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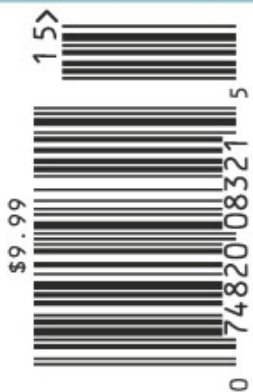
Laid Off? Here's What to Do Now

04.10.2020

Newsweek®

WORK FROM HOME NATION

The
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over someday.
But will
we ever go
back to
the office?



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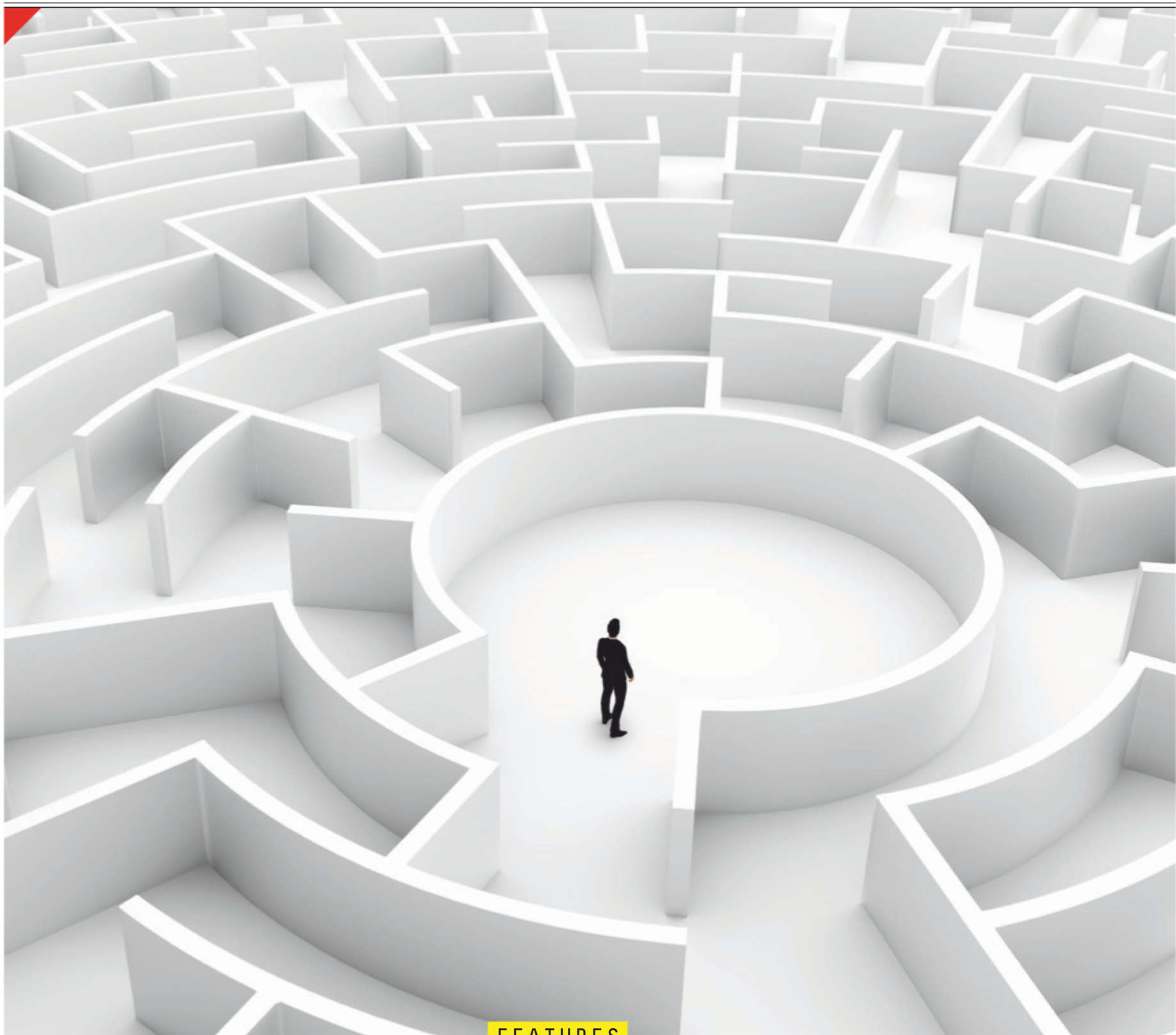
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* Results from self-evaluation tests on 40 women after 28 days.

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FEATURES

NOT TRAPPED

Making the right choices if you are thrown out of work in a scary time can be confusing and terrifying. But there are things you can do to reduce the damage to your wallet and to your spirits.

COVER CREDIT

Illustration by Alex Fine for *Newsweek*



For more headlines, go to **NEWSWEEK.COM**

22

Work From Home Nation

The pandemic has forced a huge shift. Is the change permanent?

BY KERRI ANNE RENZULLI

30

What to Do if You Lose Your Job Now

Layoffs are everywhere. Practical tips to ease the financial strain.

BY DANIEL BORTZ

DEPARTMENTS

In Focus

- 06 Tokyo, Japan**
Emotional Postponement
- 08 Bogota, Colombia**
Empty Streets
- Miami, Florida**
The Party Is Over
- Wuhan, China**
Back to Work

IN CHARGE

Air Force General Terrence J. O'Shaughnessy is responsible for executing the Pentagon's emergency continuity plans.



Periscope

- 10 Extraordinary Circumstances**
Pentagon Continuity Plans
- 18 How Misinformation Pays**
Bogus COVID-19 Sites
- 20 Talking Points**
Michelle Obama, Narendra Modi and More

Culture

- 42 The Hit to Hollywood**
Showbiz Shuttered
- 46 Uncharted**
On Location
- 48 Parting Shot**
Adam Lambert



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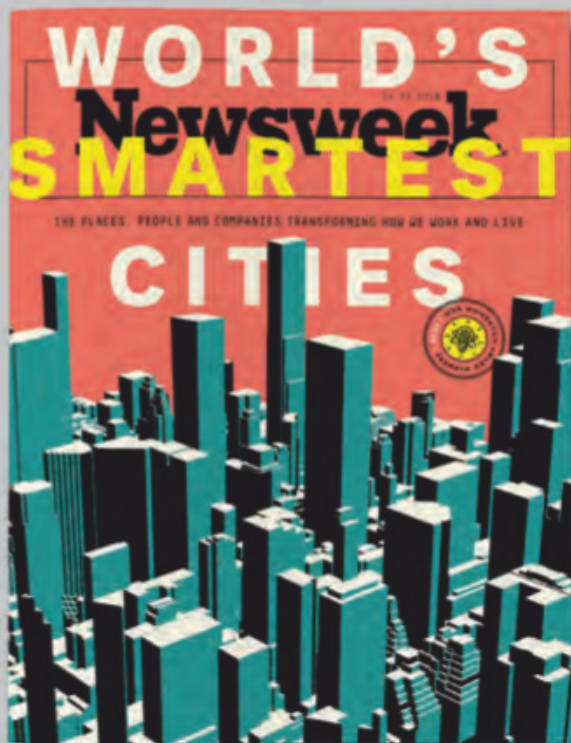
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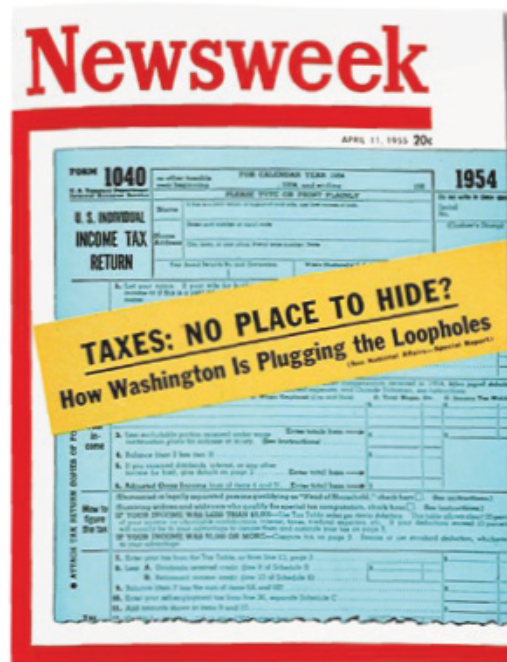
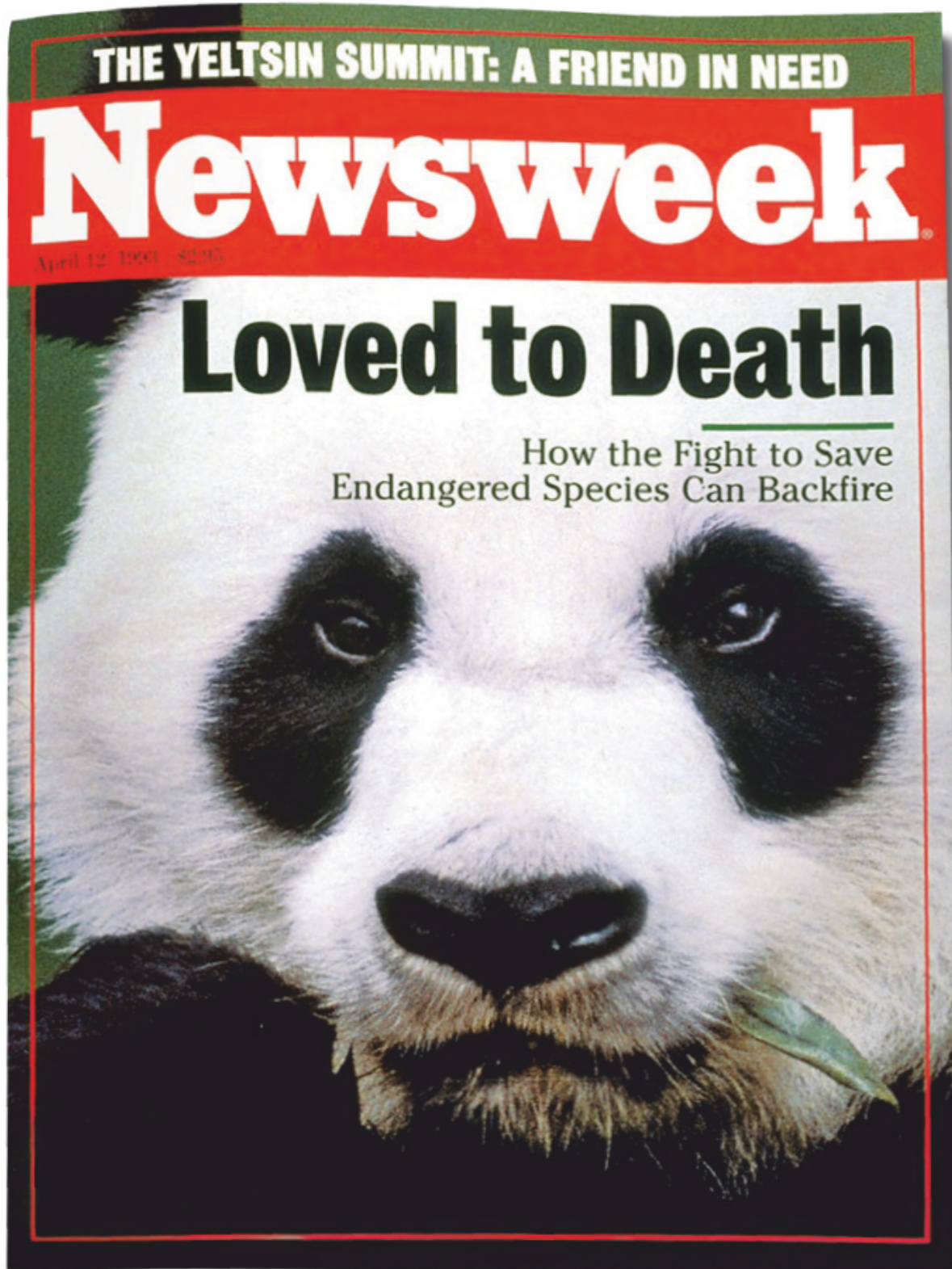
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The Archives

1993

“For 30 years conservationists have waged campaigns to save animals on the brink of extinction,” said *Newsweek*, “but wildlife biologists are now claiming that greed, complacency and stupidity have torpedoed many of these efforts.” At the time, there were only 1,000 giant pandas left in the wild. The most recent counts show that this number has grown to 1,864. While still very low, this is a large enough increase that the giant panda is no longer listed as an endangered species. However, these lovable bamboo eaters are still considered vulnerable.



