



**Norfolk Public Schools**  
The cornerstone of a proudly diverse community

# English 12<sup>th</sup>



**Phase III**  
**April 27 to May 15, 2020**

**Name:**

**School:**

**Teacher:**

**NPS Curriculum & Instruction**

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#NPS LITERACY  
 STRATEGIC.  
 AUTHENTIC.  
 ENGAGED.

NPS English Office

Learning in Place 2020/Phase III

12<sup>th</sup> Grade



<b>Theme</b>	Change: How does change affect an individual's life? How is change a constant in society? How do people react to change and conflict?
<b>Daily Reading</b>	<b>READ 14.2:</b> Each day read for 15 minutes, something of choice, and complete the reading log including the title of the book/text, the number of pages read, and a hashtag summary of what was read. The reading log is on the back of this sheet. A sample entry is included.
<b>Daily Writing</b>	<b>Three times a week</b> , reflect on how our theme of <b>change</b> connects to current events by journaling your thoughts and feelings about the questions and ideas here—Day to day life is so very different and we are all experiencing a range of changes and emotions. What is your emotional reaction to reading these articles? Are you able to empathize — “sense other people’s emotions, coupled with the ability to imagine what someone else might be thinking or feeling” — with any of the people featured in the articles? Do the articles make you think of anything you have ever gone through or of anything someone you care about has gone through? Or, do the stories feel very different from anything you’ve experienced? How are people adapting to and coping with such vast changes in their lives?
<b>Making Thinking Visible</b>	For all texts, annotate by doing each of the following tasks for <b>each paragraph or stanza (if a poem is not written in stanzas, annotate for every five lines)</b> : <ul style="list-style-type: none"> <li>• underline or list key words, phrases, or sentences that are important to understanding the work</li> <li>• create a question that requires the reader to infer (consider specific words, phrases, sentences, or ideas)</li> <li>• make a comment about the author’s style (reflect on how the author uses diction, figurative language, or sentence structure to develop the meaning or present his/her point of view)</li> </ul>

April 27-May 1

Weekly Reading	Additional Tasks	Response to Text Question (Write 1 page.)
“D.I.Y. Coronavirus Solutions Are Gaining Steam”	Write a paragraph response to the quickwrite which is included with the reading and respond to the short answer questions that accompany the article. There is an <b>optional</b> task at the end.	Write a social media post in which you address what role you believe governments (local, state and federal), private sector businesses, hospitals, and ordinary citizens should play in ensuring the necessary supply of health safety equipment and materials to treat the coronavirus. Use evidence from the article to support your claims.

May 4-8

Weekly Reading	Additional Tasks	Response to Text Question
“The Digital Divide: Researching the Challenges of Online Learning for Many Students”	Write a paragraph response to the quickwrite which is included with the reading and respond to the short answer questions that accompany the article. There is an <b>optional</b> task at the end.	Write a narrative about your own experiences with online learning since being quarantined. Discuss how it compares and/or contrasts with the experiences of the students in the article.

May 11-15

Weekly Reading	Additional Tasks	Response to Text Question
“Lesson of the Day: ‘Coronavirus Cost to Businesses and Workers’”	Write a paragraph response to the quickwrite which is included with the reading and respond to the short answer questions that accompany the article. There is an <b>optional</b> task at the end.	Write an essay explaining the impact the virus has had on the economy in this area and what you believe local communities and individuals can do to help workers who have lost wages or local business owners dealing with losses. Use evidence from the article to support your claims.



## Week of April 27-May 1

**Lesson Overview:** As the number of cases of Covid-19 grow across the globe, health care workers are facing a serious shortage of critical equipment and supplies needed to treat the coronavirus — from exam gloves to ventilators. From Ireland to Seattle, makers and engineers are creating open-source versions of much-needed medical equipment. In this lesson, you will learn about do-it-yourself makers who are collaborating to fight the gravest public-health threat of our time. In a Going Further activity, you will consider how you might contribute to the D.I.Y. movement.

**Quickwrite:** Health care workers are facing a serious shortage of critical equipment and supplies needed to treat the coronavirus. What are ways that ordinary citizens might be able to help?

### ***D.I.Y. Coronavirus Solutions Are Gaining Steam***

*By Alexandra E. Petri*

*Published March 31, 2020 Updated April 1, 2020*

From Ireland to Seattle, makers and engineers are creating open-source versions of much-needed medical equipment.



*A student in Zaragoza, Spain, used a 3-D printer at home to make a face shield for health workers.*

There are moments when Gui Cavalcanti feels like he woke up in a dystopian universe — a guy with no background in medical or disaster response, suddenly leading an international effort on Facebook to design medical equipment to fight the Covid-19 pandemic, the gravest public-health threat of our time.

“I have never worked so hard for a job I didn’t want in the first place,” Mr. Cavalcanti wrote in a text, as part of a recent interview.

Essential medical supplies, from exam gloves to ventilators, are in short supply. In response, and at Mr. Cavalcanti’s prompting, the world’s open-source enthusiasts have banded together to dig up and catalog blueprints of critical do-it-yourself gear and tools that can save lives.

