology (OT) while interacting with the physical world, which of course includes humans and physical assets, such as power turbines and traffic lights.

If critical infrastructure organizations are to prevent a catastrophic event, they need to build a comprehensive understanding of the

risks of cyber-physical systems and implement a cybersecurity strategy that integrates the management of all the relevant cyber/digital and physical layers of protection.

This new report examines the cyber risks and how critical infrastructure organizations can take steps to mitigate them by managing the IT, OT and physical realms. "Weathering the perfect storm" will be essential reading, not only for cybersecurity experts around the world, but all executives in critical infrastructure and beyond.

An anonymous, online survey of 415 executives around the world who are responsible for cyber-physical systems in critical infrastructure were asked which types of security incident their organization had experienced in the past 12 months.



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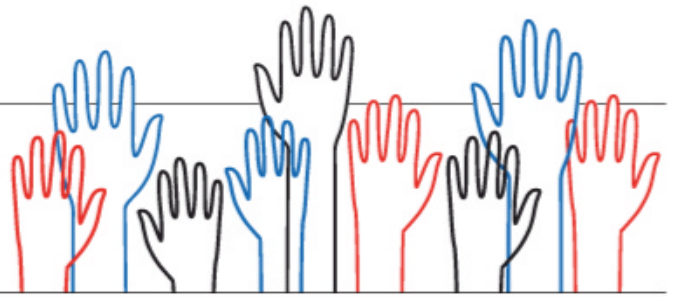


Periscope



LOOKING AHEAD
“People thought
we were—both in
economic and indeed
in cultural terms—
just divorced from
the mainstream.”

"All of our votes do not count the same." » P.10



POLITICS

Reaching Out From The Center

Former U.K. Prime Minister Tony Blair says Trump will be re-elected if U.S. Democrats lean too far left

▶ THE DEMOCRATIC PARTY CAN ONLY RETAKE THE White House by refashioning American politics—starting from the center and reaching out to those who handed power to President Donald Trump—according to former British Prime Minister Tony Blair.

Former Vice President Joe Biden has emerged as the front runner for the Democratic 2020 nomination in recent weeks. His campaign will have to unify the Democratic Party, appeal to independents and peel away the voters who backed Trump in 2016 if Biden wants to become the 46th commander in chief. Blair, one of the most successful moderate leaders in modern history, believes he knows how Biden can succeed.

Alongside President Bill Clinton, Blair drove the so-called "Third Way" brand of social democracy that attempted to fuse center and right-wing economic policy with center

and left-wing social policy. For a while, it worked—Blair remains the most successful Labour Party prime minister in history and the only one to win the party three consecutive general election victories during his 10 years at the helm.

But Blair has long been criticized by the left-wing of his own party, who were angered by his shifting the party away from its socialist foundations to a pro-market ideology, plus his disastrous foreign interventions alongside President George W. Bush. For many, "Blairite" has become an insult, used to berate those seen to be betraying Labour's socialist bedrock.

The years since Blair have been unkind to Labour, out of power for 10 years and losing the last three elections. The most recent race crushed the party—which until April will still be led by leftist firebrand Jeremy Corbyn—and handed Prime Minister Boris

BY

DAVID BRENNAN
[@davidbrennan100](#)

Johnson's Conservative Party its best electoral result since 1987.

Blair maintains that the road to electoral success begins in the center. "I believe a moderate version of a traditional left agenda will do better than a very left version of it," he told *Newsweek* in an interview at his central London office. In the U.S., Biden now seems the best placed person to create it.

"If I was in the USA now, obviously I'd be supporting him," Blair said of Biden, who he described as a "very capable and experienced guy."

Much of Biden's popularity stems from his two terms as vice president to President Barack Obama, who Biden has constantly invoked during his campaign. "He's right to say the type of spirit with which Obama approached things is a good spirit," Blair said.

But he added that a "back to normal" approach will not be enough to win. "The biggest challenge will be to show that you have the capacity to generate momentum for the change that people want," Blair explained, something he believes Biden can achieve "very easily."

"You mustn't provide people with a choice between a radical politics that's wrongheaded and an alternative politics which is 'steady as she goes.' That's not what it's about today...You've got to recast politics completely."

A new agenda must be combined with a "unifying message," Blair said, one that transcends social divisions. "Don't get drawn into a culture war," he warned. "If you get drawn into culture war you're going to lose for sure." The right will promote nationalist, anti-immigration and anti-political correctness sentiment, "and you'll be constantly on the defensive on all of those things," Blair explained.

Now is the time to prioritize bipartisan practical solutions over

ideological point-scoring—an issue of supply rather than demand, Blair suggested.

"It's about recognizing we're living in a world of change, recognizing there are deep seated problems that need to be tackled but tackling them in a way that is modern and future-oriented, and that people think is practical and sensible. If you provide that, they'll back it."

In the days after Labour's humbling defeat last year, many U.S. journalists, talking heads and lawmakers warned that the American left should take heed—right-wing populism and nationalism could not be toppled by a radical left offering.

The British and American electorates, political systems and history are all different. But Blair said the rhetoric on the left and the package it is offering are similar in both countries.

Calls for "revolution" and "huge

"For many, 'Blairite' has become an insult, used to berate those seen to be betraying Labour's socialist bedrock."



change" imbue both parties, Blair explained—abolition of college fees, higher taxes for the wealthiest, foreign policy that casts the West as the problem more often than the solution—"the parallels are obviously there."

This familiar manifesto "ended in a disastrous defeat" for the British left, Blair said. "In the end, people thought we were—both in economic and indeed in cultural terms—just divorced from the mainstream."

There are similarities between the British and American electorates, Blair argued, noting that the vote for Brexit appears to have been driven by similar forces to those that put Trump in the White House. He added that Americans are, if anything, more conservative than Brits in the voting booth. Still, "Bernie Sanders isn't Jeremy Corbyn," Blair said, "Sanders is much more capable and has built a very impressive grassroots movement."

Too many leftists are trying to go back in time, he argued. Rather than harking back to the 1960s and 1970s, liberals and progressives worldwide need to embrace the opportunities of the 21st century. "The radical change that you will bring about today is really how you harness the technological revolution for the future of the country," Blair said. "And the single biggest thing in my view that progressives and liberals should be talking about today is that technology revolution, its opportunities, its challenges and how we deal with them."

"This technological revolution is a fact, it's going to happen," he continued. Now it is up to lawmakers to make sure all members of society have a stake in it, especially those threatened, whether by AI, automation and other advances. "If it's actually going to happen, you don't help those



TWO WINNERS? Blair says Boris Johnson (opposite page) and the Conservative Party handed British progressives a “disastrous defeat.” Joe Biden (left), he believes, can avoid that fate in the U.S. by not veering too far left.

wavering between becoming a glorified protest movement and a party of government.”

Blair cited climate change as an area where progressives are overshooting, though noted it presents an “enormous opportunity” if they can get the balance right. If not, it could become the next weapon “in the right’s culture war,” for example Trump claiming that the Green New Deal would eliminate cows. “It could become a dividing line with the right that we’ll probably end up losing from,” he added.

Ultimately, Blair argued that the left has to understand why right-wing populism works. Leftists must ignore their “self righteous outrage” at those who voted for Trump or Brexit and instead “put ourselves in their shoes.” This won’t necessarily include “the people who get up and shout, ‘Lock her up’ at the rallies,” Blair said, but will be “people that I’ve met in Middle America—perfectly reasonable people, perfectly rational people—and they’ve decided to vote Republican with Donald Trump as the candidate.”

“Obviously there will be some people you can’t reach and won’t want to reach,” he continued. “But the question is to try and find a way of speaking to people who have been on the other side from you.”

“There are answers to all of these things, but they require an attitude that says: ‘I am not going to put a populism of the left against the populism of the right. I’m instead going to triumph over that populism of the right by reaching out.’ That’s obviously the way we can do it.” **N**

communities by telling them you can protect them against something you can’t protect them against.” Blair compared the next technological revolution to globalization. “You should be understanding it, accessing its opportunities, doing everything you can to help people through it and making it as just as possible.”

The former prime minister still supports globalization, even though it has become a rallying point for anti-establishment parties from both the left and right given its role in widening wealth inequality, undermining traditional industries and exacerbating environmental degradation.

Blair noted that globalization, which has propelled global economic

progress, is an incredibly hard force to stop. “In the end, it’s driven by people, not by governments.”

This includes migration, Blair added. “Any sensible view on migration says that any country that wants to be successful in the world today has got to attract people who are capable people who come in from outside and they provide new energy and innovation and vitality to your own society. That’s perfectly compatible with saying, ‘Yes, but we need to make sure it’s done lawfully.’”

Whatever policies they decide on, Blair said left-wing parties must offer something “radical but realistic.” He added, “Part of the problem progressive politics is it is always

POLITICS

Government by the People

Why the Electoral College is bad for democracy and what should replace it

↑ *MANY AMERICANS THINK THEIR PRESIDENT IS ELECTED BY MAJORITY RULE, but in actuality, the Electoral College—the mechanism by which the president is formally elected—is decidedly not a one-person-one-vote system. In fact, two of the last five presidential elections have been won by the candidate who lost the popular vote, making voting Americans feel increasingly disenfranchised. This often-criticized system comes under renewed fire by New York Times editorial board member Jesse Wegman in this excerpt from his new book, Let the People Pick the President, in which he proposes an alternative that would make every citizen's vote matter—an ever-more important issue as we approach the 2020 presidential election.*

Our nation was conceived out of the audacious, world-changing idea of universal human equality. And though it was born in a snarl of prejudice, mistrust and exclusion, over generations those principles—slowly but surely—have found expression.

This evolution has brought us to a point at which all Americans now carry around the basic expectations of people living in any modern democracy: we are political equals, and our elections are decided by majority rule.

However, the Electoral College violates the core democratic principles of political equality and majority rule. While we may now all be eligible to vote for president, all of our votes do not count the same, and the candidate who gets the most votes can lose.

Therefore, if the arc of American history bends toward more equality, more participation and more democracy, then the national popular vote is the last major point on that arc. The Electoral College is the final obstacle remaining from the imperfections

and built-in inequalities of the nation's founding. And we can do something about it.

But what, exactly?

Since the first proposed amendment to the Electoral College was introduced in Congress in 1797, there have been more than 700 attempts to reform or abolish it—more than for any other provision of the Constitution. Only one has succeeded: the 12th Amendment was ratified in 1804 to fix a technical flaw in the College's design but left it otherwise intact.

One attempt at an amendment to replace the College with a national popular vote in the 1960s came very close. It passed the House and came extraordinarily close in the Senate before being blocked by filibuster, while also enjoying the support of President Richard Nixon and 80 percent of the American public. Especially after that failed effort, when American politics was

far less polarized than today, and there was no simple partisan divide over the issue, it's clear that a constitutional amendment is not in the cards. But there may be another way.

A COMPACT AMONG STATES

It's called the National Popular Vote Interstate Compact—an agreement among states to award all of their electors to the winner of the national popular vote, rather than the winner of their statewide vote. The compact will take effect when it is joined by states representing a majority of electoral votes, 270, thus guaranteeing that the candidate who wins the most votes becomes president.

The ingenuity of the compact is that it doesn't touch the Constitution. Its target is the statewide winner-take-all rule. Currently in use by 48 states (Maine and Nebraska are the exceptions), this rule is what makes presidents out of popular vote losers. It incentivizes presidential campaigns to ignore more than 100 million American voters living in noncompetitive states, turning what should be a national electoral contest into a series of bitter, hyperlocal brawls. It focuses nearly all campaign spending and policy proposals on a few battleground states, where even a small shift in voting can lead to an electoral jackpot for one side or the other.

That familiar red and blue map we obsess over every four years? It's nothing but a visual representation of state winner-take-all rules, with each state stamped Democratic or Republican, regardless of how many voters from the other party cast a ballot there.

This is bad for democracy, and it should concern all Americans, no matter where they live or which political party they support. In contrast, when candidates know that all votes are equal, and they need a

BY

JESSE WEGMAN

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majority of them to win, they are forced to seek the support of all Americans and craft policies that appeal to as many as possible.

The popular vote compact was launched in 2006 and got its first member state, Maryland, the following year. As of October 2019, 15 states and the District of Columbia, together representing 196 electoral votes, had joined—74 more and the compact takes effect. So far, only Democratic-majority states have joined the compact, and while the 2016 election dealt a significant

“In 2000, 537 votes in Florida weighed more than 537,000 votes in the rest of the country.”