1955

Newsweek wrote that then-IRS Commissioner T. Coleman Andrews overhauled income-tax-collection methods: “Loopholes have been plugged, the morales of agents lifted, their standing in the public eye improved.” Andrews also oversaw the IRS’ initial computer trial to process tax returns.



1967

Newsweek reported that Twiggy, “the 17-year-old Cockney angel of the fashion world,” had become “the image of the year, the new look in a pop world perpetually attuned to novelty.” Then, she was the world’s youngest supermodel, and she revolutionized the fashion world with her thick eyelashes, boyish hairstyle and avant-garde clothing. **N**

BOTTOM RIGHT: BERT STERN; LEFT: JOHN CANCALOSI/NATURAL SELECTION

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In Focus

— THE NEWS IN PICTURES



CARL COURT/GETTY



TOKYO, JAPAN

Emotional Postponement

A boat sails past the symbol of the Olympic and Paralympic Games Tokyo 2020 on March 25, the day after a joint statement by the IOC and the Tokyo Organizing Committee announced the Games' postponement until 2021 due to the COVID-19 pandemic "to safeguard the health of the athletes, everybody involved in the Olympic Games and the international community." This is the first time the modern-day Olympics have been canceled or postponed other than for World Wars, when they were canceled in 1916, 1940 and 1944.

→ CARL COURT

In Focus



CLOCKWISE FROM RIGHT: STR/AFP/GETTY; CHANDAN KHANNA/AFP/GETTY; RAUL ARBOLEDA/AFP/GETTY



BOGOTA, COLOMBIA

Empty Streets

An aerial view of eerily empty streets of Bogota, a city of 10.9 million people, on March 25, after Colombian President Ivan Duque announced Decree 457, which mandates lockdown measures from March 24 to April 13. Violators of the quarantine aimed at preventing the spread of COVID-19 face harsh fines and possible imprisonment.

📷 → RAUL ARBOLEDA



MIAMI, FLORIDA

The Party Is Over

Two tourists trespass at Miami Beach on March 19 after Miami Beach Mayor Dan Gelber closed beaches and parks in addition to all nonessential businesses, warning spring breakers of “devastating consequences” and saying, “You’ve got to think about the person next to you and even the person you don’t know,” and Florida Governor Ron DeSantis exhorted, “Get off the beach.”

📷 → CHANDAN KHANNA



WUHAN, CHINA

Back at Work

Employees eating lunch at a Honda auto factory in Wuhan in Hubei province on March 23. After a two-month lockdown where the COVID-19 pandemic began, businesses began to reopen and workers started returning to their jobs. The government announced that travel restrictions for residents of the Hubei province will be lifted effective April 8 for those with a clean bill of health.

📷 → STR



NEW NORMAL?

Members of the New York Army National Guard stand outside a COVID-19 drive-through testing facility at Glen Island Park in New Rochelle, New York, on March 13.



"We're just trying to keep a routine going." » P.20



MILITARY CONTINGENCY

Extraordinary Circumstances

The pandemic is rewriting the Pentagon's secret domestic emergency plans. If coronavirus incapacitates government, the military could take control of keeping order

➤ EVEN AS PRESIDENT TRUMP SAYS HE TESTED negative for coronavirus, the COVID-19 pandemic raises the fear that huge swaths of the executive branch or even Congress and the Supreme Court could also be disabled, forcing the implementation of "continuity of government" plans that include evacuating Washington and "devolving" leadership to second-tier officials in remote and quarantined locations.

But coronavirus is also new territory, where the military itself is vulnerable and the disaster scenarios being contemplated—including the possibility of widespread domestic violence as a result of food shortages—are forcing planners to look at what are called "extraordinary circumstances."

Above-Top Secret contingency plans already exist for what the military is supposed to do if all the Constitutional successors are incapacitated. Standby orders were issued more than

three weeks ago to ready these plans, not just to protect Washington but also to prepare for the possibility of some form of martial law.

According to new documents and interviews with military experts, the various plans—code named Octagon, Freejack and Zodiac—are the underground laws to ensure government continuity. They are so secret that under these extraordinary plans, "devolution" could circumvent the normal Constitutional provisions for government succession, and military commanders could be placed in control around America.

"We're in new territory," says one senior officer, the entire post-9/11 paradigm of emergency planning thrown out the window. The officer jokes, in the kind of morbid humor characteristic of this slow-moving disaster, that America had better learn who Gen. Terrence J. O'Shaughnessy is. He is the "combatant commander"

BY

WILLIAM M. ARKIN

@warkin

ANGUS MORDANT/BLOOMBERG/GETTY; TOP RIGHT: CSA IMAGES RF/GETTY

for the United States and would in theory be in charge if Washington were eviscerated. That is, until a new civilian leader could be installed.

WHAT HAPPENS, GOVERNMENT EXPERT Norman Ornstein asked last week, if so many members of Congress come down with the coronavirus that the legislature cannot meet or cannot muster a quorum? After 9/11, Ornstein and others, alarmed by how little Washington had prepared for such possibilities, created a bipartisan Continuity of Government Commission to examine precisely these and other possibilities.

It has been a two-decade-long futile effort, Ornstein says, with Congress uninterested or unable to either pass new laws or create working procedures that would allow emergency and remote operations. The rest of the federal government equally is unprepared to operate if a pandemic were to hit the very people called upon to lead in an emergency. That is why for the first time, other than planning for the aftermath of a nuclear war, extraordinary procedures are being contemplated.

In the past, almost every imagined contingency associated with emergency preparedness has assumed civil and military assistance coming from the outside. One military officer involved in continuity planning calls it a “cavalry” mentality: that military assistance is requested or ordered after local civil authority has been exhausted.

“There might not be an outside,” the officer says, asking that she not be named because she is speaking about sensitive matters.

In recognition of the equal vulnerability of military forces, the Pentagon has instituted unprecedented restrictions on off-base travel. Last

Wednesday it restricted most overseas travel for 60 days, and then on Friday issued supplemental domestic guidance that essentially keeps all uniformed personnel on or near military bases. There are exceptions, including travel that is “mission-essential,” the Pentagon says.

Mission essential in this regard applies to the maze of more than a dozen different secret assignments, most of them falling under three larger contingency plans:

- **CONPLAN 3400**, or the military’s plan for “homeland defense,” if America itself is a battlefield.
- **CONPLAN 3500**, “defense support of civil authorities,” where the military assists in an emergency short of armed attack on the nation.
- **CONPLAN 3600**, military operations in the National Capital Region and continuation of government, under which the most-secret plans to support continuity are nested.

All of these plans are the responsibility of U.S. Northern Command (or NORTHCOM), the homeland defense military authority created after 9/11. Air Force General Terrence J. O’Shaughnessy is NORTHCOM’s Colorado Springs-based commander.

On February 1, Defense Secretary Mark T. Esper signed orders directing NORTHCOM to execute nationwide pandemic plans. Secretly, he signed Warning Orders (the WARNORD as it’s called) alerting NORTHCOM and a host of East Coast units to “prepare to deploy” in support of potential extraordinary missions.

Seven secret plans—some highly compartmented—exist to prepare for these extraordinary missions. Three are transportation related, just to move and support the White House and the federal government as



it evacuates and operates from alternate sites. The first is called the Rescue & Evacuation of the Occupants of the Executive Mansion (or RESEM) plan, responsible for protecting President Trump, Vice President Mike Pence, and their families—whether that means moving them at the direction of the Secret Service or, in a catastrophe, digging them out of the rubble of the White House.

The second is called the Joint Emergency Evacuation Plan (or JEEP), and it organizes transportation for the Secretary of Defense and other



CONTINUITY President Trump delivers the State of the Union address to a joint session of Congress on February 4. The Pentagon has long had plans to protect America's leaders in a crisis.

in 2005, and its associated “national mission force”—a force that is on alert at all times, even in peacetime, to respond to a terrorist attack or threat with the nuclear weapon.)

Most of these plans have been quietly activated during presidential inaugurations and State of the Union addresses, the centrality of the weapons of mass destruction scenario seen in the annual Capital Shield exercise in Washington. Last year's exercise posited a WMD attack on Metro Station. Military sources say that only the massive destruction caused by a nuclear device—or the enormous loss of life that could be caused by a biological agent—present catastrophic pressure great enough to justify movement into extra-Constitutional actions and extraordinary circumstances plans.

“WMD is such an important scenario,” a former NORTHCOM commander told me, “not because it is the greatest risk, but because it stresses the system most severely.”

According to another senior retired officer, who told me about Granite Shadow and is now working as a defense contractor, the national mission force goes out on its missions with “special authorities” pre-delegated by the president and the attorney general. These special authorities are needed because under regulations and the law, federal military forces can supplant civil authority or engage in law enforcement only under the strictest conditions.

When might the military's “emergency authority” be needed? Traditionally, it's thought of after a nuclear

national security leaders so that they can leave the Washington area. The Atlas Plan is a third, moving non-military leaders—Congressional leadership, the Supreme Court and other important figures—to their emergency relocation sites. Under Atlas, a still-secret bunker would be activated and cordoned, with government operations shifting to Maryland.

The three most compartmented contingencies—Octagon, Freejack and Zodiac—call upon various military units in Washington, D.C., North Carolina and eastern Maryland to

defend government operations if there is a total breakdown. The seventh plan—code named Granite Shadow—lays out the playbook for extraordinary domestic missions that involve weapons of mass destruction. (I disclosed the existence of this plan

“We're in territory we've never been in before.”

device goes off in an American city. But now, planners are looking at military response to urban violence as people seek protection and fight over food. And, according to one senior officer, in the contingency of the complete evacuation of Washington.

Under Defense department regulations, military commanders are authorized to take action on their own—in extraordinary circumstances—where “duly constituted local authorities are unable to control the situation.” The conditions include “large-scale, unexpected civil disturbances” involving “significant loss of life or wanton destruction of property.” The Joint Chiefs of Staff codified these rules in October 2018, reminding commanders that they could decide, on their own authority, to “engage temporarily” in military control in circumstances “where prior authorization by the President is impossible” or where local authorities “are unable to control the situation.” A new Trump-era Pentagon directive calls it “extreme situations.” In all cases, even where a military commander declares martial law, the directives say that civil rule has to be restored as soon as possible.

“In scenarios where one city or one region is devastated, that’s a pretty straightforward process,” the military planner told me. “But with coronavirus, where the effect is nationwide, we’re in territory we’ve never been in before.”