Mr. Cavalcanti, 33, is the founder of the [Open Source COVID19 Medical Supplies](#), a Facebook group that is crowdsourcing solutions to address the diminishing stock of medical equipment around the world. Mr. Cavalcanti, the founder and C.E.O. of [MegaBots](#), a robotics company, initially intended to focus on ventilators. A front-line surgeon in the Bay Area convinced him to go after the low-hanging fruit:

sanitizer, gloves, gowns and masks for medical professionals. Stacks of ventilators wouldn't do the public any good if there were no health care workers to operate them.

The lack of supplies is already dire in many places. Nurses at Boston's Brigham and Women's Hospital turned to social media to collect donations of N95 masks. Workers at Providence St. Joseph Health, a network of 51 hospitals across several states, built face shields made with vinyl, industrial tape, foam and elastic purchased at Home Depot and other craft stores. Intensive care units, short of beds, are turning emergency departments into triage centers. Recent reporting by The Times reveals that the United States has only about 160,000 ventilators available — far fewer than what is needed to provide lifesaving treatments in the most critical cases.



*At Providence St. Joseph Health in Renton, Wash., Sue Giboney, executive director of patient experience, demonstrated how to sew a face mask.*

While government officials scramble to find a solution, do-it-yourself makers are pressing ahead in what some corners of the internet are calling a medical hackathon.

When Mr. Cavalcanti started the group, he told his fellow moderators that it needed to “grow faster than the virus.”

“We have to reach literally everybody in the entire world, right?” he said in the interview. He laughed at the enormity of the thought.

In just over two weeks, the Facebook group has grown to nearly 50,000 people. Members share their designs or mock-ups for various pieces of equipment, and offer moral support and encouragement.

“You are all what the revolution looks like,” Angus Joseph, 42, in Durban, South Africa, wrote on March 18.

To keep things organized, Mr. Cavalcanti established a subgroup of 130 people who operate on Slack and filter through the information that amasses by the minute, building a catalog of open-source solutions for medical supplies as they go. (Version 1.1 of the guide was released on March 20.)

According to Mr. Cavalcanti, moderators flag designs that are posted in the main group. A team of medical professionals evaluates the flagged content. Then, a documentation group puts the approved information together in read-only Google documents, creating a virtual library that details equipment including exam gloves, face masks, negative pressure rooms and oxygen masks.



*Gui Cavalcanti, Megabots Inc., co-founder, with a robot of his design in Oakland, Calif., in 2015.*

Rusty Oliver, an industrial artist in Seattle, was moved to act when he saw the city's shelves being emptied of hand sanitizer. "The reaction to the coronavirus was like, 'OK, so these things are in short supply, how do we make them?'" Mr. Oliver, 49, said. "That's, like, instinct."

He browsed the Facebook group, and a conversation about producing hand

sanitizer jumped out at him. People shared articles about distilleries in Oregon that were jumping in to meet the shortage. The World Health Organization has a formula to follow, which Mr. Cavalcanti's team documents in its sanitizer page guide, making it easier to produce at home.

Mr. Oliver reached out to local distillers to follow Oregon's lead and join forces. In the past week, several have stepped up, including OOLA Distillery, which quickly collected all the raw materials, from alcohol to storage bottles. The distillery is ramping up to churn out "thousands and thousands of liters of bottles" as early as next week, said Kirby Kallas-Lewis, the founder of OOLA. It will distribute the sanitizer to emergency medical workers, hospital staff and local community members; it also plans to sell it both to individuals and various businesses.

"The need is now," Mr. Kallas-Lewis said.

Trevor Smale, an illustrator in Toronto, posted an early illustration of his ventilator design to the Facebook group. The responses prompted him to set up a GitLab page for his project, which he called OpenLung. He is now collaborating with OpenSource Ventilator Ireland, a volunteer organization focused on developing low-cost and open-source ventilators.

Colin Keogh, a co-founder of OpenSource Ventilator Ireland, said that as thrilling as this challenge has been from an engineering and innovation standpoint, he hoped that hospitals would never have to use the equipment they were developing.

"It's seen as an emergency intervention," he said. "We hope we'll be able to cope."

Outside of the Facebook group, others are organizing efforts to find open-source solutions to the shortage. In Boston, a team of anesthesiology residents at Massachusetts General Hospital grew concerned that it might only be a matter of time before the United States ran out of ventilator machines.



*Two Italian engineers, Alessandro Romaioli, left, and Christian Fracassi, with their 3-D printed respirator valves. Credit...Isinnova, via Agence France-Presse — Getty Images*

Together, the residents founded the CoVent-19 Challenge, a virtual global contest to increase the capacity of hospitals to provide mechanical ventilation.

“We want people to come with great ideas, and we want to provide them the support that they need to develop something that is compatible with the physiology of the human body,” said Diana Barragan-Bradford, co-director of the challenge.

The CoVent-19 Challenge plans to work with the Food and Drug Administration to get approval on the prototypes submitted to the contest, which opens April 1 and runs through June 1.