MAJORITY HAS IT Winner-take-all laws award all of a state’s electors to the candidate with the most votes, no matter how razor slim the margin, significantly affecting the nationwide results.

setback to efforts to enlist Republican-led states, lawmakers of both parties around the country continue to support it, and Republican-led chambers have passed it in four states.

Critics of the compact effort call it an “end run” around the Constitution. It’s true that the Constitution’s framers never mentioned something like a popular vote compact. They also never mentioned the winner-take-all rule, but that didn’t stop the majority of states from rapidly adopting it to benefit themselves. That’s the whole point of the compact: the framers gave states near-total control over how to allocate their electors.

WHY NOW?

Today, after the popular vote loser has won the presidency in two of the past five elections—in 2000 and 2016—it is an issue of immediate concern to millions of Americans.

If we really thought the Electoral College was the best way to choose a president, we wouldn’t have tried to reform or abolish it more than 700 times. We wouldn’t have expressed a consistent and overwhelming support for the popular vote, as has been the case since polling on the question began in the 1940s.

And Donald Trump wouldn’t have tweeted, as he did on Election Night 2012, when for a moment it looked like his candidate, Mitt Romney, might win the popular vote but lose the presidency, “The electoral college is a disaster for a democracy.” (He followed that one up with another tweet that he later deleted: “More votes equals a loss...revolution!”)

It's simple: Americans from the founding fathers onward have considered majority rule to be the lodestar of our political system. That's the way we run every election in the country—except the most important one of all.

So why has the College survived? More than anything else, because one party or the other, and sometimes both, believes it gives them a systematic advantage. As the political scientist James MacGregor Burns said in 1963, “The Electoral College is not just a technical electoral procedure. It is steeped in politics—it affects the balance of parties, the power of interest groups, the strength of ideologies, the fates of politicians. Hence it cannot be considered apart from the political context in which it operates. It is part of the whole solar system of our Government, and any effort to change it will disturb the whole system.”

But it's also true that the country cannot tolerate the College's effects under the winner-take-all rule much longer. Pundits tend to dismiss the elections of 2000 and 2016 as anomalies, but what's remarkable is not that a split between the Electoral College and the popular vote has happened twice in the past two decades, it's that it hasn't happened far more often. In 16 other elections, a shift of 75,000 votes or fewer in key states—just slightly less than Trump's total victory margin in Pennsylvania, Michigan and Wisconsin—would have made the popular-vote loser the president. Six times, a shift of fewer than 10,000 votes would have done the trick.

The odds of a split are only going up as the country grows more polarized and razor-thin vote margins become the norm. Two recent studies have found that, in an election decided by a popular-vote margin of 2 percent or less (roughly 2.6 million votes), there is a one-in-three chance

that the Electoral College will be won by the popular-vote loser.

At the same time, we are witnessing a sea change among the newest generation of voters—the millions of teenagers now entering the American electorate, all of them born long after the Constitution was amended to guarantee their right to vote at age 18. They believe in the legitimacy of the democratic process. Think of the students from Marjory Stoneman Douglas High School in Parkland, Florida, who transformed the unfathomable trauma they endured into a national movement for political change. They're invested in the idea of active democratic citizenship, and they want their peers to be too. How will those students feel when they realize that their vote for president doesn't matter, simply because they happen to have moved to California, or Texas, or South Carolina, or New York—or any other noncompetitive state?

Thus, it's no surprise that in 2020, the future of the Electoral College is a live issue in the presidential race. Nearly a dozen of the original Democratic candidates called for abolishing it and replacing it with a national popular vote. President Trump himself has agreed, at least in theory. “I would rather have a popular election,” he said as late as 2018. “To me, it's much easier to win the popular vote.”

“I would rather have a popular election,” Trump said as late as 2018. “To me, it's much easier to win the popular vote.”

MAJORITY SHOULD RULE

More than half a century ago, when America was last embroiled in a deep debate about the full scope of its democracy, the Supreme Court wrote, “The weight of a citizen's vote cannot be made to depend on where he lives.” And yet under the winner-take-all Electoral College today, it does. In 2000, 537 votes in Florida weighed more than 537,000 votes in the rest of the country. In 2016, fewer than 78,000 votes in three states in the upper Midwest counted for more than three million votes nationwide.

Wouldn't it be thrilling to go to the polls knowing that your vote will count just as much as everyone else's, no matter where you live? Isn't it exciting to think about candidates competing everywhere for votes, and parties calibrating their platforms to appeal to all Americans, rather than to the interests of a few targeted constituencies in a few battleground states? In reality, the U.S. is one big battleground, and the people who want to lead it should have to treat it like one.

Everyone knows the famous opening words of the Constitution's preamble—“We the People of the United States...” What most people don't know is that those words weren't in the first draft. In its original form, the preamble read, “We the People of New-Hampshire, Massachusetts, Rhode-Island...” and so on, until the closing days of the convention, when Gouverneur Morris, a Pennsylvania delegate, changed the words to the ones we know today. The point was to emphasize what, above all, the framers were creating: one nation, indivisible. ■

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BOOKS

Q&A: Jesse Wegman

BY MEREDITH WOLF SCHIZER

Why this book?

The way we pick our president is one of the most hotly contested topics in American politics. Now that the popular-vote loser has won the presidency twice in the past two decades, it's at the front of the public's mind. And yet, I found virtually no general-interest books advocating for the national popular vote. So I took Toni Morrison's advice and wrote the book I wanted to read.

Which founding father do you admire most and what was his position on the Electoral College?

James Wilson. Haven't heard of him? Neither had I, until I started writing this book. And yet, at the constitutional convention in Philadelphia, he was the most respected lawyer in the land, and more influential than any framer with the possible exception of James Madison.

Wilson had a thoroughly modern vision of what America should be; he fought for a country more inclusive, egalitarian and democratic than any other founder was prepared to imagine. He believed in an expansive right to vote. He thought Congress should represent people, not states. He was strongly anti-slavery and pro-immigration. And, from the first week of the convention, Wilson was the strongest advocate for allowing the people to elect the president directly.

Wilson came to America as a poor immigrant from Scotland, and his personal story and rise to fame is fascinating. He was one of just six founders who signed both the Declaration of Independence and the Constitution, and he served as a justice on the first Supreme Court. So why don't we know more about him? There's a tragic answer to that

question. Buy the book and find out!

Do you think the Electoral College eventually will be overturned? How long will that take?

Yes, I do. It is the next and perhaps last great step in the 230-year arc of American democratization—following emancipation, the direct election of senators, women's suffrage, the enfranchisement of 18-year-olds and more. When will it happen? I can't tell you for sure, unless a Republican wins the popular vote and loses the Electoral College, in which case it will happen the next day.

Do you foresee another split in the 2020 election with the winner of the popular vote not winning the presidency?

The odds of it happening again are higher than usual, without question. For the sake of the country's sanity, I pray it doesn't happen. On the other hand, nothing else would force us to confront so directly the absurdity of the way we choose the nation's leader.

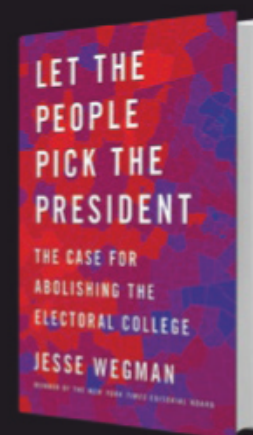
Does this have broader implications for the country? Or is it just an every-four-years issue?

No matter who wins the White House, the Electoral College as it functions today damages our republic, and we feel the effects at all times, even if we don't realize it. Thanks

to the winner-take-all rule used to award electors in 48 states, presidential campaigns focus almost entirely on a small handful of "battlegrounds" to the exclusion of the rest of the country. Ignoring more than 40 states (and thus their citizens) warps national policymaking and hobbles political organizing at the state and local level.

Should "Faithless Electors" be allowed?

They already are. Right now, 18 states have no laws requiring their electors to pledge their vote to a specific candidate; even among those that require a pledge, 17 impose no legal consequences for breaking it. The Supreme Court is deciding this term whether states have the power to punish or replace faithless electors. The real question is whether faithless electors will ever influence the



LET THE PEOPLE PICK THE PRESIDENT (St. Martin's Press, April) tells the history of how the Electoral College came about—and why it should be abolished.

outcome of an election. I'm among those who are convinced that they won't, even in a close race. Remember 2000: George W. Bush led Al Gore by just four electoral votes, and yet even though he had lost the popular vote, not a single Republican elector defected.

Do you have any habits around voting?

Do you prefer the old-fashioned lever booths or the newer, digital ones? I loved those lever machines when I was growing up and accompanying my parents into the voting booth. But in an ever-more-technologically-complex world, there's nothing like a pen and a piece of paper.

Do you have any favorite podcasts?

Listening to podcasts is the worst thing I don't do. That said, I've enjoyed a few recently: *Lexicon Valley*; *The Shrink Next Door* (a mind-bending tale of a con man who also happened to be a close friend of my family); *Slow Burn*; *S-Town*; and *The Longest Shortest Time*—not a topic [motherhood] I'd naturally zero in on, but my wife steered me to this because it's hosted by her childhood friend and it's great.

What's next for you?

You mean after vindicating American democracy and saving the republic? I'd love to sleep in for just one morning, until 7:30—if my girls will let me. □

NEWSMAKERS

Talking Points

The Guardian

"I don't take responsibility at all."

—PRESIDENT DONALD TRUMP

ELLE

"AT SOME POINT, HOPEFULLY SOON, WE'RE GOING TO BOUNCE BACK. WE ALWAYS BOUNCE BACK."

—Jennifer Lopez



Jennifer Lopez



"Look, this is serious, you know? Now is the time to think about social distancing, washing your hands."

—IDRIS ELBA



"REMEMBER, DESPITE ALL THE CURRENT EVENTS, THERE IS NO CRYING IN BASEBALL."

—TOM HANKS



Tom Hanks

BBC

"We are at war."

—FRENCH PRESIDENT EMMANUEL MACRON

CNN

"For a while, life is not going to be how it used to be in the United States."

—DR. ANTHONY FAUCI, DIRECTOR OF THE NATIONAL INSTITUTE OF ALLERGY AND INFECTIOUS DISEASES



"I DON'T KNOW WHAT MY FOOTBALL FUTURE HOLDS, BUT IT'S TIME FOR ME TO OPEN A NEW STAGE FOR MY LIFE AND CAREER."

—Tom Brady



Idris Elba

FROM LEFT: DANIELE VENTURELLI/WIREIMAGE/GETTY; ANGELA WEISS/AFP/GETTY; CHELSEA GUGLIELMINO/GETTY

FOR ALL THE MOMENTS WE STAND UP

Since 2008, Major League Baseball® has supported Stand Up To Cancer in its mission to fund groundbreaking research and get treatments to patients faster than ever before. Join us as we stand united to show our support for loved ones affected by cancer.