CONTINUITY OF GOVERNMENT AND protection of the presidency began in the Eisenhower administration with the possibility emerging that Washington could be obliterated in an atomic attack. The need to plan for a nuclear decision-maker to survive even a direct attack led to the building of bunkers and a maze of secret procedures and exceptions, many of

which are still followed to this day. Congress was also folded in—at least Congressional leadership—to ensure that there would always be a Constitutional successor. And then the Supreme Court was added.

Before 9/11, continuity and emergency programs were broadened beyond nuclear war preparedness, particularly as hurricanes began to have such devastating effects on modern urban society. And because of the advent of pandemics, broadly beginning with the avian influenza, civil agencies responsible for national security, such as the Department of Health and Human Services, which is the lead agency to respond to coronavirus, were also brought into continuity protection.

Despite well-honed plans and constant testing over 30 years, the attacks of September 11, 2001, severely tested all aspects of continuity movement and communications. Many of the procedures written down on paper were either ignored or thrown out the window. As a result, continuity had a second coming, billions spent by the new Department of Homeland and the other national security agencies to ensure that the Washington leadership could communicate and move, a whole new system established to be ready if a terrorist attack came without warning.

“What happens if so many members of Congress come down with the coronavirus that the legislature cannot meet?”

Bunkers, many shuttered at the end of the Cold War, were reopened and expanded. Befitting the panic at the time, and the atomic legacy, the most extraordinary planning scenario posited a terrorist attack that would involve an improvised nuclear or radiological dispersal device in a major American city.

The terrorist attack scenario dominated until 2006, when the disastrous government response to Hurricane Katrina in New Orleans shifted federal government preparedness to formally adopt an “all-hazards” system. Civil agencies, the 50 states and local communities—particularly large cities—all began to synchronize emergency preparedness with common protocols. U.S. Northern Command was created to harness military assistance in domestic disasters, it’s three overarching contingency plans the product now of 15 years of trial and error.

Governments at all levels now have extensive “continuity” programs to respond to man-made and natural disasters, a national response framework that has steadily grown and taken hold. This is the public world of emergency response, ranging from life-saving efforts to protect and restore critical infrastructure, to drills that practice the evacuation of key officials. It is a partnership created between federal government agencies and the states, carefully constructed to guard the rule of law.

In July 2016, Barack Obama signed the classified Presidential Policy Directive 40 on “National Continuity Policy,” establishing “essential functions” that government agencies were tasked to protect and retain. At the highest level were the National Essential Functions, those that posit “the continued functioning” of government under the Constitution.



HOME FRONT Clockwise from top: 2019's "Capital Shield" exercise; Army National Guard soldiers after Hurricane Katrina; and General Terrence O'Shaughnessy, of the U.S. Northern Command.



In order to preserve Constitutional rule, agencies were ordered to have not just a line of succession but also one of “devolution,” a duplicate chain of individuals sequestered outside Washington available in a catastrophic emergency. Federal Continuity Directive 1, issued just days before Donald Trump became president, says that devolution has to establish “procedures to transfer statutory authority and responsibilities” to this secondary designated staff to sustain essential functions.

“Devolution may be temporary, or may endure for an extended period,” the directive states. And it further directs that the devolution staff be located at “a geographically dispersed location unaffected by *the incident*.” Except that in the case of coronavirus, there may be no such location. This places the plans for the extraordinary into completely uncharted territory, planners not just considering how devolution or martial law might work in a nationwide disaster but also how those earmarked to implement these very plans have to be sequestered and made ready, even while they are equally vulnerable.

NORTHCOM stresses in almost everything it produces for public consumption that it operates only in “support” of civil authorities, in response to state requests for assistance or with the consent of local authorities. Legally, the command says, the use of federal military forces in law enforcement can only take place if those forces are used to suppress “insurrection, domestic violence, unlawful combination, or conspiracy.” A second test also has to be met, that such disturbances “hinders the execution of the laws of that State, and of the United States within the State,” that is, that the public is deprived of its legal and



ON WATCH Military and civilian officers monitor screens at NORTHCOM's Domestic Wing Center headquarters in Colorado Springs, Colorado, in 2004.

constitutional protections. Local civil authorities must be “unable, fail, or refuse” to protect the civilian population for military forces to be called in, Pentagon directives make clear.

Since Hurricane Katrina in 2006, no emergency has triggered any state to even request federal military aid under these procedures. Part of the reason, the senior officer involved in planning says, is that local police forces have themselves become more capable, acquiring military-grade equipment and training. And part of the reason is that the governors have worked together to strengthen the National Guard, which can enforce domestic law when it is mustered under state control.

But to give a sense of how sensitive the employment of military forces on American soil is, when the

New York National Guard arrived in New Rochelle last week, even though they were operating under the control of the governor, Mayor Noam Bramson still found it necessary to assure the public that no one in military uniform would have any “policing function.”

Local authorities around America are already expressing worries that they have insufficient equipment, particularly ventilators, to deal with a possible influx of coronavirus

“Devolution may be temporary, or may endure for an extended period.”

patients, the number of hospital beds fewer than the potential number of patients that could need them. And brawls have already broken out in stores where products are in short supply. The worst case is that shortages and violence spreads, that the federal military, isolated and kept healthy behind its own barricade, is called to take over.

Orders have already gone out that Secretary of Defense Esper and his deputy, David Norquist, remain physically separated, to guard against both of them becoming incapacitated. Other national security agencies are following suit, and the White House continuity specialists are readying evacuation should the virus sweep through the Executive Mansion.

The plans state that the government continues essential functions under all circumstances, even if that is with the devolved second string or under temporary military command. One of the “national essential functions”, according to Federal Continuity Directive 1 is that the government “provid[e] leadership visible to the Nation and the world... [while] maintaining the trust and confidence of the American people.” The question is whether a faceless elite could ever provide that confidence, preserving government command but also adding to public panic. That could be a virus, too. **N**

→ **William M. Arkin** is the author of a half-dozen books including *AMERICAN COUP: HOW A TERRIFIED GOVERNMENT IS DESTROYING THE CONSTITUTION*. He is writing *ENDING PERPETUAL WAR* for Simon & Schuster.

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ONLINE

How Misinformation Pays

The economics of a health care hoax site

➔ THE CORONAVIRUS CRISIS HAS highlighted the popularity of the hundreds of sites that publish health care hoaxes and misinformation regularly. At least 138 such sites in the U.S., U.K., France, Germany and Italy are publishing false claims about the coronavirus, NewsGuard's Coronavirus Misinformation Tracking Center has found. But these sites don't promote falsehoods and fake "cures" just for the thrill of it. They're peddling misinformation for profit, and there's a lot of money to be made from it.

NewsGuard found eight American websites—including the NaturalNews.com network, which has 54 domains such as FactCheck.news—that promote their own products as cures or remedies for the novel coronavirus. The harmless-sounding HealthImpactNews.com advertises coconut oil in an article that claims the oil destroys coronavirus. NaturalHealth365.com is selling air fresheners to fight coronavirus. Mercola.com says an antioxidant called quercetin will boost readers' immune systems. And you can buy it on the site.

Alex Jones' InfoWars is seizing on

the panic with a huge ad that reads "OTHERS ARE SOLD OUT!" and offers a four-week supply of "Patriot Food Supply." Jones—the conspiracy theorist known for his persistent claim that the Sandy Hook shooting never happened—also sells colloidal (liquid) silver, which the FDA warns can permanently turn humans' skin, nails and gums grayish-blue. This and all of Jones' sketchy health products, including a toothpaste he says can cure the virus, are available on Amazon, too.

NaturalNews.com's 54 domains (with deceptive names like WashingtonPosted.news and Pandemic.news) are posting blatantly false, harmful content (one recent story accused Sacramento County officials

of trying purposely to spread the disease) aimed at scaring readers—and selling "Military-Grade" masks in ads alongside these articles.

In Germany, France and Italy, this kind of marketing happens less

BY
GABBY DEUTCH
@GSDeutsch

"At least 138 sites in the U.S. and Europe are publishing false claims."



frequently. That is because, according to the EU regulation on health claims, the health information provided by supplement retailers must be based on generally accepted scientific data and thus be substantiated. Of course, these scientific findings do not yet exist for supplements related to the coronavirus.

Health care hoax sites also have another source of revenue: Major companies such as Amazon, Walmart and Berkshire Hathaway's Geico, which (possibly unknowingly) subsidize some of the internet's sketchiest content through algorithmic-based programmatic advertising.

For instance, ads for the AIDS Institute, a nonprofit that advocates for people with HIV/AIDS, appeared on a coronavirus conspiracy theory on Red State Watcher, an anonymously operated conservative site that is one of the 150 most popular sites in the U.S. Ads for popular, mainstream Herschel backpacks accompanied an inaccurate story about the virus' origin on TheMind-Unleashed.com, a site that promises to "disseminate and inspire out-of-the-box thinking," but actually publishes falsehoods.

As the coronavirus "infodemic" grows, so will the financial fortunes of the fraudsters running these sites. **N**

→ **NewsGuard** (www.newsguardtech.com) provides a human solution to misinformation by rating the reliability of news and information sites. Our ratings, based on nine objective journalistic criteria, give each website a score from zero to 100—along with a corresponding Green (generally reliable) or Red (generally unreliable) shield—and give people more context for what they read online.

NEWSMAKERS

Talking Points



"In times of crisis, I think we all know that it's the celebrities that we count on most. They're the ones who are gonna get us through this."

— RYAN REYNOLDS



"WHERE WE ARE TODAY, YOU WILL BE IN FOUR WEEKS OR FIVE WEEKS OR SIX WEEKS."

— NY GOVERNOR ANDREW CUOMO



Andrew Cuomo

TED

"It's very tough to say to people, 'Hey, keep going to restaurants, go buy new houses, ignore that pile of bodies over in the corner.'"

— BILL GATES



"We're just trying to keep a routine going, but we've also got a little Netflix and chilling happening."

— MICHELLE OBAMA TO ELLEN DEGENERES



Michelle Obama

The New York Times

"EVERY STATE, EVERY DISTRICT, EVERY LANE, EVERY VILLAGE WILL BE UNDER LOCKDOWN."

— Indian Prime Minister Narendra Modi



Narendra Modi



"I think the corporate bailout was too much, too soon. Maybe we didn't need it ever."

— FORMER GOP PRESIDENTIAL CANDIDATE CARLY FIORINA

TUCKER CARLSON
— tonight —

"THOSE OF US WHO ARE 70-PLUS, WE'LL TAKE CARE OF OURSELVES, BUT DON'T SACRIFICE THE COUNTRY. DON'T DO THAT."