For his part, Mr. Cavalcanti sees open-source solutions as a “backstop” for front-line workers who are rigging together personal protective gear. He stressed that it’s important for products and materials to be F.D.A. approved.

For now, homemade fixes are filling the gaps.

### Short Answer Questions

**1.** What inspired Gui Cavalcanti to create Open Source COVID19 Medical Supplies, a Facebookgroup? What are the goals of the group?

**2.** What supplies needed by hospitals and health care workers to combat the coronavirus are in short supply? Which do you find most critical?

**3.** Describe in your own words the process Open Source COVID19 Medical Supplies is using to collaboratively design a ventilator. How are they able to organize and focus an effort involving over 50,000 people across the globe?

**4.** Why did Rusty Oliver, an industrial artist in Seattle, choose to lead an effort to make hand sanitizer? How is he working with local distillers in Oregon to achieve this goal?

**5.** What is your reaction to the efforts of Mr. Cavalcanti and other D.Y.I. makers? What does it show about the power of collective problem-solving? Do you think Mr. Cavalcanti's group will be able to create a viable, F.D.A. approved ventilator?

### **OPTIONAL Task**

Watch the following seven-minute New York Times video, “Coronavirus Has Hospitals in Desperate Need of Equipment. These Innovators Are Racing to Help.”

<https://www.nytimes.com/video/us/100000007046207/coronavirus-innovative-equipment.html>

**Then respond to the questions below:**

1. What is your reaction to the video? What images, quotes or moments stand out?
  
  
  
  
  
  
  
  
  
  
2. What did you learn about how people around the world are responding to the shortage of health care equipment needed to fight the coronavirus pandemic? What does it show about the power of the public in solving world problems?
  
  
  
  
  
  
  
  
  
  
3. What questions does the video raise for you?

**How might you contribute to the D.I.Y. movement?**

## Week of May 4-8

**Lesson Overview:** In recent weeks, many schools have turned to online learning in an attempt to stop the spread of Covid-19, the disease caused by the novel coronavirus. On March 23, the New York City public school system moved its 1,800 schools online. However, the city has an estimated 114,000 children who live in shelters and unstable housing, which makes offering accessible online education a challenge. In this lesson you will read about several New York City kids who are navigating online education while living in homeless shelters or homes without internet access. Then, you will write a short narrative about your own experiences and create a “one-pager” response to the article.

**Quickwrite:** What does distance or online learning mean to you? What online internet programs have you used in the past at school? What online programs are you using currently? If none, why not? What has been the biggest academic challenge for you during the quarantine school closures?

### ***“The Digital Divide: Researching the Challenges of Online Learning for Many Students”***

By Nikita Stewart

March 26, 2020

Thousands of students living in shelters and doubled up in overcrowded apartments have not received web-enabled devices for online learning.

Allia Phillips was excited about picking up an iPad from her school in Harlem last week. She did not want to miss any classes and hoped to land on the fourth-grade honor roll again.

On Monday, the first day that New York City public schools began remote learning, the 10-year-old placed her iPad on a tray she set up over her pillow on a twin bed in a studio that she shares with her mother and grandmother inside a homeless shelter on the Upper West Side.

And then, Allia saw nothing.

“I went downstairs to find out that they don’t have any internet,” said Kasha Phillips-Lewis, Allia’s mother. “You’re screwing up my daughter’s education. You want to screw me up? Fine. But not my daughter’s education.”

The Department of Education, which runs the largest school system in the country with more than 1.1 million students, began attempting to teach all students through remote learning this week because schools were closed to slow the spread of the coronavirus.

Shuttering the vast system, which includes 1,800 schools, was a serious challenge for the city, and the large-scale, indefinite school closures are uncharted territory, altering the lives and routines of 75,000 teachers, over one million children, and well over 1 million parents.

Add to that the complication of adapting traditional lesson plans to be taught online, and the city has been faced with an enormous and unprecedented undertaking. Recreating a classroom on the internet is a logistical challenge that comes with a learning curve for students, teachers and parents.

And it is already leaving poor and vulnerable students behind — especially the estimated 114,000 children who live in shelters and unstable housing.

On the first day of remote learning, while some parents in the city were posting cute photos of their children waving to their classmates and teachers as lessons were streamed live, Allia and thousands of other children living in New York City shelters and in overcrowded apartments did not have devices with built-in internet. There are about 450 shelters for families and single adults in the main shelter system, and most of them do not have Wi-Fi available for residents, according to the city Department of Social Services.

The Department of Education has given shelter operators and parents several different dates of delivery, causing confusion and frustration. The new deadline for distribution to all students was this coming Monday, but on Wednesday, the department told shelter operators that deliveries to shelters would begin on that day and would continue through the week.

On Wednesday evening, Richard Carranza, the schools chancellor, posted a photo on Twitter showing an iPad being delivered to a child in a shelter. “It’s happening. Now,” he tweeted. But some shelter operators received no deliveries for students and were awaiting estimated times of arrival.

Students without the proper equipment will fall days, even a week behind their peers, said Christine Quinn, executive director of the nonprofit Win, the largest provider of shelter for families in the city.