Visit StandUpToCancer.org/MLB

CANDICE PATTON
Stand Up To Cancer
Ambassador



by ADAM PIORE

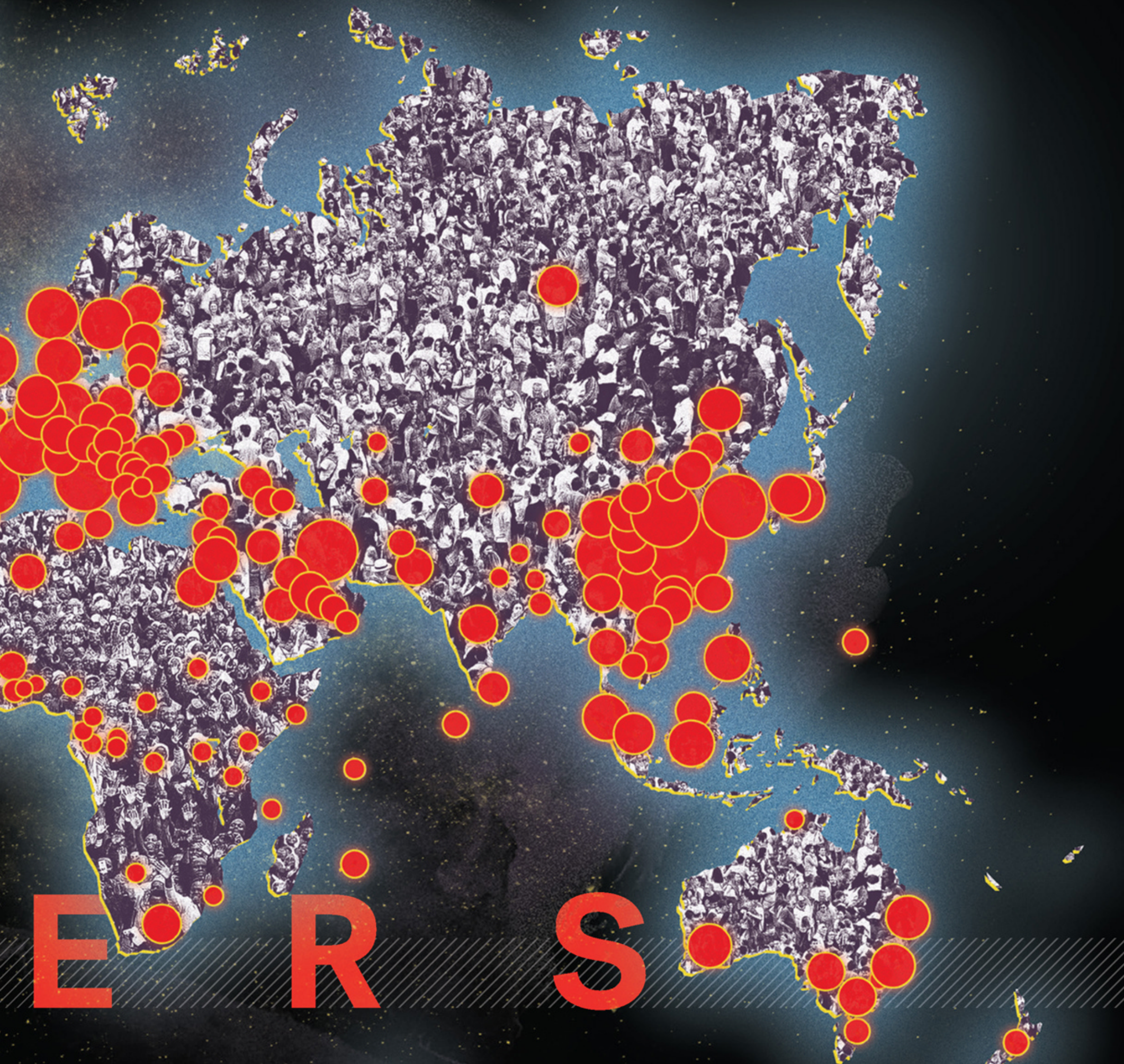
PHOTO ILLUSTRATION
BY RYAN OLBRYSH



T H E
R A C E
F O R

A N S W

A vaccine is at least a



ERRS

year away, but scientists are searching for existing drugs that can alleviate the worst effects of the **CORONAVIRUS**.

LONG BEFORE THE CORONAVIRUS BEGAN TO spread beyond China, infectious disease experts around the world knew there was ample reason to fear it. Not only was the pathogen highly contagious and lethal, it was also new—scientists had written no medical papers on it, doctors had no vaccines or pills to give their patients. The most effective tools we have, at the moment, are public health measures out of the 19th century such as quarantines and social distancing.

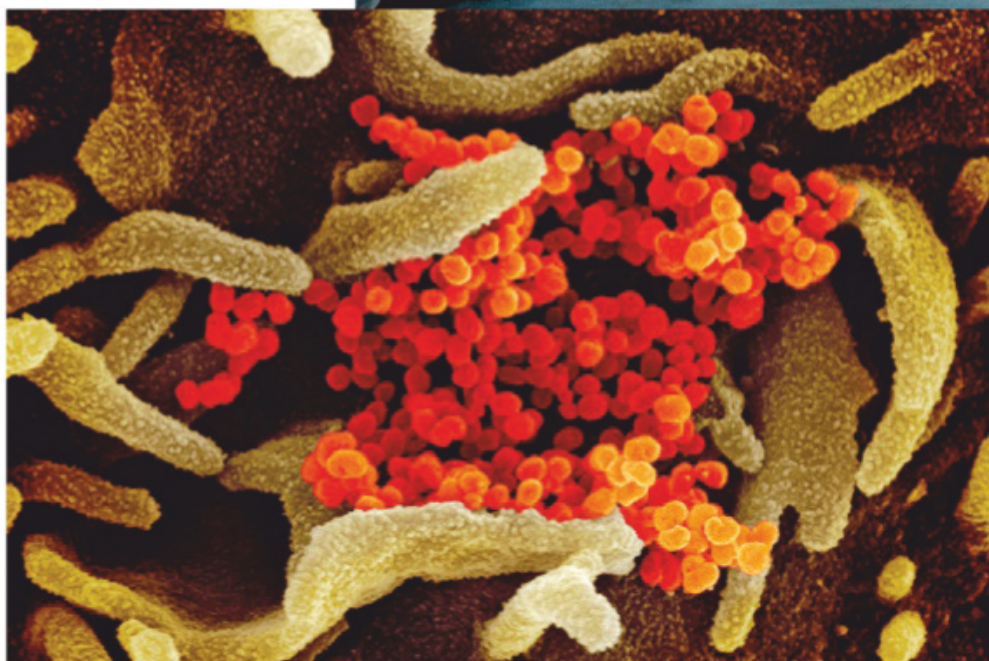
The emergence of Severe Acute Respiratory Syndrome Coronavirus 2019, or SARS-CoV-2, has made plain our vulnerability to a novel pathogen. An estimated 160 million to 214 million people in the United States could be infected over the course of the epidemic, by some estimates. Fatalities could run from 200,000 to 1.7 million people, according to the CDC, and into the tens of millions worldwide.

The lack of treatments is a startling contrast to the sophistication of current medical science, which is in something of a golden age of genomics, machine learning and big data. The coronavirus has caught us flat-footed. Yet, at the same time, it has underscored how far the tools of medicine have evolved in recent years. Just days after local infectious disease experts sent virus samples taken from two patients infected with a suspicious form of pneumonia to the Wuhan Institute of Virology, a world-renowned research laboratory, for analysis, scientists had sequenced the newly emergent pathogen's RNA and uploaded its entire 30,000-nucleotide genetic code to the cloud.

Across the globe, scientists downloaded it and then began to isolate antibodies. Virologists and

GLOBAL CRISIS

The COVID-19 virus caught the world flat-footed and exposed our vulnerability to novel pathogens. Right: Health workers treat patients at a hospital in Wuhan, China. Below: a scanning electron microscope image of the COVID-19 virus (orange); Bottom right: infrared thermometers are being used in Kyiv, Ukraine; Bottom left: Thai students wear face masks during a school ceremony.



CLOCKWISE FROM TOP: STR/AFP/GETTY; NATIONAL INSTITUTE OF ALLERGY AND INFECTIOUS DISEASES-ROCKY MOUNTAIN LABORATORIES/NIH; OVSYANNIKOVA YULIA/UKRINFORM/BARCROFT MEDIA/GETTY; MADAREE TOHLALAA/FP/GETTY



“The pace of the scientific research has been really at a **BREATH TAKING** speed. It’s unprecedented.”

computational biologists used machine learning tools to analyze its structure and search for existing drugs that might work against it. Pathologists applied the tools of molecular biology to search for vulnerabilities in the virus’ armor of protein. “The pace of the scientific research has been really at a breathtaking speed,” says Angela Rasmussen, a virologist and research scientist at Columbia University. “It’s unprecedented.”

As the caseload continues to rise exponentially in the U.S. and other parts of the world, scientists are racing to find antiviral drugs that are effective in alleviating the worst ravages of the disease, a devastating pneumonia that affects an alarmingly high number of patients. The goal is to give doctors a broader range of weapons in the weeks and months ahead, and save lives.

Rapid Response

IN RECENT YEARS, TECHNOLOGIES THAT ALLOW rapid sequencing of genetic material have become standard equipment in most top research laboratories. Because of these tools, scientists were able to state with relative confidence that the current virus is closely related to the SARS coronavirus that hit in 2003, as well as very closely related to a bat coronavirus found in a cave in Yunnan, China, back in 2017. With this knowledge, scientists dusted off the files from that outbreak and picked up where other scientists left off.

Rapid genome sequencing didn’t merely allow researchers to publish the full SARS-CoV-2 sequence in days, as opposed to months in the case of the SARS genome in 2003. It also allowed scientists to sequence strains of the virus in Washington State, New York City, Italy and other parts of the world, which they are using to piece together a kind of SARS-CoV-2 ancestry registry—a detailed map of how the virus spread and mutated.

Scientists used this information to trace the progress of the virus and estimate how many people have been exposed in any given area, which informed the public health response. “We know from sequencing some of the more recent Seattle viruses, that those viruses were probably derived from the first patient who came to the U.S. with coronavirus in mid-January,” says Rasmussen, who noted at the time that the Seattle area had an estimated 6,500 cases.

Tracking the virus in this way helped public health workers conclude early on that the virus was unusually contagious, which informed emergency planning in China, Italy and elsewhere. The most urgent task, of course, is to keep intensive-care wards from being overwhelmed by patients in respiratory distress. For the most critically ill patients, COVID-19 attacks the lungs, triggering the immune system to create a thick soup of white blood cells and other immune agents that flood the lungs. In the most severe cases, this immune response clogs up air cavities critical for transferring oxygen from the air to the body, greatly reducing lung capacity. To survive, these patients require mechanical ventilators, which can force higher concentrations of oxygen into the parts of the lungs that are still functioning, allowing them to rest, recover and preserve precious energy needed to outlast the viral attack. But ventilators are in dangerously short supply. For



FROM LEFT: STR/AFP/GETTY; MARIJAN MURAT/PICTURE ALLIANCE/GETTY; COURTESY OF REGENERON; CHINA PHOTOS/GETTY

“People are dying because they are losing the ability to breathe—because their lungs are filling with inflammation.” The

instance, fewer than one-tenth of the 925,000 hospital beds in the U.S. are equipped for critically ill patients, who could number between 2.4 million to 21 million people in the U.S., according to estimates.

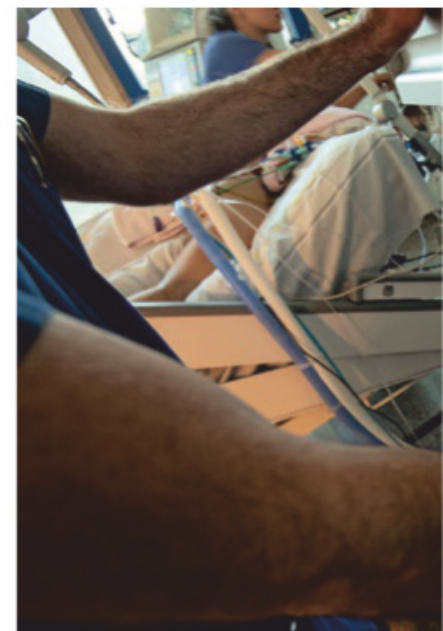
Antiviral medication could shorten the time patients need to be on ventilators—and perhaps prevent many of them from needing one in the first place. One of the most promising ideas is to develop new drugs that can attenuate the immune response to keep the lungs functioning adequately. Doctors in the First Affiliated Hospital of University of Science and Technology of China (Anhui Provincial Hospital) and Anhui Fuyang Second People’s Hospital in China used tocilizumab, a drug developed by Chugai, a Japanese company, originally to treat rheumatoid arthritis, on 21 critically ill patients.

Within a few days, the fever returned to normal and all other symptoms improved “remarkably,” according to a paper on the study published soon after. Fifteen of the 21 patients had lowered their

oxygen intake and one patient needed no oxygen therapy. CT scans revealed that the lung function improved in 19 patients of the 21 patients, and the abnormal percentage of white blood cells found in 17 of the 21 patients before treatment returned to normal in 10 within five days. Nineteen of those treated had been released within two weeks, and the other two were reported to be “recovering well.”

Regeneron Pharmaceutical, a firm based in Tarrytown, New York, believes its rheumatoid-arthritis drug Kevzara would be similarly effective in treating critically ill patients. The drug consists of antibodies that bind to and inactivate the tiny protein molecules on the surface of the body’s immune cells known as interleukin 6 that play a role in amplifying an immune response.

“People are dying because they are losing the ability to breathe—because their lungs are filling with inflammation,” says George D. Yancopoulos, Regeneron’s president and chief scientific officer. “That’s



WEAPONS SEARCH

Scientists are looking for antiviral drugs that could shorten the time patients need to be on ventilators and prevent many of them from needing one. Left: a doctor examines a CT image of a patient's lung in Xiaogan, China. Below, left to right: A ventilator in an ICU in Germany; George Yancopoulos of Regeneron; Blood plasma drawn from recovered patients.

what's happening. That's a fact. The question is, what's causing the inflammation? If you shut that off, basically the lungs calm down, the cells leave the lung and they are also not making all this bad stuff."