— Texas Lt. Governor Dan Patrick

FROM LEFT: ANGUS MORDANT/BLOOMBERG/GETTY; NATHAN CONGLETON/NBCU PHOTO BANK/NBCUNIVERSAL/GETTY; T. NARAYAN/BLOOMBERG/GETTY

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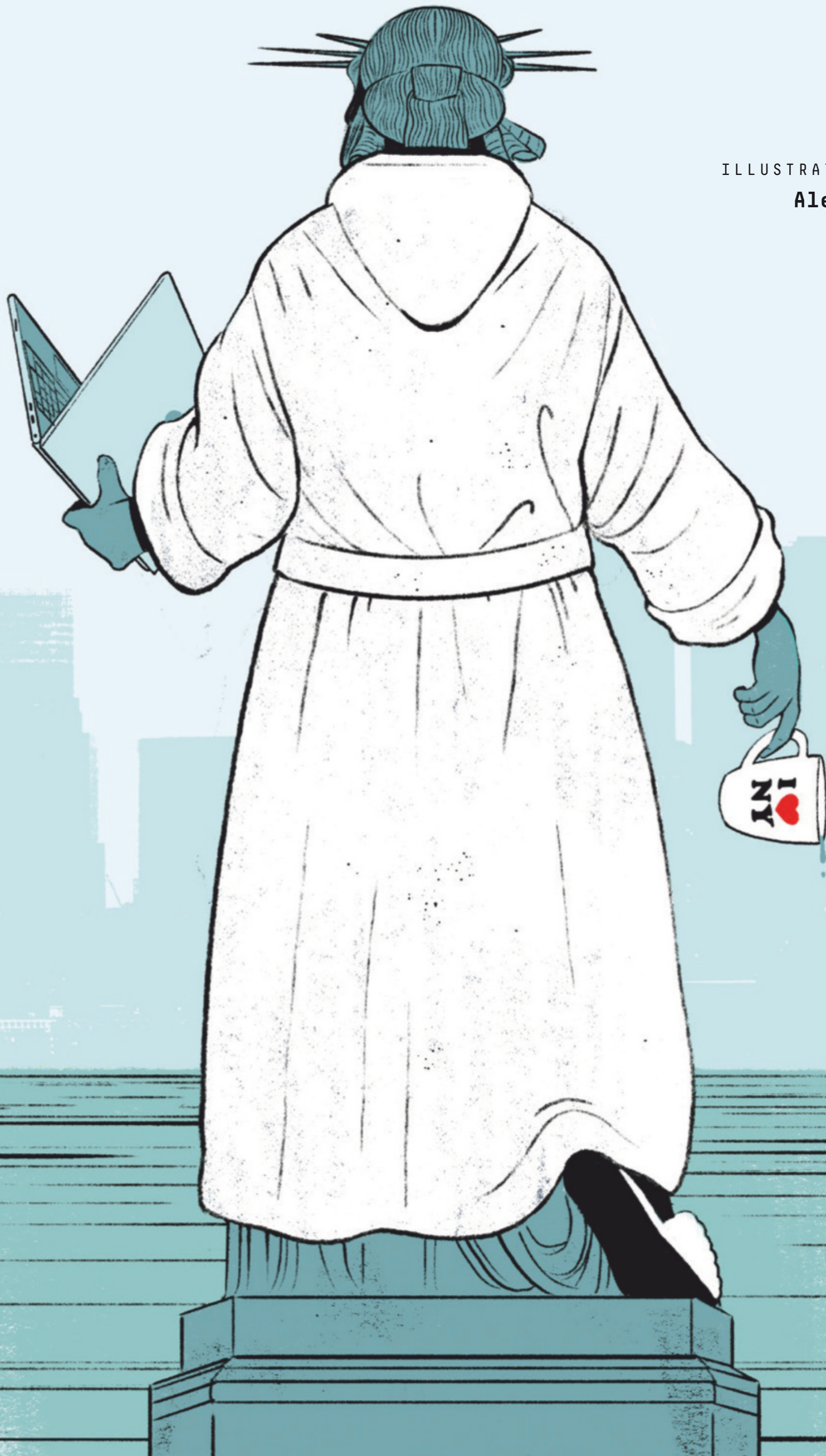
H O M E

BY
Kerri Anne
Renzulli

N A T I O N

As the coronavirus pandemic continues, more companies are sending employees home to work. Is it a passing phase—or a **FUNDAMENTAL CHANGE** in the way we do our jobs?

ILLUSTRATION BY
Alex Fine



IT'S BEEN A COUPLE OF WEEKS NOW and here you are, slumped over the grimy keyboard of your laptop, unsure what day it is since you never go outside, and you've had these sweatpants on since...was it Wednesday?

The first few days were great. No need to put together an outfit, no reason to comb your hair or even look in the mirror. No commute! But unlike many things in life, working from home does not always get better with experience.

Life on lockdown isn't what you wanted, after all—and it may be what “office life” will be like from now on. The coronavirus pandemic has utterly disrupted the way millions of us work, and while the public health emergency will someday dissipate, some aspects of the Work From Home Revolution are likely here to stay.

“This may be the tipping point for remote work,” says Kate Lister, president of consulting firm Global Workplace Analytics. “I don't think the office is going away, but more people will be spending at least part of the week at home.”

There is already a measurable spike in the number of at-home workers. Gartner, a research and advisory firm, reports in a March 17 survey of 800 HR executives that 88 percent of the organizations have encouraged or required employees to work from home. G&S Business Communications, found in their own “snap poll” on March 21 that 26 percent of those surveyed have moved from the office to home.

Tech company services have also soared. Free-ConferenceCall, a telecom service, says that usage in the U.S. is up 2,000 percent. (In Italy and Spain: 4,322 percent and 902 percent, respectively.) Kentik, a network analytics firm, says video-conferencing traffic has increased roughly 200 percent in North America and Asia.

In short: the pandemic has created a massive, forced socioeconomic experiment, with millions of Americans as the guinea pigs.

PRIOR TO THE OUTBREAK, 69 PERCENT OF organizations already offered a remote work option on an ad hoc basis to at least some employees, while 42 percent offered it part time, and 27 percent offered it full time, according to SHRM's 2019 Employee Benefits Survey.

After the pandemic was declared, the trend accelerated. The usual suspects were the frontrunners: tech-centric companies like Microsoft and Amazon.

But businesses in other industries have followed: automakers Ford, General Motors, and Fiat Chrysler have asked all global workers who can work from home to do so. Telecom giant AT&T and Wall Street banks, such as JP Morgan and Goldman Sachs? Same deal.

That's why Steve King, a partner at Emergent Research, a small business consultancy, says there may be no turning back. “If you already have a trend or shift that is growing, a shock like the coronavirus pandemic tends to be supportive of that, accelerating the trend,” he says.

Since the virus was declared a pandemic on March 11, many companies have attempted to rapidly move their operations, culture, management style and communications fully online. Employees have longed for the flexibility that at-home work offers, and thousands of employers had encouraged remote work by eliminating private offices and putting open cubes in their place. The technology was already there from Slack, a messaging system, to Zoom video-conferencing.

But there are still downsides to this new remote-work reality. Many workers don't have the space at home and hate feeling isolated. It's harder to delineate personal and work time. (Does work interfere with Netflix binging or visa-versa?) Em-

“The pandemic has created a massive, forced

ployers might not be prepared on the technology front. And furthermore, how do you know you're not paying someone to shop and FaceTime?

The recruiting company that Pamela Gonzalez, 24, works for in Orlando beefed up the hours for the tech department to install products like Google Voice and deal with problems related to remote setups. But as for the actual experience of working fully remote for the first time? Gonzalez says there's both good and bad.

The good: “I'm a lot more productive working from home, which surprised me,” says Gonzalez, who began working remotely on March 17. “I feel like I don't have someone micromanaging me. I can work really hard for two hours and then take





socioeconomic experiment, with millions of Americans as the **GUINEA PIGS.**”

**BATTLING
COVID-19**
A Maryland Cleaning
& Abatement
Services worker
in action at an office
building in Hunt
Valley, Maryland,
on March 21.

a break and come back.” She adds: “In the office there are a lot more distractions.”

The not so good: “It does mess with my work-life balance,” Gonzalez says. “The first night I worked remotely, I ended up going back to my computer and working at 10 p.m. My boyfriend was not happy.”

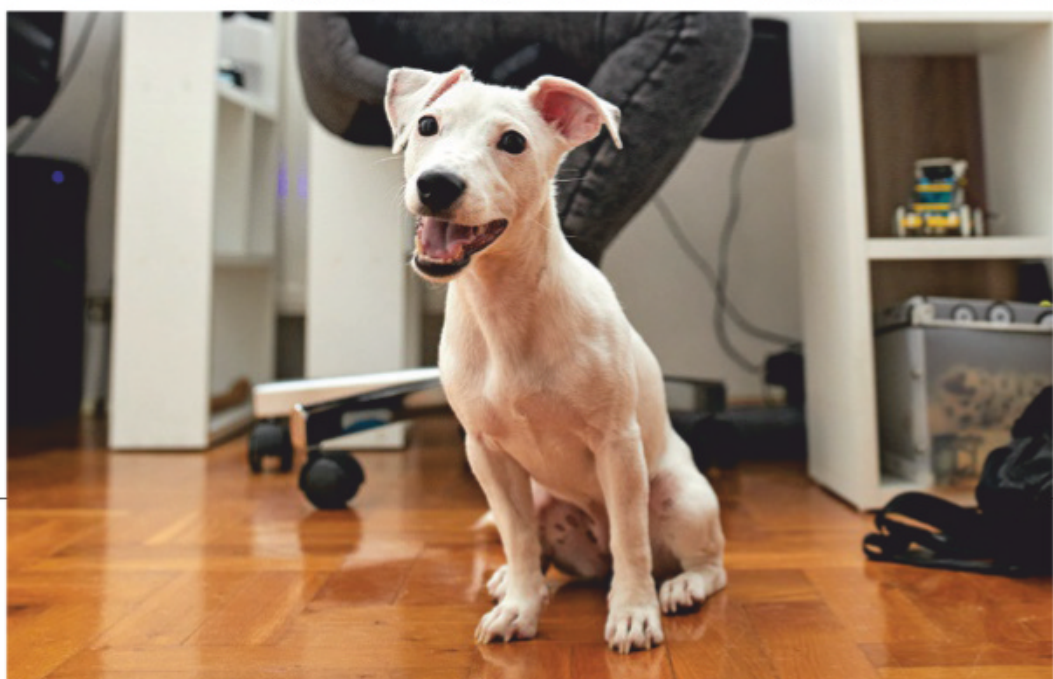
That double-edge to remote work, Gonzalez discovered, underpins one of the biggest misconceptions and key adjustments managers will have to make as they embrace a fully remote workforce.

A common reason employers cite for not offering remote work prior to the pandemic, Lister says, is simply that they don’t trust their staff to work untethered. They fret that employees will use working hours for

everything but the job at hand when they’re out of sight. (Not that office workers don’t do things like shop online and scroll Facebook on company time.)

In fact, 76 percent of HR leaders reported to Gartner that the top employee complaint during the coronavirus outbreak thus far has been “concerns from managers about the productivity or engagement of their teams when remote.”

But many managers are likely to find themselves surprised. More than a quarter of workers who’ve recently switched to telecommuting say they’re clocking more hours than they normally do in the office, according to a survey by G&S. And a study from Harvard University last year found that people were more



STAY IN PLACE

Scenes from the pandemic: Home workers staying on the job in France, Germany and Serbia and a virtual church service in Liverpool, England.

productive when given the freedom to work from anywhere as opposed to strict workplace requirements.

Managers will also extrapolate from their own experience. “Working remote themselves is often what gets resistant managers over their reservations the quickest,” says Lister. “They see how hard they are working while at home and the hours they’re putting in still, and it helps them get over this issue of trust.”

Employees will need to step up their communication, developing habits to document digital interactions so other teams and superiors know what’s happening. And that sometimes means an overreliance on meetings. (Because everyone knows that more meetings create an illusion of productivity.) Only 3 percent of office workers attend 11 or more meetings a week, but 14 percent of remote workers do, according to a 2019 survey by Owl Labs.

Of course, productivity can only be so high if the necessary tools aren’t also at home with you.

Not all at-home workspaces are created equal and employees may be held back initially if their companies haven’t implemented the right technology. G&S found that 40 percent of Americans who’ve begun working remotely say one of the top challenges is setting up technology, like their phones and laptops. Managers seem to feel the same way. Gartner says about half of HR leaders surveyed admit that poor technology and infrastructure for remote working is the biggest barrier in the grand transition.