“They said Monday. To me, that means never. If they come this late, it might as well be never,” she said. “What has happened is a disaster. If we weren’t in a pandemic, this would be funny, like Keystone cops, but this is a pandemic so it’s not funny.”

Mr. Carranza cheerfully reported Monday evening that the first day of remote learning had gone well, sharing the story of a principal who had personally delivered a laptop to a student.



*The playground at P.S. 161, where Allia Phillips is a student, sits empty. Students living in homeless shelters often struggle to complete their homework with little space and no privacy.*

But he acknowledged that children were still waiting for the equipment they need to learn.

“We also cannot talk about remote learning without acknowledging that there is a technology gap that exists among our school communities,” he said. “And I want to start out by saying we are working quickly to make sure every family that needs a device gets a device.”

Mr. Carranza had announced earlier that the city would distribute an estimated 300,000 devices and that students in temporary housing would be prioritized. He said 175,000 had been distributed and that the rest would be given out “in the coming weeks.”

The vague timeline has concerned parents and advocates for children. Nearly 1,600 children, in classes ranging from pre-K to high school, live in Win shelters. As of Thursday, about 1,400 students still needed devices.

“It is clear to me that the administration, to some degree, has forgotten about homeless children,” said Ms. Quinn, former speaker of the City Council.

Ms. Phillips-Lewis said she thought Allia would get a device with built-in internet by Friday, but she was not sure and was not getting a clear answer from LCG Community Services, the nonprofit that runs the shelter where she lives.

On Monday, Allia made do, using her mother’s smartphone to log into Google classroom. She moved to a stool, balanced the phone on her knees and looked down, the light of the screen bouncing off her cheeks.

Around the city, other students were resorting to the same alternative. Sisters Kamiyah Williams, 6, and Chastity Battle, 5, did their class work on their mother’s phone while sitting in a living room in Brownsville, Brooklyn. They live in a small two-bedroom apartment with their mother, two younger siblings and three other people.

Kamiyah said she missed reading her favorite book at school. “My favorite story is talking about animals. Lions,” she said.

Chastity has an artistic streak. “I like painting,” she said.

Both girls are good students, said Tierra Williams, their mother, adding that she did not want them to fail because they did not have tablets. She was trying to help them, but she was having a hard time. “It’s really confusing on the phone because the words are so small,” Ms. Williams said. “I don’t want to miss an assignment because I don’t see it all.”

While the education department was giving shelter operators information to pass along to parents, Ms. Williams, who does not live in a shelter, was awaiting someone, anyone to contact her. “I filled out the forms a few days ago. I don’t know if they are going to call my phone or if they are going to mail it here,” said Ms. Williams, 24.

Inside the city’s family shelters, workers have been bracing for chaos since Mayor Bill de Blasio first announced that the school system would shift to online classes.

Estrella Montanez, the director of the Nelson Avenue Family Residence in the Bronx, said she quickly saw a problem last week when she and her staff knocked on families’ doors to ask if they had devices.



*Estrella Montanez, director of the Nelson Avenue Family Residence in the Bronx, has been helping families try to access equipment that will ensure children are able to continue with school.*

The door-to-door polling showed that only 15 out of 79 families had a computer or tablet. There were 177 school-aged children living in the shelter and they attended more than 100 schools. “When we look at the idea of distance learning, it’s very complicated. Each school seems to be doing something very, very

different,” she said.

There was also the glaring fact that the shelter has no Wi-Fi, and Ms. Montanez was hoping a contractor would install Wi-Fi on Wednesday.

She was trying to come up with solutions, like opening up community rooms in the shelter for children who need extra help with work. The spaces could accommodate eight children per room at the same time to adhere to social distancing. She considered relaxing the shelter’s rules. If a family leaves for more than 96 hours, that family loses their room. But how could she deny children an education? “Maybe students can’t access internet from here, but maybe they have a relative who does that they can stay with for a few days,” Ms. Montanez said.

J’Marion Brown, 14, who lives in the shelter, went to his school himself to pick up a device and his assignments, hoping to keep up with his classes. But he was worried about math. “I have a very, very thick math packet and I’m not too good with math,” he said.



*J'Marion Brown, 14, went to school himself to pick up a device so he would not fall behind.*

Jennifer March, executive director of the Citizens' Committee for Children, feared that city officials were not thinking through all worst-case scenarios. While many students were doing their best on smartphones, Ms. March asked about the ones who might not have the bare minimum access. "Do we even know that all of their parents have working phones?" she asked.

Families are already living on top of each other in shelters or overcrowded apartments, and this was one more stressor, Ms. March said. "This is a population that has already experienced profound trauma being dislocated," she said. She added that students struggle to complete their homework with little space. "The other conundrum is how do you do that well if there's no privacy?"

Ms. March said her nonprofit was asking the city to consider allowing homeless children who would like to attend the 93 "regional enrichment centers" that the city has set up in every borough to accommodate the children of essential workers, like health care workers, transit workers and emergency medical workers.

The centers have been underutilized as essential workers stick to other arrangements they had made. In New York where rents are exorbitant and finding quality, low-income housing is difficult, some of those essential workers live in shelters.