Regeneron is currently talking with the FDA and the U.S. Department of Health and Human Services about fast-tracking clinical trials. One trial is enlisting 400 patients hospitalized for COVID-19. If all goes well, it could reach a verdict on the treatment in the next month or two. The company already has produced enough of the medicine to treat tens of thousands of severely affected patients, says Yancopoulos. Sanofi, which has the license to distribute the drug outside the U.S., is initiating similar trials in Europe.

Regeneron is also looking into using monoclonal antibodies as a potential weapon against COVID-19. These are custom-made proteins designed by the immune system specifically to bind to and neutralize the virus.

Regeneron is using mice that have been genetically engineered to produce antibodies that could be used in the human body. The company has already exposed these "VelociMice" to SARS-CoV-2 and extracted thousands of antibodies. It is now screening them for potential effectiveness against COVID-19, and identified a few of the most potent antibodies. It will then mass-produce them by growing them inside cell lines incubated in huge "bioreactors," engineered to promote maximum reproduction.

Christos Kyratsous, Regeneron's vice president for research, says it will take about four months to go from picking the most potent antibodies to producing enough cells to provide the tens of thousands of liters of medicine needed to make the drug widely available to those suffering from COVID-19 in the U.S., leading to hopes by some on the front lines that a new custom-made medication could be in place by the end of August.

Other experimental efforts are aimed at helping patients fight off the infection itself. In mid-March, immunologists and medical professionals at Johns Hopkins University submitted plans to the university's institutional review board and the FDA to extract antibodies from the blood of patients who have already recovered from a COVID-19 infection, says Arturo Casadevall, an immunologist and infectious disease expert at Johns Hopkins School of Medicine. The idea is to infuse new patients with antibodies filtered out of the blood of patients who have already successfully fought off the infection.

Doctors facing pandemics have used a similar strategy to combat infectious diseases for more than

filling with **INFLAMMATION.**
question is what's causing the inflammation?"



a century, including the 1918 flu. But this time, the approach has a modern twist. Casadevall and his colleagues plan to rely on methods and equipment that hospitals already have in place in blood banks, such as machines that currently remove antibodies from the blood of patients with autoimmune diseases, to prevent their bodies from attacking their own cells. (The blood is usually reinfused into their bodies to prevent anemia). These same machines could be used instead to extract antibodies from COVID-19 survivors. Scientists would test the antibodies to find the most potent ones and then administer them to sick patients or medical personnel in need of protection. This method could be deployed in cities around the nation or around the globe—anywhere where blood banking facilities exist. And Casadevall says he has been in contact with health officials at the Mayo Clinic, in New York City and elsewhere, who are considering taking similar measures.

Although the approach would not immediately yield a drug that could be mass produced, it could serve as a stop-gap treatment, he says, until new drugs, like those being developed by Regeneron, come online. “We can put this in place and we can provide people something more than a respirator to provide oxygen,” says Casadevall.

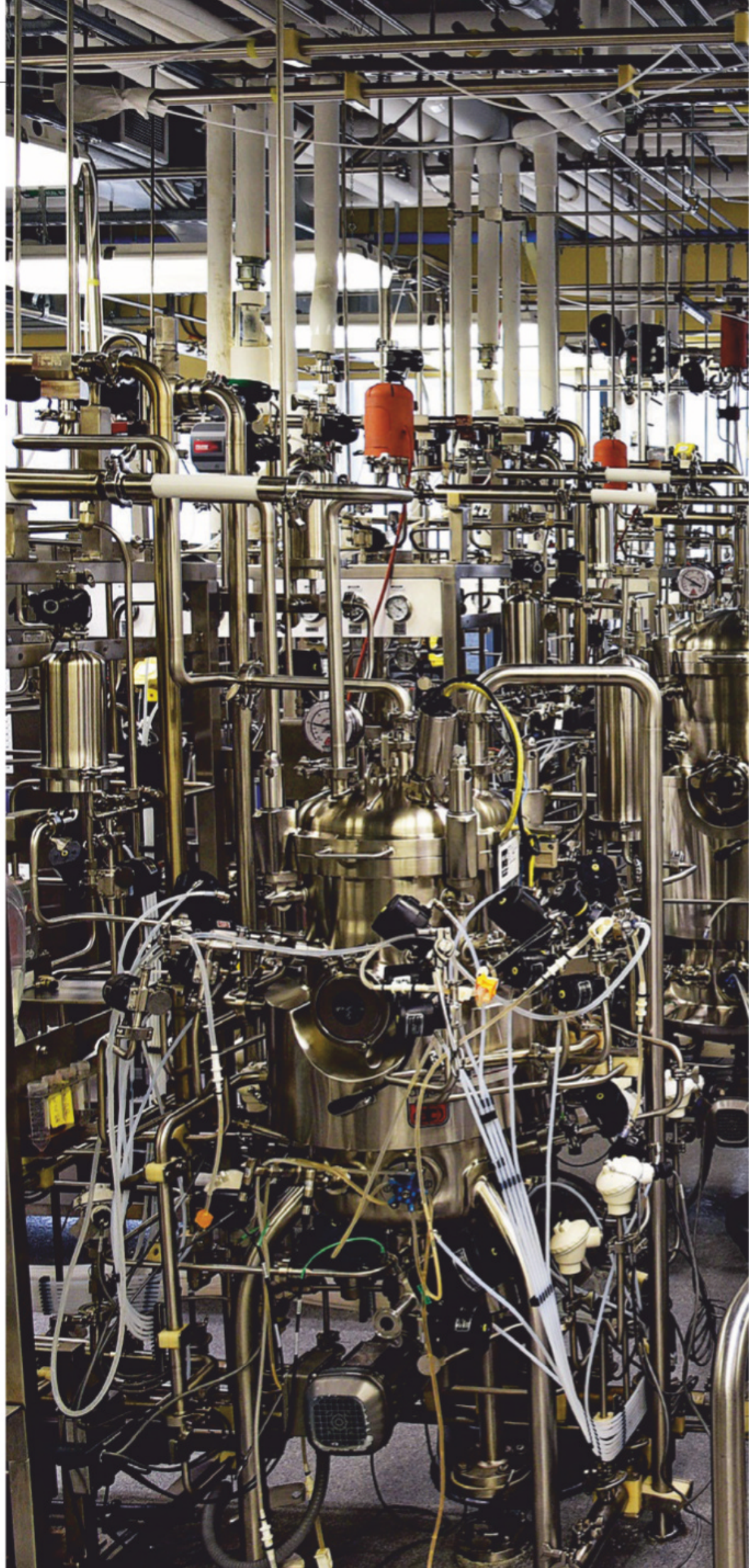
A team that included Hopkins infectious disease experts, blood-banking officials and regulatory personnel has been holding regular conference calls. The team is now testing blood samples and developing a plan to deploy the approach throughout Baltimore. He expects that the first filtered antibodies could be fielded by the beginning of April, in time for a “second wave” of patients to hit the hospitals. The approach, already in use in China, could become widespread in the U.S.

The Kitchen Sink

DOCTORS ON THE FRONTLINES OF THE BATTLE IN China, Italy and elsewhere have identified other potential treatments by taking a “kitchen sink” approach that uses every available tool to defeat the virus. Because the outbreak is so recent, solid data isn’t available on these kinds of measures, but doctors have given favorable anecdotal reports and have administered scores of ad-hoc trials.

The most promising and widely discussed is remdesivir, a broad-spectrum antiviral drug produced by Gilead. Developed originally to treat Ebola

COURTESY OF REGENERON





RAMPING UP

Drug firm Regeneron is starting clinical trials of its rheumatoid-arthritis drug Kevzara for COVID-19 patients. It could reach a verdict on the treatment in the next month or two. The company has produced enough to treat tens of thousands of severely affected patients. Left: Regeneron's bioreactors

patients, remdesivir works by blocking an enzyme that is crucial for the ability of the viruses to reproduce. The drug did not prove effective for Ebola, but trials demonstrated that it did not have serious side effects. Subsequent studies on non-human primates suggest that the drug is effective against coronaviruses—specifically, Middle East Respiratory Syndrome, or MERs—which has given some public health officials cause for optimism.

“There’s only one drug right now that we think may have real efficacy, and that’s remdesivir,” said Bruce Aylward, a senior advisor and international leader of the World Health Organization’s joint mission to China, at a Feb. 24 press conference.

Clinical trials to test the drug are already underway in the U.S. and in China’s Hubei province. Preliminary results from the first of those studies are expected as soon as April, says Gilead. Gilead is also in the process of enrolling about 1,000 patients, mostly in counties that have already had high numbers of diagnosed cases, in a trial to evaluate the drug given intravenously.

So-called protease inhibitors have also emerged as potential candidates to treat COVID-19 infections. These antiviral drugs, developed during the HIV/AIDS crisis, act on the enzyme protease, which plays a vital role in the ability of HIV to replicate inside the cells that it infects (it chops up big protein molecules into smaller ones). By inhibiting the action of protease, the drugs prevent the progress of an HIV infection, keeping AIDS from developing. Since then, researchers have also developed modified protease inhibitors to fight hepatitis C and other viruses.

Coronaviruses like SARS-CoV-2 also use a type of protease during replication, but the virus is different enough that HIV antivirals may not be effective. Research is ongoing to find out.

The antimalarial drug chloroquine, and its derivative, hydroxychloroquine, are also candidates for COVID-19 treatments. Researchers first began testing their ability to halt the spread of viruses during the battle against AIDS. The drugs are designed to interfere with “endocytosis,” the process by which a virus or other microbe enters a cell. They have since been shown to have some success in the lab against a wide range of viral diseases including the common cold and the SARS virus. On March 16, Chinese public health officials announced that a clinical trial at 10 hospitals in Beijing, Guangdong and Hunan Provinces involving more than 100 patients



SURGE PROTECTION
Hospitals are preparing for an influx of COVID-19 patients and doctors are searching for existing drugs to serve as treatments. Top to bottom: Clinicians test patients in makeshift quarters in Massachusetts; the malaria drug chloroquine, produced in China; the hospital ship USNS Mercy will be delayed to the West Coast to assist in the crisis.



FROM TOP: JOSEPH PREZIOSO/AFP/GETTY; FEATURE CHINA/BARCROFT MEDIA/GETTY; WILLIAM R. GOODWIN/U.S. NAVY/GETTY



showed a positive effect—patients who took chloroquine were more likely to show a reduction in fever, showed clearer lungs on CT scans and reduced the amount of time to recover.

More treatments will emerge as doctors and scientists on the front lines continue to try new drugs. For instance, in March, a Chinese official said that the drug favipiravir, developed by Fujifilm Toyama Chemical as an influenza drug, showed positive results for COVID-19 patients in trials in Wuhan and Shenzhen.

Scaling Up

THERE ARE MANY OBSTACLES TO GETTING A treatment out of the lab and into the hospital. First, clinical trials must show that the drugs work safely, and many drugs typically fail this test. A cocktail of the HIV drugs lopinavir and ritonavir, which were being tested in China, was reported to have no benefit to patients. The effectiveness of HIV drugs against COVID-19 remains largely anecdotal and unproven. And chloroquine in high doses can prove toxic.

Once a drug is proved safe and effective, getting it to millions of patients around the world requires a massive manufacturing capacity. Ramping up can take months, says Prashant Yadav, a visiting fellow at the Center for Global Development and an expert on healthcare supply chains. For instance, he estimates it would likely take six months to a year to sufficiently ramp up production to meet the potential global demand for remdesivir, should it prove effective and safe.

Given the urgent need for new drugs around the world, some public health officials have called for new protocols to determine who will decide how to allocate limited supply. There would have to be a way of coordinating the supply of drugs, with clear roles and responsibilities for fast-tracking


treatments. This would involve an unprecedented level of coordination among the World Health Organization, organizations that finance global health measures, supply-chain experts in the pharmaceutical companies and governments. Once a country has obtained a drug, the government together with private health care organizations and drug companies have to fast-track distribution of the drugs.

“Can governments and global agencies make extremely fast decisions in the complex and somewhat uncertain environment?” asks Yadav. “How do we run a supply system so that every hospital that orders it can get sufficient supply? It’s a capacity rationing problem: Someone has to decide how much of demand will we need for existing supply. And as we know, rationing decisions bring out the worst in terms of global coordination and local and national politics. And if a company has never sold much in Africa then they will have to start from scratch.”