“Some of our developers [were] coming into the office anyway even though we’d been encouraged to work from home,” says Doug Tabuchi, a lead engineer at SquareFoot, a New York-based real estate tech company, referring to the week before remote work was made mandatory on March 13th. “It’s too much of a hassle to rebuild the setups and the operations they’ve come to expect and rely upon at the office.”

And sometimes, he adds, it’s the little things that add up. “I don’t have a second monitor...I’m using AirPods instead of headphones and a microphone. It affects what I can get done.” (It doesn’t help that he lives in a one-bedroom apartment with a 2-month old and his wife.)

Art Papas, chief executive of Boston-based software firm, Bullhorn, is learning as he goes along and has a different set of worries. He had a head start—

FROM TOP ROW LEFT TO RIGHT: CHESNOT/GETTY; CAVAN IMAGES/GETTY; SUSANNE KRONHOLM/GETTY; MARTIN RICKETT/PA IMAGES/GETTY; PETER BYRNE/PA IMAGES/GETTY; BILL HOLDEN/GETTY; MALCOLM P. CHAPMAN/GETTY; 10'000 HOURS/GETTY; XAVIER LAINE/GETTY; CARLOS ALVAREZ/GETTY; WESTEND61/GETTY; MASKOT/GETTY

about 20 percent of his 1,200 employees already were remote. That helps, but he's still concerned about lost productivity. There are a lot of things he finds easier done in person. "The biggest challenge is that teleconferencing takes more energy than an in-person meeting. It requires a different level of focusing and paying attention is harder."

But people will learn and adjust, he says: "just like any skill, remote work will take time." And the big plus, Papas adds: "No one is in traffic for two hours."

As employees get used to the benefits, the number of remote workers will rise; businesses can use it as a bargaining chip to recruit and retain top talent. "Companies will see remote work as a competitive advantage," says Dan Schawbel, managing partner of Workplace Intelligence. "Time and time again, workers have prioritized flexibility as part of their job search criteria—and now as they taste the benefits of it, the demand will only grow."

About half of America's on-site workers wanted remote work options before the pandemic hit, according to the Owl Labs survey. And more than a third of workers even said they'd be willing to sacrifice 5 percent of their pay for the option. But just because many employees may like having such flexible options, doesn't mean all of them will want to work remotely



“Teleconferencing requires a different level of of focusing...but people will **LEARN AND ADJUST**. Plus, no one is in traffic for two hours.”

when the crisis ends. After all, companies such as IBM, Best Buy, Yahoo and Aetna experimented with remote work in years past and returned to the office.

“We make generalizations that this experiment will be good for remote work, but many people don't like always having to work remotely, especially under these circumstances. We can lose camaraderie and a sense of belonging the longer we are out of the office,” says Johnny C. Taylor, Jr., president and CEO of the Society for Human Resource Management.

Those in-office connections aren't just good for workers' social lives and well being; they can be hugely beneficial to a company's bottom line. People with a “best friend” co-worker were seven

times more likely to be engaged in their work, according to a study published in the Harvard Business Review. Another HBR study discovered that when a salesperson increased their interactions with co-workers by 10 percent, their sales also grew by 10 percent.

And for some, the convenience just doesn't trump the isolation—no matter how many video conferences you throw at them. “I'm an introvert who lives with a cat,” says Justin Sanak, 29, who works for a government contractor in Plano, Texas. “I need time at home to recharge my batteries. But batteries aren't meant to be charging forever. I'm ready to be back at the office.” 📺

IN CONCERT

Karoline Strobl and Zoltan Macal perform Beethoven's “Ode to Joy” for their housebound neighbors in Dresden, Germany. The concert was duplicated by other musicians across the country.

BY

Kerri Anne
Renzulli

ADVICE FOR FIRST-TIME WORK-AT-HOMERS

Are you a new telecommuter because of the coronavirus pandemic? Here are **FIVE TIPS** from our experts to help make the adjustment:



Maintain Normal Work Hours

Creating boundaries helps, especially when your desk, work computer and files are always within reach. Some advice from Dan Schawbel, managing partner of Workplace Intelligence and author of the book, *Back to Human*: “One of the biggest fears people have with remote work is that they end up working longer, and harder, without additional pay and it can hurt their personal life,” he says. “You are empowered, and accountable, to keep the same work hours that you had in your corporate office but at home. If you work 9-to-5, then mimic that at home, stopping work at 5 p.m. and leaving the spillover work until the next day.”



Plan Your Home Office Space

Don't settle for the soft sofa. Maybe you need silence, good natural light and a comfortable desk chair? Or background noise and a standing desk? This is your chance to fashion your ideal work space. If you've got to share the house with a partner, kids or roommates, try to come to an agreement about who gets what space, when they can interrupt you during work hours, how noisy the house can get and how much privacy you need to complete your work. “This will help reduce the potential for misunderstandings and resentment,” says executive coach Dave Wondra.



Use Video-Conferencing

“The biggest issue with remote work is the isolation and loneliness you feel from not having a human connection like you would at a typical office” says Schawbel. Consider turning on your webcam rather than sending an email or picking up the phone, so you can see your co-workers as you do in the office. Video tip: position the camera so your eyes are two-thirds of the way up the screen and your face is completely visible, says Jeanne Meister, founding partner of Future Workplace.



Over-Communicate

When your co-workers or boss can't directly see you hard at work, they may question what you're doing with your time at home. “That's why we need to communicate much more when we are remote,” says Schawbel. “Doing so signals that our teammates can trust us and that we are, in fact, available even if it appears we aren't.” He further recommends setting regular meetings with your manager to clue them into what you're working on and the progress you've made.



Take Regular Breaks

Because you're remote, you may feel pressure to be available at all times, tethered to your computer or phone. But you can't work eight-hours straight without enjoying a couple little head-clearing breaks. Much as you do when in the office, schedule a little mid-morning coffee pit stop, take that full hour lunch break away from your desk or go for a walk when stuck on a problem. Says Schawbel: “It's impossible to focus on work for hours upon hours, so make sure that your calendar has a few 30-minute or 1-hour breaks throughout the day just like you would normally take at a corporate office.” **N**

What to Do if You





AMID THE CORONAVIRUS PANDEMIC,
AMERICANS ARE BEING LAID OFF IN HEARTBREAKING,
RECORD-SHATTERING NUMBERS.

Lose Your Job Now

THESE SEVEN STEPS CAN HELP EASE THE FINANCIAL STRAIN

BY **Daniel Bortz**

PHOTO ILLUSTRATION BY **C.J. Burton**



AS THE ECONOMIC TOLL OF THE CORONAVIRUS pandemic deepens, jobless claims have spiked to unprecedented levels, with a record 3.3 million Americans applying for unemployment benefits during the week that ended on March 21. That's more than five times as many Americans as the number who filed for unemployment benefits during the worst week of the financial crisis and the surge shattered the record of 695,000 jobless claims set in October 1982 during a period of high inflation across the country.

All told, since the first case of COVID-19 was reported in the U.S. in January, nearly one in five American workers has been laid off or had their hours reduced, a recent Marist poll found. And the worst is still to come. According to Moody's Analytics, nearly 80 million jobs in the U.S. are at moderate or high risk of layoffs as a result of the pandemic, from the travel and hospitality industries to retail trade and construction—meaning more than half of the workforce could be facing job losses in the months ahead.

“Many companies are simply being forced to cut employees loose to weather the storm,” says Peter Cappelli, a labor economist and professor of management at the University of Pennsylvania's Wharton School.

In other words, if you've lost your job or seen your income sharply reduced as a result of the pandemic or worry that one of those things is about to happen, you have plenty of company. That knowledge may lessen the sting—getting laid off, after all, is a big emotional blow as well a financial one. But understanding you're one of many won't help you pay your mortgage or credit cards or student loans or put food on the table. And it won't cover your medical bills if you lose your employer-sponsored health insurance and you come down with COVID-19 or any other illness.

Taking some smart, practical steps at the outset, though, can make those financial challenges more manageable and help ensure a temporary job setback doesn't have a more lasting impact on your personal economy. Here's what you need to do.

MONEY MOVES

Clockwise from above: The stock market's sharp drop since the pandemic began has left savers with less money to tap in their 401(k)s; and meanwhile, the IRS has moved the tax-filing deadline to July 15, but anyone expecting a refund will want to get their returns in earlier.

FROM LEFT: SPENCER PLATT/GETTY; STEVEN HEAP/EYEM/GETTY



Get What's Coming to You

IT'S NOT EXACTLY THE CAVALRY RIDING IN ON A WHITE horse. But newly expanded unemployment benefits should provide a partial rescue to any worker who has lost his or her income due to the coronavirus. That's true even if you have been furloughed rather than laid off or are an independent contractor, not a staffer.

Under the provisions of the \$2.2 trillion stimulus package that was passed by Congress in late March, unemployment benefits will be increased by \$600 a week for four months, on top of the amount workers would normally get under the rules in the state where they worked. As of January, average weekly benefits ranged from a low of \$213 in Mississippi to a high of \$546 in Massachusetts, according to the Center on Budget and Policy Priorities—national average: about \$385 a week—and lasts six months

in most areas. Barring last-minute changes, the new law will also tack on an additional 13 weeks of coverage and extend benefits to furloughed staffers, gig workers, such as Uber and Lyft drivers and Doordash and Postmates deliverers and other independent contractors who have previously been excluded from claiming.

These latest changes will come on top of other measures enacted by the federal government under the Families First Coronavirus Response Act to spur states to expand access to unemployment benefits during the crisis. Among the actions taken, according to the National Employment Law Project:

- At least 19 states, including hard-hit California, New York and Washington, have waived the



The estimated amount that COVID-19 will ultimately cost the U.S. economy

—MOODY'S ANALYTICS



common one-week waiting period to collect benefits.

- In addition to qualifying employees who have been laid off outright, many states will now allow workers to get benefits if their employer has temporarily shut operations in response to the coronavirus; they can't work because they are quarantined or self-isolating in accordance with local mandates; they have compromised immune systems or are otherwise at higher risk of catching the disease; or who have left work to care for a child or other family member.
- At least 21 states have suspended the requirement to search for work, if the layoff is temporary due to COVID-19.
- Other states have extended the length of time workers can collect benefits or expedited processing of claims.

You can find out the rules in your state, get links to apply for benefits and view updates on policies related to COVID-19 at [CareerOneStop.org](https://www.careeronestop.org), which is

sponsored by the U.S. Department of Labor.

Your biggest challenge in collecting may be getting through to your state unemployment office. Over the past week, applications for unemployment in some areas are up by 1,000 percent or more and understaffed labor offices and overwhelmed computer systems just can't handle the load, says James Radford, an unemployment attorney in Decatur, Georgia. "In Georgia, for example, our Department of Labor is already pretty short staffed," he says. Some state unemployment websites, like those in Colorado, Kentucky, New Jersey, New York and Oregon, have already crashed and some phone lines have hours-long waits.

To help keep the system moving, some state offices are extending hours and adopting staggered application times; in New York, for example, you're now assigned a specific day to apply based on the first letter of your last name. One tip that could help you get through is to avoid the Monday rush and apply later in the week or very early or late in the day on the website, when there will likely be fewer people online. If you can't get through and your benefits are delayed, states like New Jersey are promising to backdate claims so you won't lose any money.

Identify Sources of Quick Cash

ONE OTHER MAJOR PROVISION OF THE STIMULUS package: a one-time payment of \$1,200 for individuals with adjusted gross incomes of up to \$75,000, \$2,400 for married couples earning up to \$150,000 and \$500 per child. The payments begin to phase out above those income levels and disappear completely for individuals with incomes that exceed \$99,000 and joint filers without children who make more than \$198,000 a year.