For 10 years, Toiyia, a mother who lives in a Win shelter in Brooklyn with her two sons, has worked for Access-A-Ride, a public transportation service for people with disabilities. Toiyia, who did not want her last name used to protect her privacy, already had devices for both of her sons: Tahir, 8, and Khalil, 18, who is disappointed that his school probably will not have a graduation ceremony.

But the pandemic has changed the way they have to learn. The boys have turned their phones into mobile hot spots. Khalil, who has been accepted to six state colleges so far, finds himself being Tahir's de facto principal, counselor and teacher all rolled into one while his mother is at work.

"He knows what he's doing. He second-guesses himself. I have to guide him," Khalil said of his younger brother. "He starts to get the hang of it. He's a smart young man, but he just doesn't focus all the time so it throws him off."

Tahir had little to say about his brother's newfound role and the transformation of their room in the shelter into a classroom. "I'm not happy, but I'm being chill," he said.

On the Upper West Side, Allia had no big brother and no iPad, but she pressed on completing her assignments on her mother's phone. She remembered days she spent in the classroom. "Sometimes, when we have equations or something, my teacher calls an assignment, and when we do them, some kids, we kind of do it like a race, but at the same time we are trying to focus and that's the fun part," she said.

Her grandmother's service dog, Buster, panted, and her mother and grandmother tried to give her some space to concentrate. They moved to the other side of the room.

### Short Answer Questions

1. In your own words, summarize the different struggles that students, parents and school administrators have faced during New York City's move to online education. Then, summarize some of the attempted solutions and their effectiveness.
2. Richard Carranza, the schools chancellor, and Christine Quinn, executive director of the nonprofit Win, expressed two very different outlooks on the remote-learning situation in New York City. How would you characterize their perspectives? Why do you think they see things so differently?
3. What did Estrella Montanez, the director of the Nelson Avenue Family Residence in the Bronx, notice when she and her staff went door-to-door in the shelter where they work? What different solutions has she been exploring?
4. What are some of the questions and concerns that Jennifer March, executive director of the Citizens' Committee for Children, has raised? What do you think of her solutions? Do you have other ideas of what could be done?
5. The article profiles six New York City kids: Allia Phillips; the sisters Kamiyah Williams and Chastity Battle; the brothers Khalil and Tahir; and J'Marion Brown. Choose one young person to focus on and answer: How has their living situation affected their online education experience? What solutions have they and their families explored and implemented?

### OPTIONAL Task

One-Pager - Now, create an emotional and visual response to the article by designing a One-Pager. Look back through the article and choose:

1. A quote that was meaningful to you.
2. A striking visual image.
3. A question you have that the article did not address.

You can organize your selections on the attached one-pager worksheet.

## Week of May 11-15

**Lesson Overview:** As the coronavirus outbreak forces the cancellation of trips, nights out and large gatherings, economic damage is mounting across the country. In this lesson, you will learn about the economic fallout that happens when people are homebound for an unspecified amount of time. You then explore how federal, state and local governments; large corporations; and customers might pitch in to help.

**Quickwrite:** Many Americans can work from home and still get paid during the pandemic. However, many others can't. What impact has the coronavirus had on you and/or your family financially? Who do you know who has taken a financial hit from the pandemic? How have they suffered financially?

### **“Lesson of the Day: Coronavirus Cost to Businesses and Workers”**

**By Ben Casselman, Patricia Cohen, Stacy Cowley, Conor Dougherty, Nicholas Kulish, David McCabe and Karen Weise**

**March 15, 2020**

**As the outbreak forces cancellations of trips, nights out and large gatherings, economic damage is mounting across the country.**

A week ago, Mark Canlis's restaurant in Seattle was offering a \$135 tasting menu to a bustling dining room every night. Eileen Hornor's inn on the Maine coast was booking rooms for the busy spring graduation season. And Kalena Masching, a real estate agent in California, was fielding multiple offers on a \$1.2 million home.

Then the coronavirus outbreak changed everything.

Today, Mr. Canlis's restaurant is preparing to become a drive-through operation serving burgers. Ms. Hornor is bleeding cash as she refunds deposits for scores of canceled reservations. And Ms. Masching is scrambling to save her sale after one offer after another fell through.

“Last week, I would have told you nothing had changed,” she said. “This week, it has all gone to hell.”

For weeks, forecasters have warned of the coronavirus's potential to disrupt the American economy. But there was little hard evidence beyond delayed shipments of goods from China and stomach-churning volatility in financial markets.

Now the effects are showing up in downtown nightspots and suburban shopping centers from coast to coast.



*A quiet Pike Place Market, which is usually crowded on Fridays with tourists and Seattleites grabbing lunch.*

Not since the attacks of Sept. 11, 2001, has a crisis enveloped so much of the economy so quickly. Broadway is dark. The college basketball tournaments are canceled and professional sports are on indefinite hold. Conferences, concerts and St. Patrick's Day parades have been called off or postponed. Even Disneyland — which stayed open through a recession a decade

ago that wiped out millions of American jobs and trillions of dollars in wealth — is shuttered.