Long-Term Fix

ANTI-VIRAL TREATMENTS CAN HOPEFULLY KEEP people from dying from COVID-19, but the best long-term hope to control the disease is a vaccine. The typical timeline for vaccine development is 12 to 18 months. The most promising and advanced is mRNA1273, which is being developed by Moderna, a Boston company. In mid-March, Kaiser Permanente Washington Health Research Institute began a safety and dosing trial in which 45 young, healthy volunteers will receive different doses of the vaccine.

Other efforts include INO-4800, a vaccine being developed by Pennsylvania-based Inovio Pharmaceuticals; a vaccine based on previous work against the Avian coronavirus from MIGAL Research Institute in Israel; a company called Heat Biologics, which already has a cancer vaccine in clinical trials, as well as efforts in early stages from Johnson and Johnson, Pfizer and GSK.

Few doubt that at least some of these efforts, and many others like them, will eventually result in effective treatments. How long that will take depends on a lot of hard work and some luck. “Against all odds, we figured out to mass produce penicillin, we beat polio and smallpox,” Dr. Peter Jay Hotez professor and dean of the National School of Tropical Medicine at Baylor College of Medicine in Houston. “It’s unfortunate we have to wait until things got so dire to focus on the needs of the world, but I think we are there now.” 

“It’s unfortunate we have to wait until things **GOT SO DIRE** to focus on the needs of the world, but I think we are there now.”




INCLINED TO SILENCE

With 7.8 million visitors in 2019, the Lincoln Memorial is the most visited site on the National Mall in Washington, D.C. On March 17 the plaza in front was eerily quiet.

LONELY

WIN MCNAMEE/GETTY

AS THE CORONAVIRUS SWEEPS THE GLOBE—AND MILLIONS STAY FIRMLY IN PLACE—many of the world’s busiest cities and venues have been left starkly empty. Trade shows, concerts and sporting events have all been canceled or postponed, including the NBA, NHL and French Open. Disney has shuttered all of its resorts and hotels. Synagogues and churches are closed to group worship. The Eiffel Tower and the Washington Monument? Closed too. Broadway is dark. In the following photos, compiled and selected by  *Newsweek* staff, we visit some of the places impacted by the spread of the pandemic.





MUTED REVERENCE

From top: Policemen patrol in Trocadero Square by the Eiffel Tower in Paris on March 17 after the government declared a strict lockdown in all of France; Cologne Cathedral in Germany. As of March 15, the cathedral is only open for individual prayer and services are broadcast live.



FROM TOP: JOEL SAGET/AFP/GETTY; MARIUS BECKER/PICTURE ALLIANCE/GETTY



THE DAY THAT COMMERCE DIED

From top: A deserted shopping mall in Milan on March 10. Italy has the most coronavirus cases outside of China; Before the Mexican Clausura soccer tournament at the Akron stadium in Guadalajara, Mexico, on March 14. The match was played without spectators.

FROM TOP: MIGUEL MEDINA/AFP/GETTY; ULISES RUIZ/AFP/GETTY



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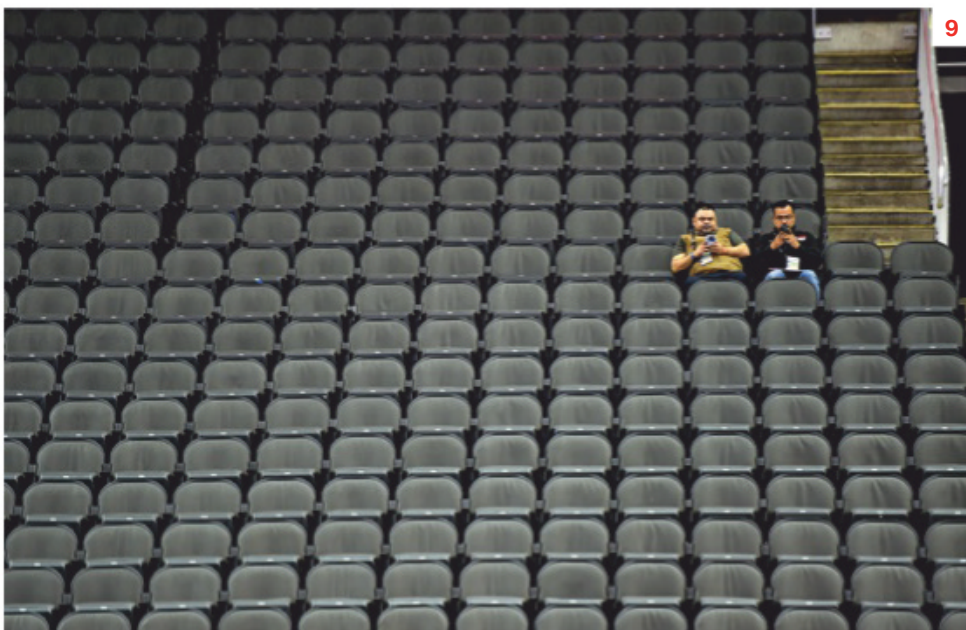
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#STAYHOME All over the United States, people heeded the advice to stay home. **1** The Washington Monument seen from the National Mall in Washington, D.C., on March 17. **2** Empty roads in New Jersey on March 16 after Governor Phil Murphy urged residents to stay home after 8 p.m. **3** Grand Central Station in New York devoid of commuters on March 16. **4** South Beach, in Miami—a popular destination for students on spring break—is closed on March 17. **5** Las Vegas strip, Nevada. **6** A pedestrian in a face mask crosses the Brooklyn Bridge. The WHO recommends face masks for healthy people only if they are caring for the sick. **7** Johnny White's Corner Pub on Bourbon Street in New Orleans is closed, complying with Governor John Bel Edwards' order. The pub stayed open through Hurricane Katrina in 2005. **8** Squaw Valley Resort in Olympic Valley, California, suspended operations Sunday, March 15, until further notice. **9** At the Sprint Center in Kansas City, Missouri, two journalists sit in the empty stands after the Big 12 tournament was canceled. **10** Disney World entrance on March 16. For the first time, all six Disney theme parks were closed simultaneously. **11** Broadway theaters shuttered on March 12. **12** Boston Public Library reading room, March 15.

1: WIN MCNAMEE/GETTY; 2: LOKMAN VURAL ELIBOL/ANADOLU AGENCY/GETTY; 3: JAYFUN COSKUN/ANADOLU AGENCY/GETTY; 4: CLIFF HAWKINS/GETTY; 5: JOE BUGLEWICZ/BLOOMBERG/GETTY; 6: ANGELA WEISS/AFP/GETTY; 7: WIN MCNAMEE/GETTY; 8: LOKMAN VURAL ELIBOL/ANADOLU AGENCY/GETTY; 9: JAYFUN COSKUN/ANADOLU AGENCY/GETTY; 10: LOKMAN VURAL ELIBOL/ANADOLU AGENCY/GETTY; 11: WIN MCNAMEE/GETTY; 12: LOKMAN VURAL ELIBOL/ANADOLU AGENCY/GETTY



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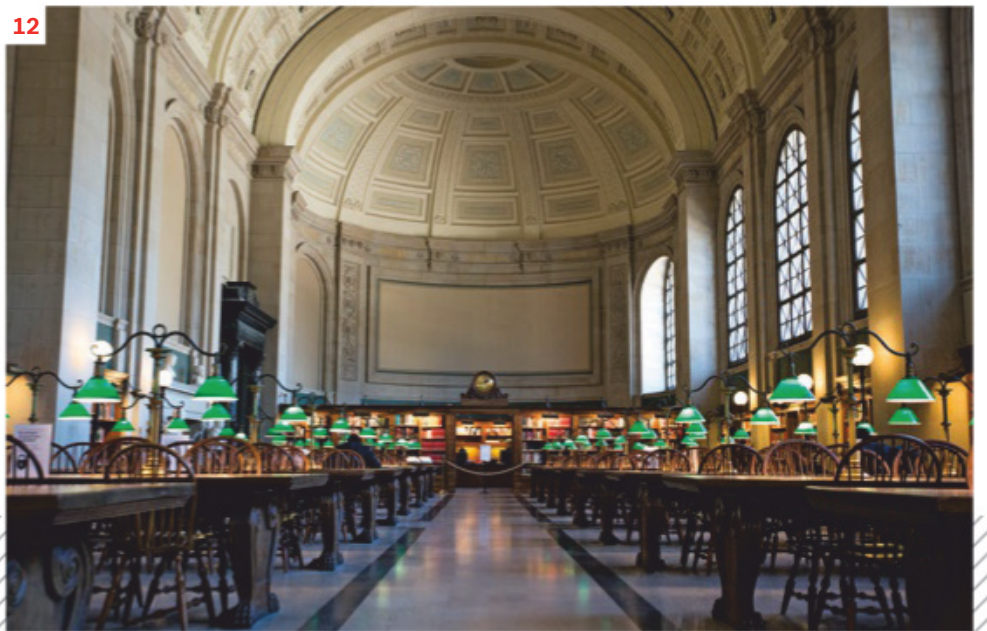
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11



12

“It’s the **INVISIBLE ENEMY...**
We’re going to defeat the invisible enemy.”
—President Donald Trump

7: CHRIS GRAYTHEN/GETTY; 8: EZRA SHAW/GETTY; 9: ED ZURGA/GETTY; 10: PAUL HENNESSY/SOPA IMAGES/LIGHTROCKET/GETTY; 11: BRUCE GLIKAS/GETTY; 12: BLAKE NISSEN/GETTY



SOUNDS OF SILENCE

From top: Empty check-in counters at the airport in Frankfurt, Germany; Covent Garden in London shortly after midday on March 17.



FROM TOP: TORSTEN SILZ/AFP/GETTY; DAN KITWOOD/GETTY

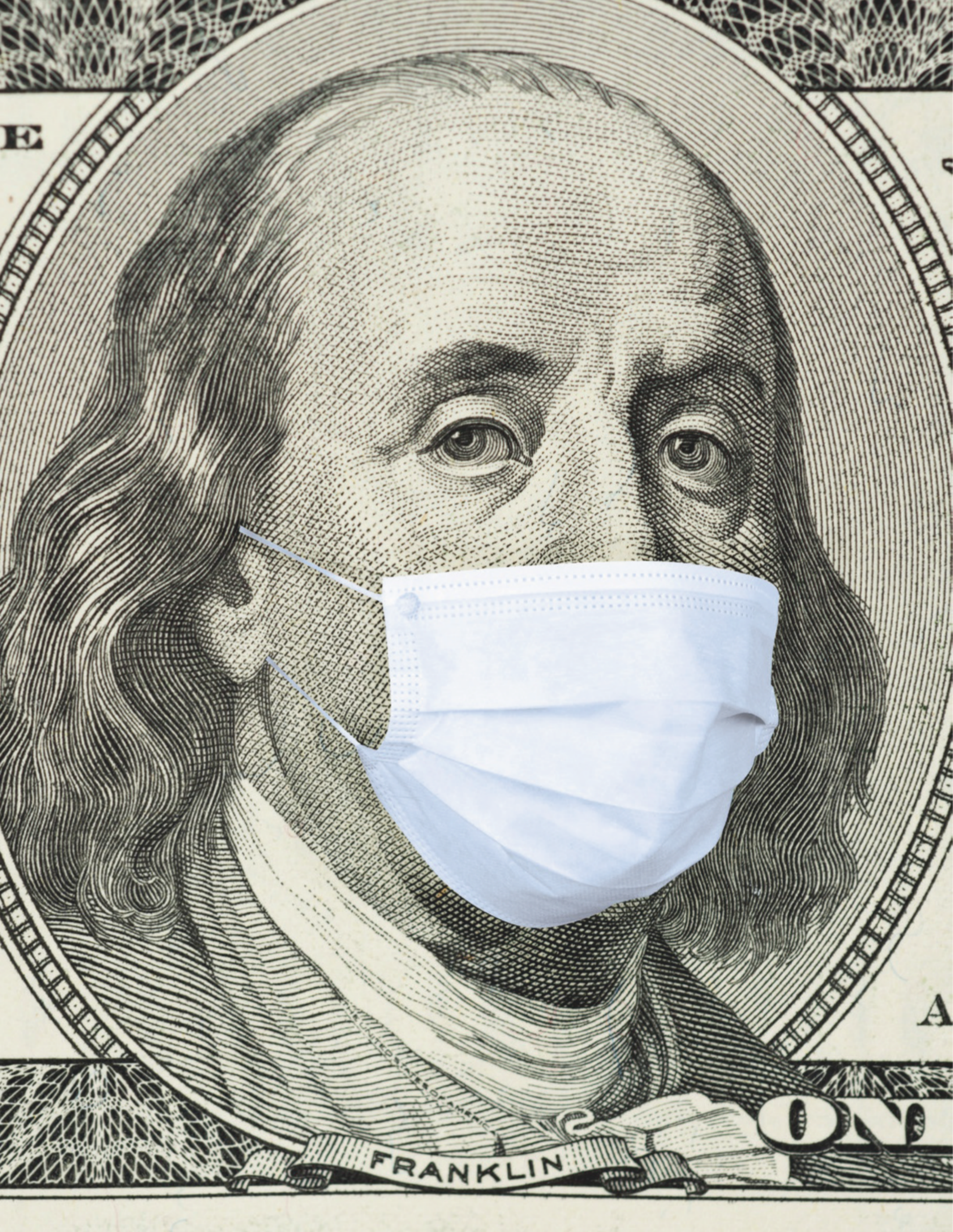


**EUROPEAN
LOCKDOWNS**

From top: The Kilic Ali Pasa Mosque is disinfected in Istanbul on March 11; In Palma, Spain, beaches and streets are deserted on March 15 after the Spanish government declared a lockdown.