Treasury Secretary Steven Mnuchin has said the check likely will arrive within the next few weeks. As for whether the money will be taxed, several ideas have been proposed: The cash could be provided as an advance on a future refund, the government could consider the check a gift and treat it as taxable income or the money could be tax-free.

But you don't have to wait for Congress to act to get money from Uncle Sam, if you're among the seven in 10 taxpayers who typically get a refund on your taxes and you haven't yet filed. The average refund so far this year, according to the IRS: \$3,064. Which is why even though you now have until July 15 to submit your return (and even longer if you file for an extension),



42%

The percentage of workers who are concerned about their job security due to the coronavirus

—ZENEFITS.COM

Marguerita Cheng, a certified financial planner and CEO at Blue Ocean Global Wealth in Gaithersburg, Maryland, urges anyone who's been laid off and typically gets a refund to file as soon as possible.

Also think about other resources you can tap for cash if needed. If you have equity in your home and your spouse is still working, for example, you may be able to qualify for a home equity line of credit (HELOC) or home equity loan based on your spouse's income, Cheng says. Current average rate, according to Bankrate: around 6 percent.

Although most financial advisors urge you to consider tapping retirement savings accounts

only as a last resort, the stimulus bill also makes it easier to use 401(k)s and IRAs to help tide you over until you're back at work. Under the new rules, you'll be able to make a "hardship" withdrawal of up to \$100,000 from these accounts without the standard 10 percent penalty for taking out money before age 59½ (age 55, if you've been laid off). You'll still owe taxes on the withdrawal but can pay it back over a three-year period or avoid the tax entirely if you put the money back into your plan during that time. The bill also doubles the amount people can borrow against their 401(k) and delays any repayment due in 2020 for a year, on both new and existing loans.

"The drawback," as Cheng points out, "is that you

won't be growing that money tax-free anymore"—and that can put a big dent in how much you're ultimately able to accumulate for retirement. That's why it's better find another way to help pay your living expenses now, if at all possible.

Line Up Health Insurance

NEARLY HALF OF AMERICANS GET HEALTH insurance through their employer and, of course, this is a particularly worrisome time to be kicked off your plan. "You never want to have a gap in health coverage," says Denver financial planner Andrea Blackwelder, "but that's especially true during this pandemic."

Your best bet if you're married and your spouse still gets health insurance through work is to go

CHANGE UNDER WAY

Clockwise from below: It's no longer business as usual at this Disney Store in San Francisco—or anywhere else in the U.S.; new federal rules will help struggling homeowners pay their mortgages, hoping to avoid the wave of foreclosures that occurred after the financial crisis.



on your partner's plan, recommends Les Master-son, managing editor at Insure.com. A layoff is considered a qualifying event so you can sign up even though open enrollment is over at most companies and, he says, this option will typically be cheaper than an individual plan purchased through the government marketplace.

If that's not an option, though, a government plan, a.k.a. Obamacare, will probably be your most affordable option. Eleven states and the District of Columbia have reopened enrollment in their health care marketplaces because of the coronavirus, but losing your coverage because you lost your job qualifies you to enroll no matter where you live, as long as you do so within 60 days of going off your former plan. You may also qualify for premium subsidies that will lower the price, says Scott Flanders, CEO of eHealth, Inc., a private online health insurance exchange. This year, individuals making up to \$49,960 and families of four with household income up to \$103,000 will get a price break, according to the Kaiser Family Foundation.

The most expensive choice for most people is to stay on your former employer's plan at your own cost through the federal law known as the Consolidated Omnibus Budget Reconciliation Act (COBRA), which extends your coverage for up to 18 months. "Your former employer doesn't contribute to help pay for your insurance in a COBRA plan [as it does when you're an employee], so you'll pay much more," says Masterson.

It's worth considering, however, if you want to retain the ability to see an out-of-network provider since few marketplace plans allow this anymore and their in-network group of providers is often narrower as well. Then too, for some older health care consumers COBRA may actually be the more affordable option since, unlike employer group plans that do not base premiums on age, marketplace plans are allowed to charge older policyholders up to three times more than younger ones.

The one option you should bypass completely: short-term health plans, often advertised as an affordable stopgap solution to bridge policyholders until they find a job with health insurance or decide on alternative coverage. Often these plans lack essential features like preventive care and may exclude many conditions and illnesses—including treatment of COVID-19.



“People are so stressed

SCOTT OLSON/GETTY



right now that it's really tough to stay
on top of everything that's changing so rapidly.”

ANYWHERE, U.S.A.

A normally busy Main Street in Rockton, Illinois, a town of about 7,500 people, is deserted, after a shelter-in-place order went into effect on March 24—a scene that's being repeated across the country, as the coronavirus threatens both health and livelihoods.



Get Serious About a Budget

IF YOU WANT TO STRETCH FOR A SILVER LINING IN losing your job at this time in history it's that a lot of the traditional belt-tightening called for by financial advisors after a layoff is already happening automatically during this pandemic. Rein in dining out and hanging with pals at your local bar or pub? Check. Scale back excursions to concerts and sporting events? Check. Cancel a planned vacation? Check again.

But if money is tight you may have to cut back even further, advises Greg McBride, chief financial analyst at Bankrate.com. "House cleaning, lawn maintenance, pool maintenance—if you're home, you're better able to shoulder those duties and save some money," he says.

Another area for saving: Cook more meals at home. "A lot of people's budgets have been trimmed for them, but that's not going to stop some people from eating takeout every night," Blackwelder points out.

"If you're one of those people who is spending \$175 a month on cable, it's time to cut the cord," Blackwelder adds. Make sure to suspend your gym mem-

bership, especially since you can't go there to work out now anyway and while you're at it, dump a few subscription services—research shows consumers consistently underestimate how much they spend on them a month and how many services they have.

But make sure to keep at least one or two of your favorites for your mental health—this is a stressful time even without the added pressure of losing your job. At \$13-a-month, a Netflix subscription won't burn a huge hole in your wallet and catching up on *Stranger Things* can be a nice distraction if you're quarantined.

Catch a Break From Your Bills

NO MATTER HOW MUCH YOU TIGHTEN YOUR BELT, you may find yourself struggling to keep paying your bills on time and in full, especially if you had little in the way of savings to fall back on before your income took a hit. Fortunately, there's a lot of help out there.

Your home. Mortgage giants Fannie Mae and Freddie Mac, which own more than half of the nation's home loans, recently announced that home-

HELP NOT WANTED

Job seekers will find few positions to apply for, as the spread of the coronavirus has put most hiring plans on pause. Meanwhile, under new Department of Labor guidelines, those who have lost income during the pandemic will find it easier to collect unemployment and the benefits will be higher.

FROM LEFT: MATTHEW BUSCH/BLOOMBERG/GETTY; AL DRAGO/BLOOMBERG/GETTY

owners impacted by the coronavirus pandemic are eligible for a forbearance plan to reduce or suspend their mortgage payments for up to 12 months. They also suspended foreclosures and evictions for their borrowers through at least May 17. The Federal Housing Administration declared the same protections for all FHA loan borrowers.

If Fannie or Freddie doesn't own your mortgage—if you're not sure, use the lookup tools on their respective websites to find out—you can still contact your mortgage servicer to find out what your options for relief are. A coalition of mortgage lenders has pledged to suspend payments for homeowners who are struggling as a result of the pandemic for at least three months and possibly up to a year, but says it needs federal support to make good on that promise. In the

that billing cycle. A number of banks, including Ally, Bank of America and Capital One, have dedicated webpages outlining coronavirus resources for their customers.

But some issuers have said they're helping customers cope during the COVID-19 crisis without specifying what they're doing, says Bill Hardekopf, a credit expert at LowCards.com. "A lot of companies are assisting customers on a case-by-case basis," he says. Your best approach? "Call your credit card company's customer service line to discuss your options," Hardekopf says. "If you're promised something make sure you get formal documentation—an email from the customer representative, for instance—so that you have proof of the exchange if you have issues in the future."

The number of Americans who filed for unemployment in the week ending March 21—the highest weekly total in U.S. history

3.3
MILLION

meantime, you'll need to work out your own deal.

"Don't wait until you start missing payments to reach out," advises Keith Gumbinger, vice president at HSH.com, a mortgage information website. "Servicers are likely to become very busy in the weeks and months ahead with requests for help."

Renters have fewer options. Negotiating lower or suspended payments with your landlord is worth a try but success is by no means guaranteed. Some states and municipalities, though, have stepped in to prevent evictions for the next few months. You'll find a list of them on the website of Princeton University's Eviction Lab.

Credit cards. A number of credit card companies have said they'll help customers who are struggling to pay their bills on time by extending payment deadlines, lowering interest rates or waiving late fees, among other relief efforts. For example, Apple Card holders who enroll in the company's customer assistance program can skip their next payment without incurring interest charges for



Utility bills. Many utility companies, cable giants and internet providers are halting shutoffs and easing payment policies for customers during the coronavirus outbreak—and some states, such as Connecticut, New Jersey and Ohio, have ordered utility companies to suspend service disconnections. The Federal Communications Commission has a list of broadband and internet providers who have pledged not to cut off customers under its Keep Americans Connected program

Some Internet companies are taking bigger strides to help people get online access. Case in point: Comcast and AT&T have said their public hotspot locations across the country are available to anyone who needs them for free. You'll

as a result of the coronavirus. Among the organizations with members who have volunteered to provide this advice: the Financial Planning Association, XY Planning Network and the Foundation for Financial Planning. Use search tools on their websites to identify practitioners who might work with you.

“The rapidly changing nature of the pandemic and economic uncertainty is making it difficult for a lot of people to make smart financial decisions,” says Washington, D.C. financial planner Kevin Mahoney, who kickstarted the XY Planning Network’s pro bono initiative. “People are so stressed right now that it’s tough to stay on top of everything that’s changing so rapidly, whether it’s a moving

ADAPTING TO CIRCUMSTANCES

Clockwise from right: At a daily briefing in mid-March, President Trump announced new measures to help homeowners; and a restaurant in Boston, like many across the U.S., now advertises its takeout and delivery-only service.

\$1,200

The amount of direct payments to each U.S. taxpayer with income up to \$75,000 a year under the \$2 trillion stimulus package drafted by the Senate

find a map of Xfinity hotspots in your area on its website.

Student loans. The U.S. government has announced that it will waive interest and payments on federal student loans without penalty through at least May 12. The catch? Although you don’t have to request a zero-percent interest rate—your rate will be changed automatically—you must contact your loan servicer to request an “administrative forbearance” if you wish to suspend your payments.

The waiver does not apply to private loans, like those from Sallie Mae and Navient. But if you have private student loans and think you’ll have trouble making payments, contact your loan servicer; the company may be willing to let you suspend your payments temporarily, or at least devise a payment plan to lower your monthly payments for a period of time to give you some breathing room.

Get Some Free Advice

A GROWING NUMBER OF FINANCIAL PLANNERS ARE offering pro bono guidance to people who have lost their jobs or who are otherwise under financial strain





FROM LEFT: DAVID L. RYAN/THE BOSTON GLOBE/GETTY; BRENDAN SMIALOWSKI/AFP/GETTY

tax deadline or new government relief and stimulus efforts. If someone's just been laid off, they're dealing with a lot of emotions."

Plot Your Next Career Move

IT'S TOUGH TO LOOK FOR A NEW JOB IN THIS ENVIRONMENT. New hiring has slowed almost to a standstill: According to Moody's Analytics, close to 10 percent of businesses reported that they were hiring in mid-March, down from 40 percent a few weeks earlier—and that was before the tightest business restrictions in cities and states across the country went into effect.