“This hits the heart of the economy, and it hits the economy on all sides,” said Diane Swonk, chief economist at Grant Thornton. “It’s not just that we’re slowing down things. We’re actually hitting the pause button, and there is no precedent, there is no mold for that.”

The effects are being felt even in places that the outbreak itself has not yet reached. Maine had not had a single diagnosed case of the virus when Ms. Hornor learned Wednesday that Bowdoin College, which accounts for 80 percent of her business, was calling off in-person classes and sending students home. Yet by midday the next day, she had lost 84 bookings, with more cancellations all but certain. At a somber staff meeting on Thursday, she told her 10 employees that she would try to avoid layoffs but that cuts in hours were inevitable.



*Bowdoin College in Brunswick, Maine, announced that students needed to move off campus and take their classes online.*

“I have people who rely on me to be able to pay their rent,” she said. “Not only do I have no money coming in, I’m kind of hemorrhaging cash in terms of refunds for everyone.”

Now that the outbreak is hitting the consumers, the damage is all but certain to spread. JPMorgan Chase said Thursday

that it expected the U.S. economy to contract in the first two quarters of the year, which would meet a common definition of a recession. A survey of prominent academic economists, also released Thursday, found that a majority thought the outbreak was likely to cause a “major recession.”

For caterers, function halls and others whose business depends on large groups of people gathering together, business dried up nearly overnight.

“It started Tuesday,” said Elizabeth Perez, the co-owner and marketing director for the Pavilion Grille in Boca Raton, Fla. “They were canceling Thursday night with a dinner for 47 people, and that was the first

one.” Then an Ultimate Chefs’ dinner for 120 scheduled for March 22 was postponed. A bar mitzvah for 150 on May 30 canceled. “That’s at least \$10,000,” Ms. Perez said. She normally employs 20 people at an event to serve food and bus tables. Since they are hourly workers, if there is no event, there is no pay.

It isn’t just the outbreak itself that is causing damage. The turmoil it has caused in the financial markets is also starting to spill over into the real economy.



*Kong’s Tavern in Oklahoma City on what would normally be a busy Friday afternoon. With no customers, Chris James, a cook, watched as President Trump spoke on television about the coronavirus outbreak.*

Last weekend, Ms. Masching, a broker with Redfin in Silicon Valley, got three offers on a \$1.2 million home she had listed in Mountain View. But by Monday, two people had rescinded their offers and the third tried to back out, citing stock market losses, after her client had accepted. At the same time, she said, prospective

buyers are deciding to hold back offers on the belief that the carnage could eventually lead to lower home prices.

“Most of our clients are using stock for their down payment, and they don’t have the purchasing power they did even two weeks ago,” she said.

In much of the country, offices remain open, restaurants remain full and day-to-day life remains relatively normal, albeit with fewer handshakes and more hand washing. But in places where the virus is already widespread, the downturn is well underway.

In Seattle, the place hit hardest so far by the outbreak in the United States, the normally bustling South Lake Union neighborhood has been eerily quiet since Amazon and other tech companies with headquarters in the area told their employees to work from home. That has been a disaster for Tom Douglas, a local chef with a dozen restaurants. Business is down 90 percent from usual.



*The pullback from public life has devastated businesses like Tom Douglas’s restaurants in the Seattle area.*

On Wednesday, Mr. Douglas told his staff that dinner service on Sunday would be the last for two or three months. He was shuttering his restaurants and laying off almost all of the roughly 800 employees. He planned to apply for unemployment himself and research federal disaster or small business loans.

“This is a serious natural disaster — I don’t think a lot of people are thinking about it that way just because there’s no winds and there’s no floods,” he said. “But this is a real natural disaster that’s affecting people at the most basic level.”

The pullback from public life is sending shock waves beyond the hospitality industry. When restaurants close their doors, they no longer need tablecloths delivered by linen services or beer from local brewers. When people stop flying, they no longer need taxis to the airport or \$5 bottles of water from the airport newsstand.

Baden Sports, a sporting-goods manufacturer in the Seattle suburb of Renton, provides basketballs and baseballs for youth leagues and college tournaments, many of which are now being canceled. Jake Licht, who runs the company, has imposed a hiring freeze and is drawing up a budget in preparation for a recession.

“This is moving so fast,” Mr. Licht said. “We had meetings and planning sessions three days ago that have already been invalidated. This is an hour-by-hour management challenge.”

The speed of the crisis has outpaced economists’ ability to track it. As the stock market gyrated in recent days, economic data — most of it from February, before the outbreak was widespread in the United States — continued to look rosy. Even indicators that usually serve as early-warning systems have yet to catch up: New claims for unemployment insurance actually fell last week and remain near a multidecade low.

Still, there are early signs of a crisis that is still gaining steam. Measures of consumer sentiment fell sharply in early March, and indexes of business conditions have cratered. Airlines, ports, hotels and other directly affected industries have already announced layoffs or employee furloughs. Postings for restaurant jobs were down 26 percent last week compared with the same week a year ago, according to data from the job marketplace ZipRecruiter. Job listings in catering were down 39 percent and those in aviation down 44 percent.

