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the new vendors hired to do the work did not respond to media inquiries. A smart phone app was newly installed. Claims received had been pending with no response, while thousands were unable to file claims to provide enough money for twelve weeks of food. Things cannot get worse at the Agency for Re-employment.

The new federal law provides s \$600 per-week benefit and even has emergency benefits the first two weeks. The problem is that employers must provide that payment, including two-thirds of the pay for the first ten days, then 12 weeks at \$600 per week, maximum. Even independent contractors and part time employees get benefits. The problem is going to be getting payment from an employer that laid you off and has little income. My concern is that employers are not going to have money to provide these payments, or payment for things like rent, or equipment, or goods to sell, or taxes. How are companies going to pay wages or benefits to people who are not working when the business is closed? How long is this going to last? Will there be a second wave? As of the morning of May 20th, no one has any real answers to these questions. If you are not scared yet, you should and will be.

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protective equipment (PPE) in public, "extreme hygiene" and voluntary social distancing until R-naught locally is less than 0.25. Some will argue that an official mandate for PPE usage might be required so merchants will maintain high inventories. I disagree. If we all voluntarily use PPE while applying peer pressure to those who don't, the demand will ensure an adequate supply in our stores. If we cannot police ourselves, the authorities will be happy to do it for us.

The best way to reduce unemployment is through consumption. Don't save that stimulus check, spend or donate it now. Consistent with critical housing, grocery, and public utility payments, try to support local businesses. If renewed activity encourages shops and restaurants to re-hire staff, these newly re-employed workers will also increase their discretionary spending, igniting a virtuous cycle of economic growth.

We must learn the lessons of this epidemic nationally and as individuals. Governments should stockpile critical medical supplies. Businesses should re-assess their supply chains and factor pandemic vulnerability into purchasing decisions. Those who were laid-off might consider side-jobs, working from home for next time. Most importantly, look out for one another.

Things will be different from now on. We can either adapt to the new reality and prepare for the next epidemic, or experience hardship for our foolishness later. Your choice.

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