Compounding the problem is the deep uncertainty about how long the shutdowns will last. Will America be open again for business by the end of April, as President Donald Trump wants? Or will the deepening public health emergency last for months, deepening the economic fallout?

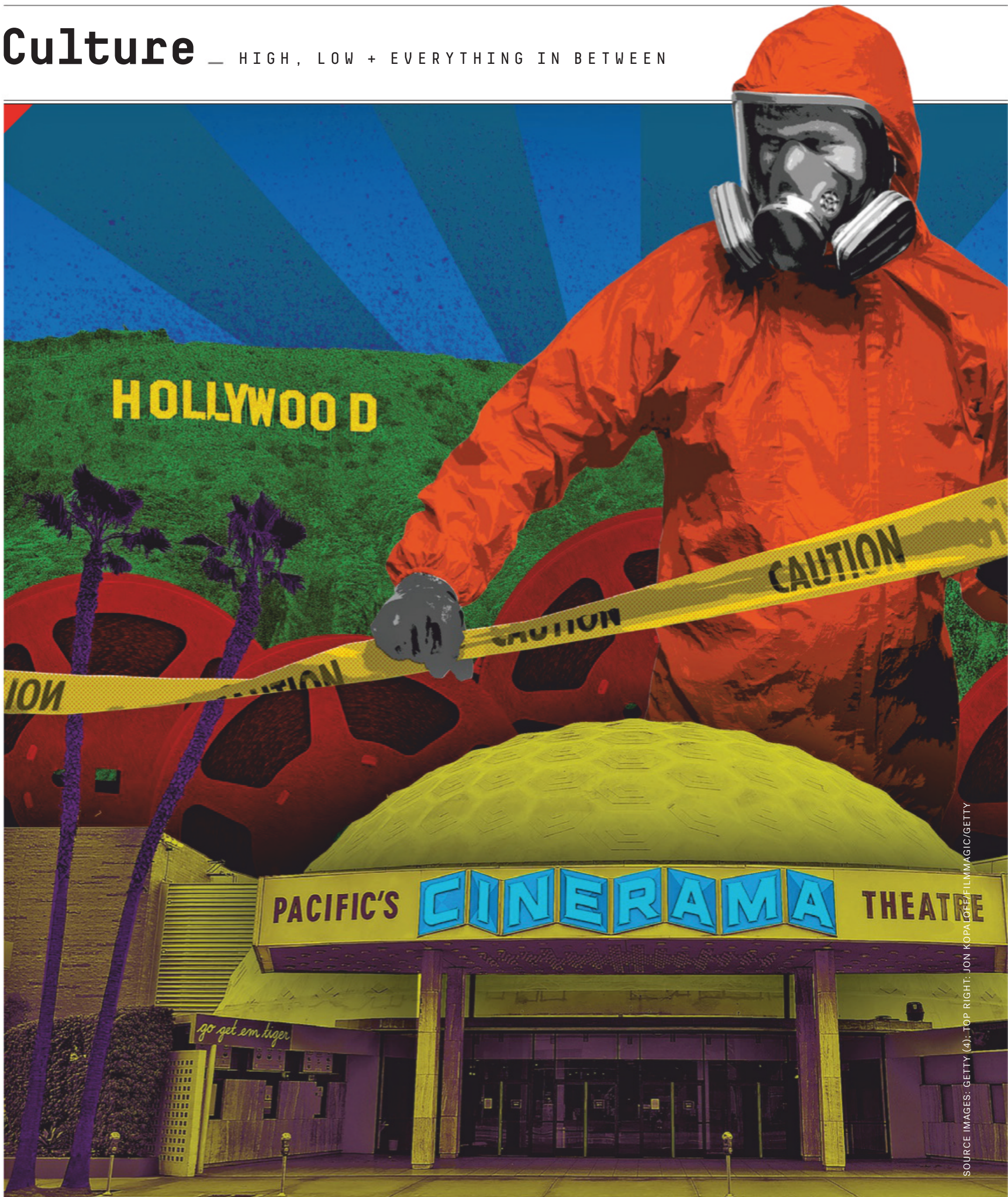
"The full picture isn't clear yet," says Caroline Ceniza-Levine, co-founder of the career coaching

firm SixFigureStart, based in Jacksonville, Florida. "Companies that might have been hiring before are not so sure about their own prospects."

At the very least, you can update your resume, spruce up your LinkedIn profile and reconnect with professional contacts in your network, Ceniza-Levine suggests—former bosses, former colleagues, people who used to work for you. "Ask them how they're doing," she says, rather than making the outreach about your job search, especially if you haven't been in touch for a while. "You need to build the relationship before you can ask for help."

Eventually, the pandemic will subside and the economy will start coming back. Your biggest job in the meantime may be just to soldier through it. **N**

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ENTERTAINMENT

The Hit to Hollywood

No one knows just how bad it ultimately will be, but coronavirus' financial damage to showbiz has already been severe

➔ THINGS DEGENERATED FAST IN THE entertainment industry after President Trump declared coronavirus a national emergency on March 13. That morning, for instance, a “mini-riot” erupted on the set of *Judge Judy* after producers demanded employees show up for work even though CBS brass had sent an email asking them to stay home. “It was quite a fiasco,” says a staffer who witnessed the commotion. “People were screaming at each other.” Three days later, *Judge Judy* became one of Hollywood’s many shows to go on hiatus. A CBS spokesperson declined comment.

Days earlier, in what looked to be a joke, *America’s Got Talent* judge Howie Mandel, a self-proclaimed germaphobe, had shown up for a taping wearing a full hazmat suit and gas mask. Since then, several celebrities like Tom Hanks and wife Rita Wilson have tested positive for coronavirus for real. (Hanks and Wilson are now recovering.) On March 19, a 61-year-old NBC News audio technician died after contracting COVID-19.

The entertainment industry has responded to the crisis by shutting down more than 80 percent of the nation’s 6,000 movie theaters. The NBA, MLB and NHL have suspended or delayed their seasons. Theme parks have been shuttered, concerts

canceled and Broadway shows suspended. Several films have delayed their openings worldwide and more than 100 TV shows have stopped making new episodes. The industry that thrived during the Great Depression by providing affordable entertainment to a weary nation is experiencing a crisis unlike any other in its history. The effects vary, but all of show business is feeling it.

“Entertainment is one of the main industries that will be hit hardest because it involves mingling with lots of people,” says economist Eileen Appelbaum, co-director of the Center for Economic and Policy Research, a Washington, D.C. think tank. “Companies will write-off late winter and early spring this year, and if coronavirus returns after the summer, it will be a financial disaster.”

It has already been rough. The stock of movie exhibitors, for example, has gotten hammered. AMC Theatres is down about 50 percent on the year so far and shares of Cinemark USA are down about 70 percent. Shares of National CineMedia, a company responsible for putting commercials on movie

screens, are off roughly 60 percent and shares of large-screen operator IMAX are down about 50 percent. Speaking mainly of exhibitors, analyst Michael Pachter of Wedbush Securities says,

BY

PAUL BOND

“We are now genuinely concerned, but there may be survivors.” Pachter adds that AMC may not be one of them, saying he needs “more clarity” on the company’s long-term health.

Write-offs at all types of entertainment companies are a given at this point, although just how large and for who remains to be seen. Analysts at PricewaterhouseCoopers project that for the first half of 2020, the entire media and entertainment sector will generate \$2.32 trillion globally, up only 1 percent from the prior year. Meanwhile, S&P Global has downgraded the debt ratings of more than 20 entertainment companies, including AMC, Cinemark, Live Nation Entertainment, Disney and National Amusements, the parent of ViacomCBS. Some analysts are modeling a \$10-billion hit to movie box offices, or about 24 percent of expected total annual revenue globally.

“It hasn’t sunk in what the impact will be,” says a well-placed movie industry insider. “Disney, in particular, has major concerns and theater owners are especially nervous. It’s unprecedented—akin to 9/11. Home entertainment could thrive, but with production slowdowns there will be a pipeline problem.” Tuna Amobi, an industry analyst at financial advisory firm CFRA says, “It’s almost impossible to quantify the damage done to entertainment companies. It’s too early.”

“Theaters and theme parks are most vulnerable,” Amobi says. “The impact will be extremely significant. The company with the biggest exposure to China is Disney because of its parks in Hong Kong and Shanghai.” Disney, which also faces coronavirus fallout in its live event and cruise businesses, has seen the value of its stock drop by about half this year. Similarly, analyst Gregory Williams of financial advisory firm Cowen says he thinks theme

ON HOLD Tom Hanks and Rita Wilson are recovering from COVID-19. Meanwhile, the next *Fast and Furious* movie and *Black Widow* have been delayed and Disney’s parks have closed.

parks will need years to recover and has knocked 31 percent off his profit estimates for NBCUniversal’s parks division for fiscal 2020, 27 percent off for 2021 and 24 percent for 2022.

In the movie business, however, according to Wedbush’s Pachter, there will be “a catch-up effect” when it is safe again to mingle. “It’s easy to push films back,” he says, “but theme parks and live events are much more difficult.” Some of the more high-profile releases which have been postponed include Universal’s *F9*, the latest in its *Fast and Furious* franchise, which will now open in April 2021 instead of May 2020, and MGM’s latest James Bond movie, *NoTime to Die*, which has been pushed back by seven months to November. Marvel’s *Black Widow* had been scheduled to open in May but has been delayed indefinitely. Among the dozens of films that have temporarily shut down production are Disney’s new versions of *The Little Mermaid*, *Peter Pan* and *Home Alone* and Universal’s *Jurassic World: Dominion*.

Some analysts warn that while studios that are part of big companies should weather the storm, smaller filmmakers are in danger of bankruptcy. Some have been quick to act. One small company, Veritas Arts—unusual because it not only produces movies but also owns theaters—announced on March 10 that it would sharply cut the number of screens its new film, *Shooting Heroin*, would appear on when it opens on April 3. Veritas also decided to make the movie available for home streaming at the same time it debuts. Since then, all of the major studios have



done something similar for many of their films by “collapsing the windows,” industry-speak for making films available online well before initially planned.

There have been some relative winners in all this, mainly in television. Netflix, for example, is seeing a surge in use that has strained its capacity. On March 19, CEO Reed Hastings said the company had “decided to begin reducing bit rates across all our streams in Europe for 30 days” at the request of European Commissioner Thierry Breton. Meanwhile, Christian streaming service VidAngel says its growth rate was surging 50 percent



due to coronavirus even before making its programming free for an indefinite time “to help families out.”

The coronavirus has also been good for TV news. The week after President Trump declared a national emergency, CNN tripled its primetime audience in the industry’s most important demographic, ages 25–54, while MSNBC was up 56 percent. Fox News, still the most-watched of the three, posted an 89 percent climb, according to Nielsen Media Research.

Overall television advertising, however, is expected to take a hit, especially since major sporting events like the NCAA’s men’s basketball

tournament have been delayed or canceled. NBCUniversal had expected to sell more than \$1.2 billion in ads for the 2020 Olympics in Tokyo, which have been postponed until next year.

Advertising giant GroupM predicted back in December that the U.S. advertising market, which includes TV, digital, radio and more, would rise 4

percent in 2020 to about \$254 billion. Now, however, Brian Wieser, the firm’s global president of business intelligence, says it’s “woefully optimistic” to rely on any pre-coronavirus economic forecasts. “The numbers will be lower, it’s just a matter of by how much,” he says. And some analysts worry that those lower numbers could become the new normal. On March 23, Doug Creutz of Cowen shaved an average of 20 percent from his earnings estimates for more than a half-dozen companies through 2022 because Creutz believes a coronavirus-sparked recession will represent “a permanent step-down in TV advertising.” ■

“Theaters and theme parks are most vulnerable.”