“The behavior changes that could set off an economic cascade that will eventually be seen in the labor market are really being put into motion now,” said Julia Pollak, a labor economist at ZipRecruiter.

The workers who are feeling the effects of the pullback first are the ones least able to afford it: low-wage, hourly employees, many of whom aren’t paid if they miss work. Only one-third of leisure and hospitality workers have access to any paid time off, according to data from the Bureau of Labor Statistics.

Wallace McLeod has worked at TapWerks Ale House in Oklahoma City’s Bricktown district for five years, but he had never seen business as slow at the bar as it was on Thursday night. With 212 taps split between two stories, the pub would have been rocking with patrons heading to the Cher concert at the Chesapeake Energy Arena a few blocks away. “I wouldn’t be able to talk to you right now if the concert were going on,” he said in an interview.

Instead, Cher’s event was postponed, the bar was largely empty and a night that should have brought in as much as \$13,000 in sales would be lucky to reach \$4,000 if the regulars toughed it out. Bartenders expecting to make over \$200 for the night would be lucky to bring home \$80, Mr. McLeod said — which meant they, too, would rein in their spending.

“You have less money,” Mr. McLeod said, noting he would have to put off a birthday party for his daughter. “You can’t do as many things as you’re used to doing.”



*Wallace McLeod has worked at TapWerks Ale House for five years. The normally bustling bar sat empty.*

The strength of the economy before the coronavirus hit may provide some protection. Companies that have spent recent years struggling to attract and retain workers may be reluctant to lay them off, especially if they expect a relatively rapid rebound.

Many businesses are doing whatever they can to hold on until then.

Canlis is one of Seattle’s highest-end restaurants, with a piano player who entertains customers at the bar and a four-course tasting menu that runs \$135 a person. But when the outbreak began to spread in Seattle, business started to dry up. Mr. Canlis, one of the owners, realized that his business was “one headline away” from putting 100-plus employees out of a job.

So over a three-hour meeting in an apartment overlooking the city, the managers worked out a new plan. This week, the restaurant will start selling bagel sandwiches in the morning, running a drive-through serving burgers and veggie melts for lunch and delivering dinner to the doorsteps of Seattle residents. “Fine dining is not what Seattle needs right now,” the restaurant said in an Instagram post announcing the change.

### Short Answer Questions

1. Diane Swonk says of the economy, “It’s not just that we’re slowing down things. We’re actually hitting the pause button, and there is no precedent, there is no mold for that.” How is a “pause” different from an economic slowdown? What are examples from the article and from your own observations that present serious challenges to businesses being able to stay afloat during the pandemic?
2. How have stock market losses affected the real estate market, according to a Silicon Valley broker who is quoted in the article? How might the stock market’s drop affect other industries?
3. The article gives examples of the employees, related businesses and employees of those businesses that will suffer when a restaurant owner decides to close a dozen restaurants for months or when an event like a professional sports game gets canceled. What is another example of a business decision made in light of the pandemic that would have a ripple effect for businesses and their employees?
4. The Seattle restaurant Canlis has made changes in light of the pandemic. What are those changes? How might its decisions serve as a model for other restaurants? What about other sorts of businesses?

## OPTIONAL Task

Read the following New York Times Article:

### *White House Seeks Financial Crisis-Era Powers to Buttress Economy*

By Alan Rappeport and Jeanna Smialek March 15, 2020

WASHINGTON — Treasury Secretary Steven Mnuchin said on Sunday that he would ask Congress to reinstate powers that were used during the 2008 financial crisis to support the economy as the coronavirus threatens to grind business activity in the United States to a halt.

The comments suggest that the White House is bracing for a widespread downturn that could harm sectors well beyond the travel and cruise ship industries, and that the federal government could need to return to the type of crisis-era measures that were ultimately scaled back by lawmakers in the 2010 Dodd-Frank Act.

Hours later, the Federal Reserve said it would cut interest rates to near zero and snap up large amounts of government-backed debt, along with other efforts aimed at protecting the American economy from the risks of the coronavirus.

Mr. Mnuchin and Jerome H. Powell, the Fed chair, have spoken daily about how to buttress the economy, which faces the prospect of a deep recession as the coronavirus spreads around the world.

“Certain tools were taken away that I’m going to go back to Congress and ask for,” Mr. Mnuchin said on “This Week” on ABC.

He did not specify which tools he was referring to, and a Treasury spokesman declined to comment. In a separate interview on “Fox News Sunday,” Mr. Mnuchin made clear that he meant regulations that were imposed by Dodd-Frank.

That law, passed after the worst financial crisis in decades, took away the Fed’s power to lend to individual failing companies or to take assets off their balance sheets, requiring the central bank to extend emergency credit only through broad-based facilities intended to help the financial system as a whole. Congress also took away Treasury’s ability to use a program, known as the Exchange Stabilization Fund, to guarantee money

Mr. Powell said in a news conference on Sunday that the Fed had “nothing to announce” on whether the central bank would seek additional authority to intervene in the financial markets but said “that’s part of our playbook in situation like this.”