FROM TOP: YASIN AKGUL/AFP/GETTY; CLARA MARGAIS/PICTURE ALLIANCE/GETTY



E

FRANKLIN

ONE

Taking these nine steps now
will help keep your finances from getting sick
as the **PANDEMIC** strikes a blow to the economy

MONEY MOVES FOR **VIRAL TIMES**

AS COVID-19 HAS SPREAD FROM China to Seattle, with outbreaks in more than 150 countries and territories in between, the coronavirus pandemic is now not only a public health crisis, but an economic one as well. Even if you never get sick, your wallet will undoubtedly suffer.

In fact, it is already likely feeling some pain. The only questions are: to what degree and how much worse it will get?.

People saving for retirement and other long-term goals, for instance, have seen the value of stocks in their 401(k)s and IRAs drop by nearly 30 percent on average in a matter of weeks. Anyone who works for an airline, hotel,

restaurant, sports arena or movie theater (especially if they're shift workers) or who runs a local small business has probably already taken a serious income hit, as consumers stop consuming and public life is sharply curtailed at the urging of government officials and medical experts. Meanwhile, the list of conferences and events postponed or cancelled and business plans reined in or shelved grows daily.

Despite the Federal Reserve's efforts to pump money into the economy to keep it afloat and the \$1 trillion stimulus package being planned in Washington, recession seems inevitable, say economists from Goldman Sachs, JP Morgan Chase, Morgan

Stanley and others. Early indicators are already starting to trickle in: Retail sales fell the most in a year in February and jobless claims were expected to surge in March, even before the full force of coronavirus containment measures gripped the economy.

It's never a good idea to panic, but it's certainly reasonable to be worried about the possible impact of the pandemic on your financial health as well as your physical well-being—and to prepare as much as you can for what lies ahead. Here's what you need to know and do now.



Shore Up Your Finances

FINANCIAL ADVISERS AND experts, with the help of tweets, charts, and screeds, have reminded any and all who'll listen to avoid checking your 401(k) as the S&P 500 turns into a falling knife and to avoid changing your investing plan simply because stocks are down. That is good advice: It's nearly impossible to correctly time buying and selling stocks and studies show that those who try it typically end up making far less in the long run and possibly even losing money.

But even if you turn off CNBC and resist the temptation to check your investment account balance, market downturns get harder to ignore when they're followed by recession, high unemployment and stress on your personal bottom line.

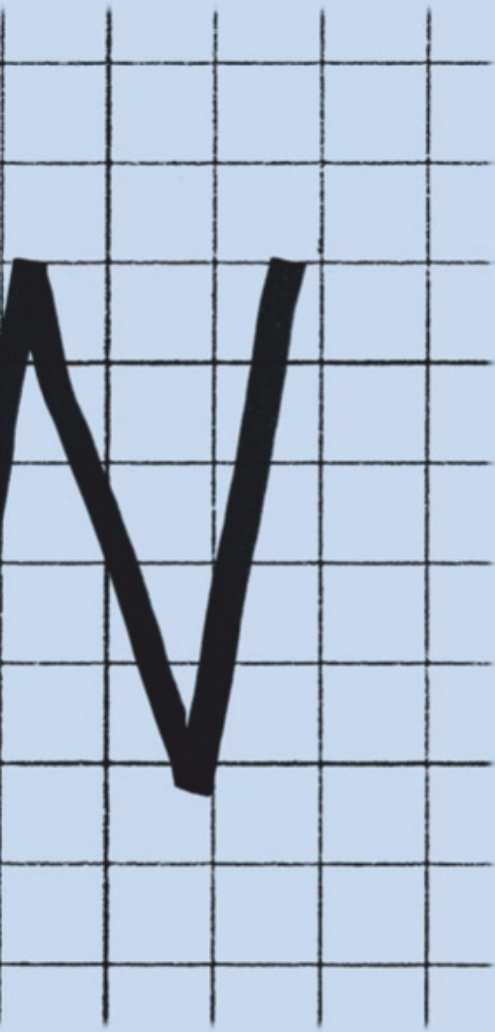
The most vulnerable—often believed to be young people about to graduate and launch their careers and older people on the verge of retirement—may not be limited to who you think they are. A recent paper from the Center for Retirement Research at Boston College found that the youngest boomers (those currently between the ages of 55 and 60) have much less saved in their 401(k)s and IRAs than older boomers in large part because



Recession at this point seems **INEVITABLE**, say economists from Goldman Sachs, JP Morgan Chase, Morgan Stanley and many others.

many lost their jobs during the 2008 financial crisis and were only able to find lower-paying work when they re-entered the workforce. That is, in their forties, as the youngest boomers were moving into what was supposed to be their peak-earning years, they lost momentum and weren't able to recover, even though an historic economic expansion and stock market boom followed the Great Recession.

In other words, almost everyone, unfortunately, has something to worry about in the current economy. Here's what to do now.



case, could be more of a monsoon. Look over your credit card and bank statements to see how much you typically spend in a month on necessary stuff (housing, food, insurance) and then divide that by the amount in your savings account. If the resulting figure is less than three, you're underfunded.

One way to beef up emergency savings quickly is to repurpose forgone spending. If you're working from home for the foreseeable future, redirect some of the money you're saving on commuting costs, lunch, dry cleaning and happy hour toward your rainy-day fund. Likewise, for savings on restaurant meals, movies and concerts, sporting events and all the other leisure activities that most people won't be indulging in for the duration of the pandemic.

Another possible source for a quick infusion of cash: your taxes. According to the IRS, 73 percent of taxpayers, or about 96 million Americans, got a refund on their 2018 return, averaging \$2,869. If you haven't filed or received your refund yet, it's especially important this year to earmark all or most of this money for savings.

LOWER YOUR DEBT OVERHANG. Likewise, you'll want to pay down credit card debt while you still have a regular paycheck coming in. Carrying a balance is never ideal, but sometimes cash-strapped families have to bite the bullet—and that could be you if you or your spouse is laid off. Keep your credit limit unclogged in case you need it.

Use a card with a long zero-percent financing period (15 months or more) to pay down credit card debt, which has been rising recently. Or if you have debt on two cards, pay off the one with the smallest balance first, regardless of the interest rate. Research has shown this “small victories” approach can keep you motivated.

WORK ON YOU, INC. Washington D.C.-based financial planner Kevin Mahoney recommends using this economic scare as an impetus to earn a professional certification or take a continuing education class that will help make you less reliant on your salary as someone else's employee. Most of these programs have online options—or, if they didn't before, they'll likely be offering virtual classes very soon.

“Develop the skills and build the network necessary to generate income independently,” said Mahoney. This is easier said than done, he acknowledges, but having a way to make money other than relying on your employer may reduce your “fears of being laid off during a recession.”

RAMP UP LONG-TERM SAVINGS. No one knows how long the current carnage in the stock market will go on but prices will eventually rebound and then grow again: There's never been a 15-year period since 1926 when stocks have lost money and typically over long periods they've trounced the competition, according to Ibbotson Associates. Still, as the youngest boomers are learning now, even a long period of rising stock prices may not be enough to seed a comfortable retirement if you weren't able to save enough in the early and middle parts of your career, allowing your investment earnings to compound and grow over a period of many years.

That's why it's imperative to try to set aside more money now, while you still have a job and income coming in and are probably spending less so have more room in your budget to save. The best way to do this is to automate: Raise your 401(k) contribution rate by a percentage point or two or sign up with your employer or a financial services company to have a set amount shifted from your paycheck or checking account to an IRA every time you get paid.

PUMP UP YOUR EMERGENCY FUND.

The ideal time to get aggressive about pumping up your emergency fund is when you know you could soon be facing an actual emergency. Like now. Financial experts recommend keeping three to six months' worth of essential expenses in a savings account for a reason: You don't want to fall into debt if you lose your job, especially when you may not have income coming in for a while to pay down those bills.

Here's a simple stress test to see if you have enough socked away for that proverbial rainy day, which, in this

Saving via these retirement plans comes with something of a safety net—although one you shouldn't use unless absolutely necessary. If you run into financial trouble and need to tap your account early to help pay bills, you can borrow against your 401(k) if you're still employed or withdraw funds if you're not. Although taking money out before you're 59 ½ (age 55, if you've lost your job) typically means paying a 10 percent early withdrawal penalty, that fee may be waived in some limited circumstances for "hardship," such as high medical bills—a scenario that's unfortunately more likely now in the COVID-19 era than it was just a few weeks ago.



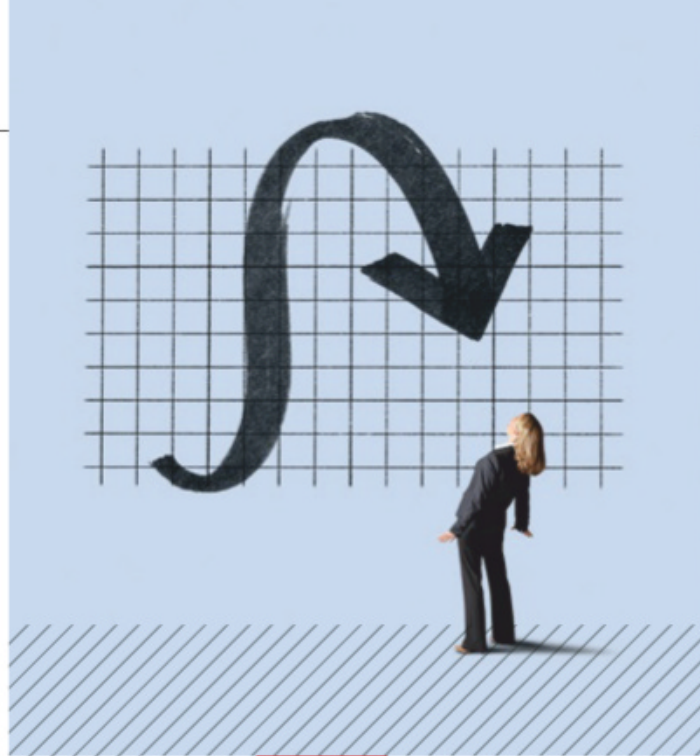
Get Help Where You Can

SOMETIMES, EVEN IN THE worst of times, there are opportunities—and assistance when you need it the most. Here's how to take advantage of what's available now.

REFINANCE YOUR MORTGAGE. The one genuinely positive development to come out of the current crisis for homeowners: record-low mortgage rates. The average rate on a 30-year fixed-rate mortgage recently dropped to 3.29 percent, according to Freddie Mac, compared to a high of 4.85 percent as recently as November 2018.

"If you've been thinking about refinancing, there has never been a better time," says Jimmy Lee, chief executive of Las Vegas-based The Wealth Consulting Group.

The savings can be substantial, as long as you're going to stay in your home long enough to recoup the closing costs on a new loan (typically two to three years). For instance, you could save \$1,500 a year if you cut a full percentage point off your current \$300,000 mortgage with a 4.5 percent rate and 15 years remaining



"If you've been thinking about **REFINANCING**, there has never been a better time."

on the loan. You'd recoup the estimated 2 percent closing costs in 40 months, assuming you plan to stay in the home until the mortgage is paid off.

Lee recommends looking into refinancing if you can shave at least half a percentage point off your borrowing. To see if the numbers add up for you, there are plenty of online tools that can help, such as Discover.com's Mortgage Refinance Calculator.

Nabbing one of those record-low rates to buy a new home is a riskier proposition. It may not be the best time to commit to a mortgage when the economy is in flux and your job could be at risk.