Culture



1

01 *Into the Wild* (2007)

— Denali, Alaska

A cautionary tale about the dangers of being unprepared in the wilderness as well as an inspiring one about the power of nature to encourage introspection, this film is based on the book by Jon Krakauer recounting Christopher McCandless' journey across America's heartland into Alaska. It brings the wild, untamed beauty of Alaska's backcountry terrain to the screen so you can explore it from the safety of your own home.



02 *Catch Me if You Can* (2002)

— Queens, New York

Chronicling the true-life story of a con man who posed as a Pan Am pilot, this film is an ode to the Golden Age of Travel. Scenes for the movie were filmed in the TWA terminal of JFK airport. The newly-revamped building is now the TWA Hotel and allows modern-day travelers a chance to step back into the terminal's vintage '60s style, and even walk the iconic red carpeted walkway from the film.

2

04 *The Grand Budapest Hotel* (2014)

— Görlitz, Germany

This Wes Anderson film takes place—not in Budapest—but in the fictional Eastern European Republic of Zubrowka and was actually filmed in Germany. There, a run-down, abandoned department store was restored to its former glory and made over into the pink palatial grand dame hotel that's the main character in this whimsical tale.



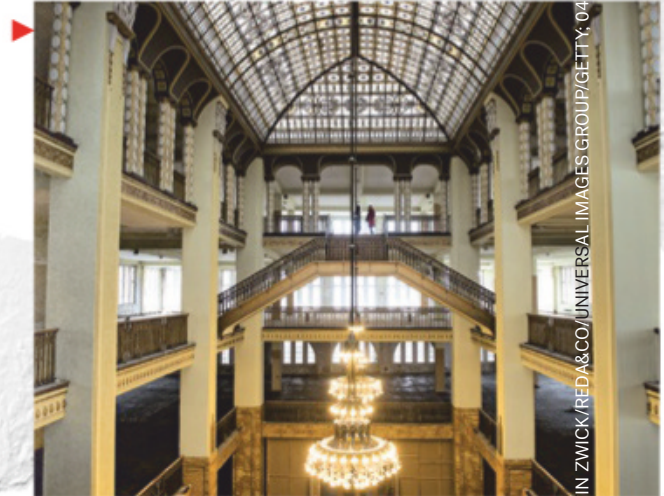
3



03 *The Secret Life of Walter Mitty* (2013)

— Nuuk, Greenland

Ben Stiller directs and stars in this film adaption of a short story about a hapless dreamer who leads a sedentary life working for *Life* magazine. That is, until he goes on a wild adventure tracking down a film negative for the last issue. From jumping out of a helicopter in Greenland to spotting rare snow leopards in the Himalayas, Mitty reminds us about the rewards of stepping out of our comfort zone.



05 *Before Midnight* (2013)

— Kardamyli, Greece

The third film in the cult-classic trilogy including *Before Sunrise* and *Before Sunset* follows a couple through time and around the world. This rekindled love story—filmed on the legendary Peloponnese Peninsula from which Paris eloped with Helen of Troy—will remind you to look up on your next train ride since you never know who you might meet.



06 *The Beach* (2000)
— Maya Bay, Thailand

If there was ever a movie that encapsulates the search to find your own private paradise, this is it. Starring Leonardo DiCaprio, *The Beach* follows backpackers' search for a hidden mystical utopia in Thailand. Ironically, Maya Bay has become so overrun with tourists since the movie was filmed, that it was forced to close until 2021 due to environmental concerns.

07 *Lost in Translation* (2003)
— Tokyo, Japan

This indie classic won Sofia Coppola the Oscar for Best Original Screenplay and numerous fans for its quiet brilliance portraying the loneliness of travel. Suffering from jet lag and culture shock, two adrift foreigners—Bob Murray and Scarlett Johansson—bond over drinks at the Park Hyatt in the intoxicating up-all-night world of Tokyo. Cabin fever doesn't seem so bad if it involves karaoke with this classic couple.



**09 *Lord of the Rings*
Trilogy (2001–2003)**
— Milford Sound, New Zealand

Escape to Middle-earth in the cinematic version of J.R.R. Tolkien's epic trilogy. The otherworldly remote fjord on the South Island—Fiordland National Park's Milford Sound—makes a cameo, as well as Tongariro National Park, full of active volcanoes and emerald lakes, which stands in for the ominous realm of Mordor.



08 *Tracks* (2013)
— The Outback, Australia

Based on the true story of one woman's nearly 2,000-mile solo trek across the Western Australian desert with just her dog and camels, the film spotlights the vast Outback. You'll get lost in the untamed beauty of the country as glimpses of iconic wonders such as Uluru Peak fill the screen.



UNCHARTED

Take a Virtual Vacation With These Travel Films

Stir crazy at home? Travel restrictions cramping your wanderlust? For now, from the safety of your couch, you can still explore the world with these travel-inspiring films. From *The Beach* to *Into the Wild*, these movies have the power to take you away from reality for a few hours and let you dream of a post-pandemic adventure. —*Kathleen Rellihan*

06: MARKA/UNIVERSAL IMAGES GROUP/GETTY; 07: COURTESY OF PARK HYATT TOKYO; 08: EDUCATION IMAGES/UNIVERSAL IMAGES GROUP/GETTY; 09: IHLW/UULSTEIN BILD/GETTY

PARTING SHOT

Adam Lambert

➔ ADAM LAMBERT BELONGS TO THAT SUPER EXCLUSIVE CLUB OF *AMERICAN Idol* alum—alongside the likes of Kelly Clarkson, Jennifer Hudson and Carrie Underwood—who have surpassed the level of success the reality show initially afforded them. Now, after years of touring with the band Queen as their lead singer, Lambert released his fourth studio album *Velvet* on March 19. “This album I made 100% for me.” Infused with soul and funk influences from the ’70s and ’80s, *Velvet* is a departure for the artist, moving back to the music he loved as a kid. “I wasn’t concerned with what was trending at the moment. Every time I hear a really good groove, like a classic groove, it makes me smile, it makes me move. So that was my very simple and yet still complex goal for this album.” Lambert, who in 2012 became the first openly gay artist to have an album debut at the top of the *Billboard* 200, says he thinks *Velvet* has “something running through the album about self-worth and self-love,” and hopes that it offers all people, but particularly LGBTQ+ people, a source of pride.

What inspired your album *Velvet*?

I wanted it to be a love letter to the music I heard growing up. My parents had an amazing vinyl collection and so there was a lot of music from the ’70s and the early ’80s. That was the music that made me want to be a musician.

How do you think music can be a force for social change?

People need to summon the pride that they have in themselves and in the groups that they identify with and to fight for their rights, to be heard and to be part of the equation. I have always represented the weird kid, the outcast, and I continue to do so.

How does fashion and style impact your work?

I want to have an element of fun and ridiculousness. Hopefully, wearing whatever I feel like inspires somebody else to do the same thing. My pet peeve is when people say, “That’s really cool, I could never pull it off.”

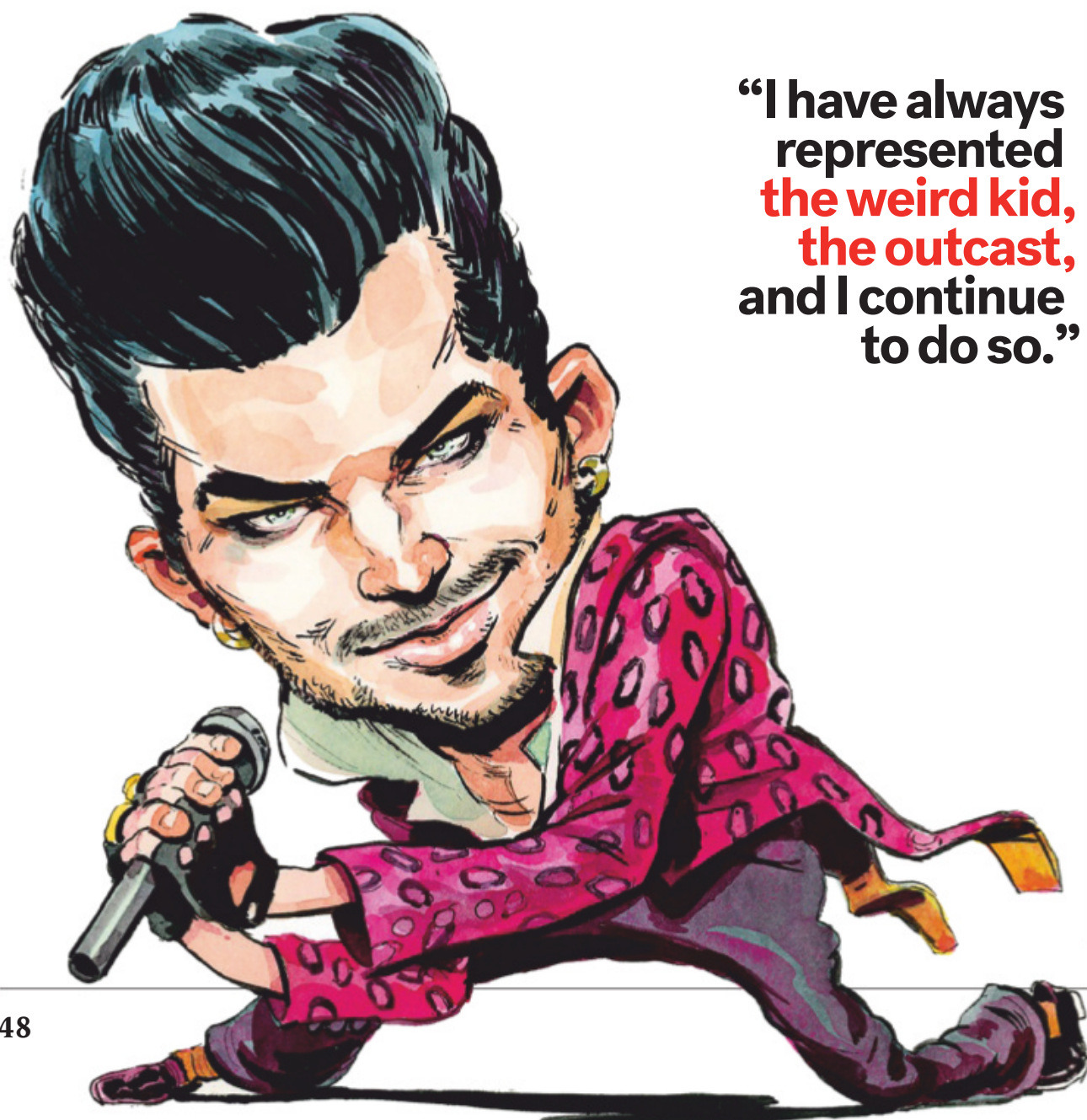
How has working with the band Queen impacted your solo work?

Since working with them, I’ve become a better musician. Singing Queens’ hits, it reminds you what it takes to make a song that won’t go out of style.

What do you think we need more right now in music?

People doing their own thing. I find it tiresome when everybody just copies the last hit. I’m inspired by artists that carve out their own path and follow their own sound. —H. Alan Scott

“I have always represented the weird kid, the outcast, and I continue to do so.”



SPECIAL **Newsweek** EDITION

JAMES BOND

25
FILMS
ONE
007

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COMPLETE
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• Gadget
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