On Sunday evening, the Fed announced that it cut rates to a range of 0 to 0.25 percent and would inject huge sums into the economy by snapping up at least \$500 billion of Treasury securities and at least \$200 billion of mortgage-backed debt “over coming months.” The Fed also said banks would no longer have to stash customer deposits at the central bank and encouraged banks to use its discount window, which provides ready access to financing. Mr. Powell said the Fed was encouraging banks to use that money to lend to households and businesses.

While the Dodd-Frank Act did take away some of the Fed's tools, former regulators say the situation facing the economy today may not be best solved with the crisis-era measures that were used in 2008 and beyond. Instead, Congress and the White House may need to deploy other programs to help prop up affected industries.

"There were a number of tools taken away that shouldn't have been taken away," said Ben S. Bernanke, who was the Federal Reserve chair during the 2008 financial crisis. "If they're willing to rethink some of those things, that's a good thing," but most of the Fed's use of such tools pertained to the financial sector "that doesn't seem to be where the problem is now."

"In 2008 the problem was that major financial firms were facing runs," he said, and therefore needed cash. "In this situation, the nonfinancial corporates are where the problem is — that is, think about an airline or a restaurant" that is unable to make payroll.

When it comes to preventing such disruptions, Mr. Bernanke said, "that is something, in the first line of defense, that Congress can do."

The Fed did some lending aimed at nonfinancial companies — including through its commercial paper funding facility and the Term Asset-Backed Securities Loan Facility, which helped meet household and small-business credit needs — and authority for those programs still exists. For corporate bailouts, Mr. Bernanke said, lawmakers should be the first line of defense.

"It's more democratic and accountable if Congress were to take the lead," he said.

Henry M. Paulson Jr., who was President George W. Bush's Treasury secretary in 2008, wrote in a [Washington Post op-ed](#) last week that one of the lessons from that crisis was that the executive branch might need more authority from Congress to take quick action.

"Notwithstanding tensions between the parties and between the branches, it may be necessary to give the administration broad authority and flexibility to act, within the parameters and oversight structure set by the legislature," Mr. Paulson wrote. "Congress can't design and implement every stimulus program or turn on a dime to give new authorities to the executive when facts on the ground change."

Hal Scott, an emeritus professor at Harvard Law School and the director of the nonprofit Committee on Capital Markets Regulation, said the Fed must restore its ability to be the world's most powerful lender of last resort. It was unfortunate that such authorities needed to be reinstated amid a crisis, he said.

"It would have been better to do it before the crisis," Mr. Scott said. "When you get into a crisis and you do it, there's a concern that you're sending a panic signal — that we've got to do this, we need this power."

Even without renewed authorities, economists have widely speculated that the Fed could dust off its crisis-era playbook, reviving programs to help companies and financial institutions to weather the shock of the coronavirus. Michael Feroli, an economist at J.P. Morgan, has suggested that the Fed could use another program like the Term Asset-Backed Securities Loan Facility, or TALF, to help keep credit flowing to households and businesses because "the financial viability of some small businesses is a central concern right now."

That could also include a Fed program to help corporations that issue short-term debt as a source of funding, known as commercial paper.

Krishna Guha and Ernie Tedeschi at Evercore ISI, an investment banking advisory firm, now expect the Fed to add a commercial paper funding facility “to what we see as an imminent super-aggressive package of measures to mitigate the virus shock and stabilize fixed income and credit markets.”

They said they saw increasing evidence that such a commercial paper measure — which would provide credit to companies to help keep them functioning — is immediately necessary, and speculated that an announcement could come as soon as Sunday or Monday.

Congress has so far taken incremental steps to provide financial help. The House voted early Saturday to pass an economic relief bill that Mr. Mnuchin and Speaker Nancy Pelosi had negotiated to help small businesses cover costs associated with the coronavirus, such as sick leave. It also provides free coronavirus testing and funding for food stamps, among other measures. The Senate is expected to vote on the legislation on Monday.

Mr. Mnuchin said in statement on Saturday evening that in enforcing the law, Treasury would use its regulatory authority to allow employers to use cash deposited with the Internal Revenue Service to pay sick leave wages, and that it would make advances to small businesses that do not have sufficient taxes to draw from to cover such costs.

Despite Mr. Mnuchin’s comments about preparing for a crisis, Trump administration officials continued to express optimism that any economic disruption would be short-lived.

The Treasury secretary said he did not believe that the United States economy was currently in a recession and predicted that economic activity would pick up again after the virus was successfully confronted.

Speaking on “Face the Nation” on CBS, the White House economic adviser Larry Kudlow said he hoped the Senate would quickly pass the House legislation. The administration was considering additional proposals to help airlines, which the White House would discuss on Capitol Hill this week, he said, including potential loan guarantees.

Mr. Kudlow acknowledged that the economic situation would be “very challenging in the short run,” but he said that American supply chains were continuing to flow and that the United States would be back to a strong economy by the end of this year.

**Task: Write your own op-ed piece or create an IG video or Tik-Tok video that provides your proposal on what action the federal government should take to help businesses and individuals who are suffering the financial loss resulting from the coronavirus pandemic.**