Sellers might want to put off a planned move too, given an anticipated softening of the housing market. Already, the National Association of Realtors expects a 10 percent decline in home sales next month compared to estimates before the pandemic. And a flash poll of their members found that

about 20 percent said that buyer interest in California and Washington (two places that have been especially hard-hit by the coronavirus) had either decreased or decreased significantly.

GET RELIEF FROM YOUR BILLS. Some 67 million Americans anticipate having trouble paying their credit card bills as a result of the coronavirus, according to a Wallethub survey. Fortunately, at least some of their issuers seem prepared to give a helping hand. Goldman Sachs/Apple has said it will allow cardholders to skip their next payment without accruing interest, if needed. Many other providers, including American Express, Capital One and Wells Fargo, have indicated their willingness to work with customers who are struggling as well.

Many broadband and phone service providers have also committed to retaining service for customers who can't pay their bills for the next two months, the Federal Communication Commission reports. Among them: AT&T, Comcast, Earthlink, Sprint, T-Mobile and Verizon. The full list of more than 390 companies and association is on the FCC website.

TAKE A HAND FROM UNCLE SAM. Even the Internal Revenue Service is offering some relief. In mid-March the IRS announced that taxpayers who owe money on their 2019 returns will get a 90-day reprieve on payment, if needed, without incurring any interest or penalties. You also now have until July 15 to file your return or ask for an extension to October 15.

States are likely to follow the IRS lead and some, like California and Connecticut, had already extended the filing deadline. The American Institute of Certified Public Accountants keeps an up-to-date list of state tax-guidelines related to the coronavirus on its website.

WHAT IS AVAXHOME?

AVAXHOME-

the biggest Internet portal,
providing you various content:
brand new books, trending movies,
fresh magazines, hot games,
recent software, latest music releases.

Unlimited satisfaction one low price

Cheap constant access to piping hot media

Protect your downloadings from Big brother

Safer, than torrent-trackers

18 years of seamless operation and our users' satisfaction

All languages

Brand new content

One site



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AvaxHome - Your End Place

We have everything for all of your needs. Just open <https://avxlive.icu>



Get Off the Hook for Travel

SOME 94 MILLION AMERICANS have cancelled or plan to cancel travel plans because of the pandemic, WalletHub reports. Even without the various travel bans in effect, you probably won't want to travel anytime soon because of the health risks and it could be months before it feels safe to plan a vacation again.

Here's how to make sure you don't lose money on any upcoming travel plans that may be upended.

GO TO THE SOURCE. Need to cancel a flight? Don't count on relief via the insurance on your airline credit card. Even premium travel cards won't cover your disinclination to travel due to an epidemic or pandemic. The exception: If you're actually infected with COVID-19, the coverage would kick in.

The better bet is to contact your carrier directly. Many airlines, including American, Delta and United, have waived all change fees for tickets booked between March 1 and March 31, and for flights scheduled to depart until April 30. You can change your flight (although you may have to pay the difference in fare), or cancel it and put the value of the old ticket toward a new one. (You'll have about a year to use the voucher.) Don't expect a cash refund, though, and be sure to check with the company for their latest policy, as terms are subject to change.

Hotel cancellations should be a bit easier to figure out. "Hotel bookings are typically the most flexible type of travel to cancel and most chains provide a 24- to 48-hour cancellation policy," says debt attorney Leslie Tayne. "If you booked travel through Airbnb, COVID-19 falls under the company's extenuating circumstances policy, so if your reservation is located in an area with a WHO travel warning, you are likely to receive a full refund."

PAY FOR PROTECTION. If you do want to take a chance on booking travel later in the year, it is worth shelling out some extra bucks for travel insurance that will let you cancel your trip for any reason—just in case. You'll likely need to buy the add-on coverage at least 21 days before your first trip payment is due, and it covers 75 percent of the total trip cost.

The policy will be more expensive than standard travel insurance with restrictions but, given the current unpredictable and risky circumstances, it's likely money well spent. How much more will you pay? A recent quote for a \$6,000 vacation for two adults in August from Travelex Select, which allows you to cancel

for any reason, came in at almost \$350, about \$100 more than Travelex Basic, which doesn't provide the extra coverage. Or simply wait to travel until COVID-19 is a terrible, distant memory.

Missing out on a vacation is a major drag. But you can make the most of a bad situation by putting all the money you set aside for travel into a savings account that will help see you through the tough economic times ahead. These days, that's a real win. **N**

→ **Taylor Tepper** is a senior writer at WIRECUTTER MONEY and a former staff writer at MONEY magazine. His work has also been featured by FORTUNE, NPR and BLOOMBERG.



BY THE NUMBERS

The Gender Pay Gap

Equal Pay Day—how far into a new year the average woman has to work to earn what the average man made the previous year—falls on March 31 this year, a couple of days earlier than in 2019. Progress? Hardly, especially in a leap year. At the current rate, it will take until 2059 for U.S. women to reach parity with men, says the Institute for Women's Policy Research, and even longer for women in many other countries. —Sarah Dreher

257

The number of years it will take to close the global gender pay gap at the current rate of progress

The 2020 Equal Pay Day Calendar

How much longer women of color need to work this year to catch up to what men made in 2019



FEB 11

Asian-American women



MAR 31

All U.S. women



AUG 31

Black women



OCT 1

Native American women



OCT 29

Latina women

Where the Gap Is Biggest/Smallest, By State

Women's earnings as a percentage of men's earnings

LOUISIANA

69%

CALIFORNIA/
WASHINGTON D.C.

89%

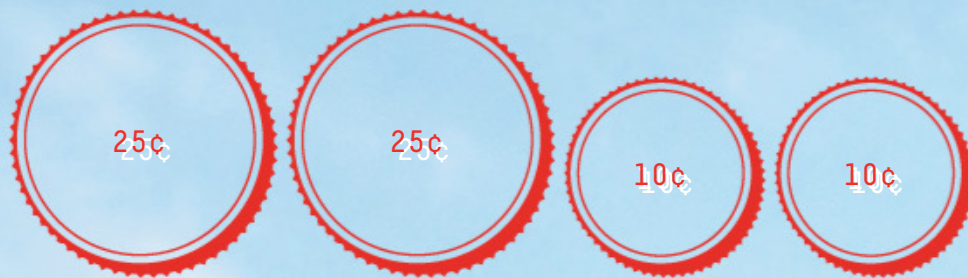
SOURCES: WORLD ECONOMIC FORUM, EQUALPAYTODAY.ORG, AMERICAN ASSOCIATION OF UNIVERSITY WOMEN, NATIONAL WOMEN'S LAW CENTER, LEAN IN, ORGANISATION FOR ECONOMIC DEVELOPMENT & COOPERATION, SURVEY MONKEY

\$407,760

How much money a typical woman in the U.S. loses over the course of a 40-year career due to the gender wage gap. For women of color, the losses are even worse: \$944,800 for black women; \$1,121,440, for Latinas.

70 CENTS

How much the average working mom in the U.S. earns for every dollar that a working dad makes, sometimes called "the motherhood penalty"

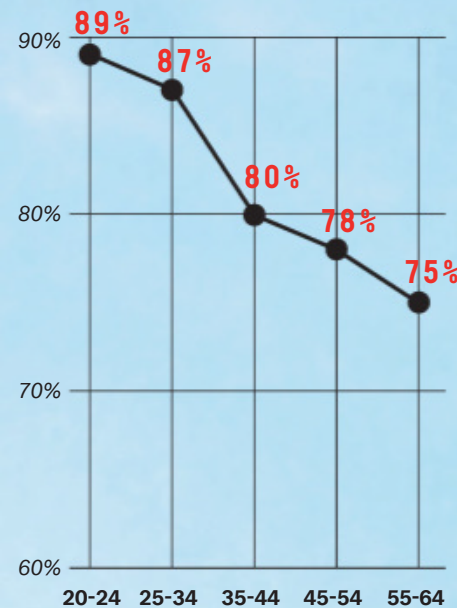
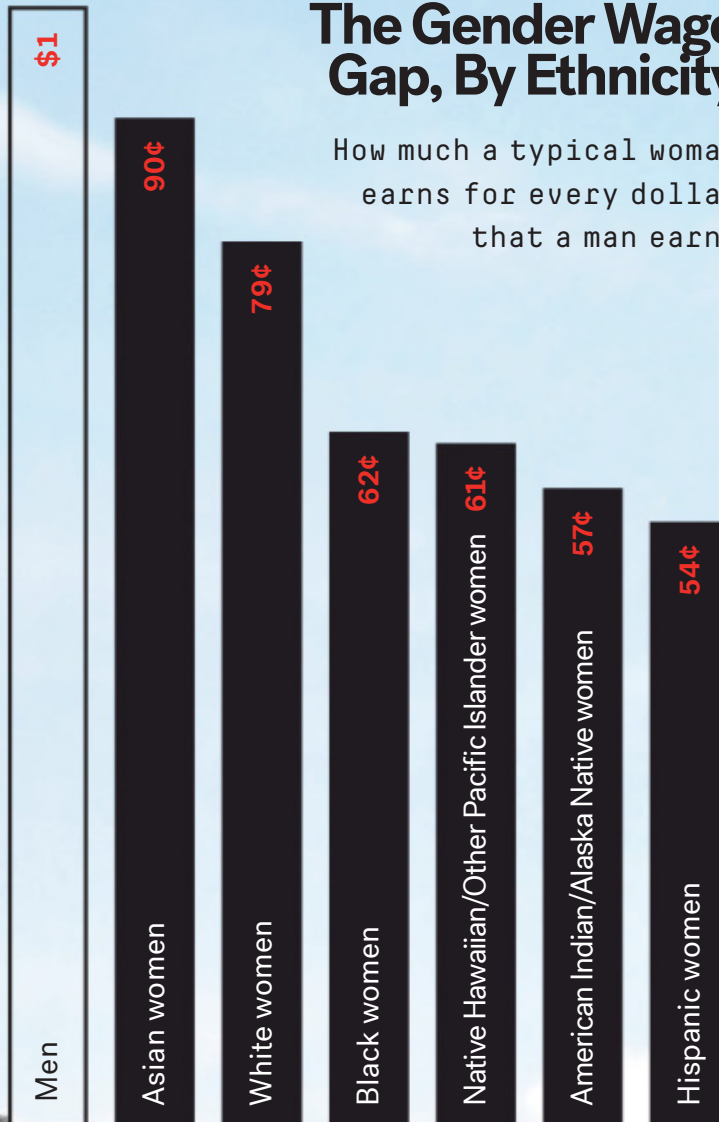


23%

How much less women are paid than men, on average, worldwide

The Gender Wage Gap, By Ethnicity

How much a typical woman earns for every dollar that a man earns



THE GENDER WAGE GAP BY AGE

The older the woman, the less she makes relative to a man (chart shows women's earnings as a percentage of a typical man's earnings).

16%

The percentage of Americans who think U.S. companies are doing enough to close the gender wage gap



ONLINE

Selling Entertainment in Quick Bites

Hollywood has tried and failed before to get in on the market for short-form digital entertainment. Quibi is the most ambitious attempt yet



➔ BACK ON FEBRUARY 2, DURING THE KANSAS CITY Chiefs' come-from-behind victory over the San Francisco 49ers in Super Bowl LIV, a TV commercial featured a bank robbery gone wrong because the getaway driver was obsessing over a Quibi video on his smartphone. You could almost hear viewers in living rooms and sports bars across the country asking in unison: "What the heck is Quibi?"

Quibi (pronounced "Kwib-ee") is a \$4.99 per month video platform, launching April 6, that will serve up dozens of shows featuring Hollywood stars—and Hollywood production values—that are 4–10 minutes in length. The name is an abbreviation of "quick bites." The project is the brainchild of Jeffrey Katzenberg, the entertainment mogul best known for co-founding the DreamWorks SKG movie studio with Steven Spielberg and David Geffen. Quibi's chief executive is former eBay CEO Meg Whitman. The company has raised \$1 billion in investment from big media companies like Disney, WarnerMedia, ViacomCBS, Sony Pictures and China's Alibaba.

The idea is not new. Back in 2000, DreamWorks teamed with director Ron Howard's Imagine Entertainment to create Pop.com, a platform to put short, professionally made entertainment online. The venture raised more \$50 million from investors but folded before launch. Spielberg and Howard even used the term "quick bites" to describe the shows they envisioned. In 2015, Verizon attempted its own online entertainment platform aimed at millennials, go90, but the effort foundered amid complaints about its user experience and programming.

Two decades later, of course, Internet connections are much faster, smartphones are ubiquitous and YouTube has proven that short bits of entertainment can be very popular and profitable. "A lot has changed since go90 or Pop.com," says Steve Birenberg of Northlake Capital Management. "There is clear demand for streaming entertainment and it's just a normal, almost traditional, form of entertainment now."

During a presentation at the Consumer Electronics Show in January, Katzenberg played up Quibi as a

"revolution in entertainment." Katzenberg told CES attendees that consumers ages 18–44 now watch 80 minutes of content "on the go" each day, up from six minutes per day in 2012. "We started to wonder, what if we could tell movie-caliber stories with the power of this new technology," he added.

Feature-length movies, shown in 10-minute-long chapters, are part of the equation as well as sitcoms, reality shows, game shows and news. Quibi is banking on the star power of well-known showbiz names to bring in and keep a large audience. A-list talent working on programming for Quibi include, among others, Liam Hemsworth, Reese Witherspoon, director Guillermo del Toro and hip-hop artist Usher, who is executive producing a reality dance show. Some of the more unusual content includes shows like *Gone Mental with Lior*, in which a mentalist reads the minds of celebrity guests, and *Murder House Flip*, which has been described as "CSI meets HGTV" and features forensic experts, spiritual healers and interior designers renovating

homes where tragic events took place. There's also something dubbed *Gayme Show!* that has contestants competing for the title, "Queen of the Straights."

"The content looks pretty awesome," says analyst Richard Greenfield of Light-

Shed Partners, who projects 8 million subscribers by year's end.

Quibi has also attracted a list of giant companies that have committed to buying commercials on the platform, such as Walmart, Taco Bell, PepsiCo, P&G and General Mills. "We expect Quibi and its partners' marketing-spend to be quite loud," says Greenfield. For viewers willing to pay more to avoid ads, a commercial-free version of Quibi will cost \$7.99 a month.

Quibi's long-scheduled launch next month will happen during a coronavirus national emergency that right now has the major studios shutting down productions en masse; even newly launched Apple TV+ has suspended all of its active series and legions of fans of Netflix's *Stranger Things* will likely have to wait a bit longer than planned to binge-watch the fourth season. Some analysts are bullish on Quibi's opportunity to deliver fresh content as consumers hunker down with little new to watch. **N**

BY

PAUL BOND

SPORTS

My Favorite Brady Moments

Sure, I'm sad Tom Brady is abandoning my New England Patriots. But it has been a great couple of decades

➤ WELL, IT FINALLY HAPPENED. After 20-some years, nine visits to the Super Bowl and six championships, Tom Brady is leaving the New England Patriots for the Tampa Bay Buccaneers. All the hand-wringing aside in Boston—"They should have backed up the Brink's truck for him!" and "Bill Belichick is evil!"—it was really time. As a fan, the eye-test told me he wasn't the same player last season. The pouting after a few of the losses wasn't a great look either. And my head was bobbing up and down when *Boston Globe* columnist Dan Shaughnessy said Brady should have retired as the confetti was falling after dispatching the Los Angeles Rams in the Super Bowl a year ago February.

But he didn't. Good luck. Thanks for the memories. My favorite Brady moments? There are way, way too many, as irrational Patriots haters might tell you. But what the hell, I'll give it a shot. They are, in no particular order:

The Madden Drive: There was 1:21 to play in the 2001/02 Super Bowl. The Patriots had the ball—on their own 17-yard-line—while tied with the St. Louis Rams. There were no timeouts. Here's what legendary ex-coach and Fox broadcaster John

Madden said at the time: "With this field position, you just have to run out the clock...you have to play for overtime now." My translation: Brady was too inexperienced to execute such a drive against the team known as "The Greatest Show on Turf." Yeah, whatever. Young Brady dinked and dunked down the field—5 yards here; 11 yards there—and finally spiked the ball at the Rams' 30-yard line. Kicker Adam Vinatieri—soon to join a Hall of Fame near you—nailed a 48-yard field goal. And with that, Brady launched the

Boston sports century.

The "3-28" Bowl: Atlanta fans, turn away now. Sometime during the first half of the 2016/17 Super Bowl

versus the Falcons, I got a call from two friends—from New York, of course—who called to trash-talk me after the Patriots fell behind in the first half. It didn't get much better, as Atlanta built the lead to 28-3 in the middle of the third quarter. The Patriots eventually engineered the greatest comeback win in Super Bowl history. Aside from the winning touchdown, my favorite Brady moment: With the Patriots trailing 28-12 in the fourth quarter, play-off-clutch linebacker Dont'a Hightower sacked Falcons quarterback Matt Ryan and forced a fumble.

BY

HANK GILMAN



The Patriots recovered on Atlanta's 25-yard line. Brady was looking up at the play on the Jumbotron, eyes manically wide open. Unfortunately for Atlanta, and my friends, he saw his opening. And, seeing his reaction, so did Pats fans everywhere.

In-Your-Face: Talk about great moments. The Patriots won a terrific game over the Seattle Seahawks in the 2014/15 Super Bowl. (Instant replay: The Patriots' Malcolm Butler intercepts a Russell Wilson pass on the Pats' goal line with 20 seconds

PATRICK SMITH/GETTY



HE IS THE CHAMPION Tom Brady may be off to the Tampa Bay Buccaneers, but he'll always be one of New England's greatest athletes ever. In almost two decades, he's led the New England Patriots to nine Super Bowls and six championships. Not bad for a sixth-round NFL draft choice.

the end of the New England dynasty. You would think that Tom Brady wasn't paying much attention to the chatter from all those "NFL insiders." But of course, he was. Moments after the Patriots dismantled the San Diego Chargers in early January 2019, he spoke with CBS sideline reporter Tracy Wolfson about the team's chances against the favored Kansas City Chiefs: "I know everyone thinks we suck and, you know, can't win any games," he told Wolfson. "So we'll see. It'll be fun." It was lots of fun—they beat the Chiefs in overtime—and it was off to another Super Bowl.

The Pass: The last great Brady moment? It was the fourth quarter in the 2018/19 Super Bowl, and the Patriots and the Los Angeles Rams were locked in a defensive struggle. The game was tied 3–3, with about seven-plus minutes left. Brady stepped back and threw a perfect pass—in a Super Bowl with few perfect passes—and hit Rob Gronkowski in stride, surrounded by a couple of Rams, to the 2-yard line. (Sony Michel scored the winning touchdown moments later.) It was classic Gronk and classic Brady. Of course, the critics pointed out that Brady didn't have a Brady kind of game. But tough luck, "insiders." As always, it seemed, Brady showed up when it mattered most. And Gronk, who retired soon after, was pretty good, too. **N**

→ **Hank Gilman** is *Newsweek's* editorial director and a lifelong Boston sports fan. (Sorry.)

left to play.) But maybe the second best part was during the trophy presentation. With coach Bill Belichick, owner Robert Kraft and Brady onstage, NFL Commissioner Roger Goodell was greeted with ear-deafening boos from Pats fans. Why? Goodell had launched the "Deflategate" investigation after the Patriots, and Brady, beat the living you-know-what out of the Indianapolis Colts in the AFC championship game. A moment treasured by Pats fans everywhere.

The "We Suck" Game: A little background. As the Patriots were getting ready for the 2018/19 play-off run, they were being buried by sports pundits, who were predicting

"As always, it seemed, Brady showed up when it mattered most."

Culture

01 Café de Olla

— Mexico

Made in a clay pot and brewed with an array of spices—cinnamon, raw brown cane sugar and cacao, among others—the drink was originally brewed during the Mexican Revolution to keep up soldiers' spirits.



1



04 Espresso

— Italy

Italian espressos are the original “to go” order. The barista serves the drink in a small glass at a bar, so customers can stand for a minute or two, enjoy their drink and chat before going on their way.



2

3

05 Kaisermelange

— Austria

As its name implies, this drink is fit for a king. *Kaisermelange* is made with a combination of espresso and egg yolk that can be sweetened with honey and spiked with brandy or rum.

03 Café Touba

— Senegal

Café Touba takes “spiced” coffee to a new level—it’s made with ground selim pepper. Locals drink it both for enjoyment and for medicinal purposes and the drink—often made and sold from street carts—is vital to the economy.



▲

06 Kaffeast

— Finland

Coffee with cheese? That’s right. Scandinavian *kaffeast* is coffee poured over a piece of dried cheese that soaks in the strong brew and becomes creamy. Be sure to drink it out of a wide wooden mug for the complete experience.



02 Cafecito

— Cuba

Cafecito is an espresso with crema—syrupy foam made by whipping sugar into the drink. Espresso is inherently social in Cuba, where hosts will always offer a cup to guests. It is best enjoyed among friends, family and long conversation.



07 Turkish Coffee

— Turkey

Traditionally, fine grounds and sugar are brewed together in a long-handled copper pot called a cezve. The final product is a delightfully foamy, strong and sweet drink served along with a glass of water and a sweet treat—Turkish delight, anyone?



10 3D-Latte

— Japan

Bring your coffee to life with 3D-latte art. Baristas in trendy Japanese cafes double as artists, illustrating characters, famous works of art and photographs in milk froth. They'll even take special requests!

08 Coffee Ceremony

— Ethiopia

A traditional Ethiopian coffee ceremony can take hours—from washing and roasting the beans to serving at least three rounds of coffee—and involves traditional dress, incense, elegant pouring and a pinch of salt to bring out the coffee's flavor.



09 Mocha Coffee

— Yemen

In the country where Arabic coffee originated, the drink is lightly brewed and can be spiced with cardamom or ginger, which give it a chocolatey aftertaste—without the addition of any actual chocolate. Traditionally served in an ornate pitcher, poured into small, handleless cups and accompanied by dates.



UNCHARTED

How The World Takes Its Coffee

Drinking a cup of coffee in the morning has been a go-to pick-me-up for centuries. Long before Starbucks had a location on every street corner, unique traditions had developed around preparing and serving the daily brew in almost every country. Whether you prefer black coffee at home; a half-caf venti no-foam soy latte from your favorite barista; or a coffee with cheese, here's a sampling of caffeinated rituals from around the world. —Sarah Dreher

PARTING SHOT

Norman Reedus

➔ NORMAN REEDUS IS ARGUABLY TELEVISION'S FAVORITE BADASS. For the past 10 years, he has played Daryl Dixon, the gruff motorcycle-driving Southerner who will do whatever it takes to survive amongst the zombies on AMC's *The Walking Dead*. But Reedus is quick to point out he's nothing like Daryl. "I'm completely different. I'm a complete neat freak," Reedus says. "I'm kind of the guy who, if there was a zombie apocalypse, I'd probably find someplace nice to hide. I wouldn't have that same bravado as Daryl does." The one similarity the two do share is a love of motorcycles, a love displayed on both *The Walking Dead* and Reedus' reality show *Ride with Norman Reedus*, also on AMC, where he invites celebrity guests to ride with him around the world. "It kind of started out as a gearhead show," Reedus says, but over the past four seasons, the show has become "looser" and more "fun," with guests including Marilyn Manson, the late Peter Fonda and *Dead* co-stars Melissa McBride and Steven Yeun. "It's me being a total goofball the entire time with really cool guests."

"I'm kind of the guy who, if there was a **zombie apocalypse, I'd probably find someplace nice to hide."**



Did you think *The Walking Dead* would last this long when it started?

I don't think any of us had any idea that it would last that long.

What advice would you give people to survive a zombie apocalypse?

Bond together. Find people you can work with and have each other's backs.

What sort of adventures can people expect from the new season of *Ride* on AMC?

We went to Tokyo, Kyoto, Osaka, Uruguay, Costa Rica. A couple of crazy episodes in America. This last season is great. It's my favorite season so far.

Who's your dream guest on *Ride*?

I want Cher. I always had a crush on Cher. She's just badass. I like her whole vibe. Always have.

Why should fans of *The Walking Dead* watch *Ride*?

There's the motorcycle parallel, of course, but it's completely different. On one show I'm very serious, and I have this Southern growl. It's just so intense. *Ride* is the complete opposite. More than anything, it's just a blast.

What do you think is the appeal of motorcycles?

I find people on motorcycles just like the sense of being on two wheels. You go through a town, you smell the town, you can see it from all angles. There's a sense of freedom that you don't get in a car where you just don't see the world. —H. Alan Scott

SPECIAL **Newsweek** EDITION

JAMES BOND

25
FILMS
ONE
007

**YOUR
COMPLETE
COMPANION
TO THE
BOND SAGA**

EVERY...
• Leading Lady
• Villain
• Gadget
...and More!



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