

Carleton College

Carleton Digital Commons

[Covid-19 Archive: Documents](#)

[Covid-19 Archive: Items](#)

5-31-2020

Richmond Times-Dispatch (Commentary & Business Section) Sunday, May 31st, 2020

Richmond Times-Dispatch

Follow this and additional works at: https://digitalcommons.carleton.edu/covid19archive_documents

Recommended Citation

Richmond Times-Dispatch, "Richmond Times-Dispatch (Commentary & Business Section) Sunday, May 31st, 2020" (2020). *Covid-19 Archive: Documents*. 118.

https://digitalcommons.carleton.edu/covid19archive_documents/118

This Book is brought to you for free and open access by the Covid-19 Archive: Items at Carleton Digital Commons. It has been accepted for inclusion in Covid-19 Archive: Documents by an authorized administrator of Carleton Digital Commons. For more information, please contact digitalcommons.group@carleton.edu.

THE PERILS OF TIME



DWAYNE CARPENTER/TIMES-DISPATCH

Endless waiting in the age of COVID-19

In the age of COVID-19, our innate need to be close to one another has been turned against us. Rules on social distancing, the unmet need for personal protective equipment (PPE), urban population density, the closure of businesses, the collapse of the travel industry — all these things speak to the perils of space. As the data shows, this is a virus that thrives in tight, overcrowded spaces.

That the virus has spread with particular menace in our underfunded nursing homes, our overcrowded low-income housing projects and our overpopulated prisons unequivocally demonstrates that the virus' transmission behavior cannot be uncoupled from questions of class, race and public policy.

Social care, housing, criminal justice — all these areas have been placed under enormous stress following a decade of fiscal austerity. Tragically, no one is surprised that the virus has come home to roost so prevalently in these spaces.

Accordingly, much of the public discourse about how we might reimagine the world in the aftermath of this pandemic has been focused on questions of space — how different our offices, parks, housing, event spaces and city centers will need to be.

What has been less discussed is the impact of the novel coronavirus on time. As an anthropologist whose work has focused on exploring experiences of time among vulnerable substance-using populations — such as London's street-sleeping homeless — I feel we are missing an opportunity to place questions of time on equal footing with those of space.

Perhaps it is because time intrinsically feels more abstract, and space more concrete, that the latter tends to be over-emphasized when we think about the things that structure

human co-existence and make it meaningful.

Take the street-sleeping homeless, for example. These are people who quite literally do not have a physical space in which to dwell. However, just as a home is more than a physical space, homelessness is about more than the absence of this space. It is about time as well.



Joshua Burraway

Being evicted onto the streets also means being dislocated from the normal rhythms and structures of time that endow life with meaning and potentiality. For the homeless, shunted into chronic unemployment and socioeconomic obsolescence, time begins to elasticize, bracketing them in a hyperextended present that is flanked by an often traumatic past and a future evacuated of possibility.

These conditions, typically articulated in terms of deep, unrelenting boredom, point to a breakdown between two very different modes of temporal experience — subjective time and clock time. Detached from the productive discipline of clock

time, the embodied sense of duration begins to run away with itself, trapping us in what is experienced as a kind of endless waiting.

Those of us in lockdown — even those of us lucky enough to have kept our jobs — now have been given a taste of this stagnant temporal reality. The unlucky ones — those who have lost their jobs and who now are on the brink of homelessness, if not already there — are receiving an even higher dose, forced into the seemingly endless queues, virtual and actual, which define our already inadequate unemployment, welfare and housing services.

The homeless, the working poor, undocumented migrants, refugees, prisoners, indigenous peoples, the disabled — these marginalized groups have known the torment of purgatorial waiting long before the coronavirus appeared on humanity's radar.

They intimately know the existential suffering that comes when subjective time is left undiluted and stripped of meaningful social events and milestones that might punctuate its flow. Minus these punctuations

BLACK AMERICAN TRAUMA

White allies must step up against racism

As a teenager during the civil rights movement, Andrea Simpson made "I Am a Man" signs during the Memphis sanitation strike in 1968, which would include the Rev. Dr. Martin Luther King Jr.'s last march before he was assassinated.



Michael Paul Williams
mwilliams@TimesDispatch.com

Simpson, an associate professor of political science at the University of Richmond, recalled being chased and shot at by police when that march dissolved into chaos. She knows trauma. But the death Monday of George Floyd while in Minneapolis police custody has Simpson and others — including myself — ping-ponging between rage and despair.

"I'm having a tough time, I don't mind telling you," she said Thursday.

She didn't sleep much Wednesday night, thinking about the video of the prone, handcuffed, unarmed Floyd saying, "I can't breathe," as officer

Derek Chauvin pressed a knee into his neck for several minutes as bystanders implored him to stop.

"When I did sleep, I dreamt of him, especially when he was calling for his mother," she said. "Because people do that when they're dying."

Compounding her anguish was a call she received from a black UR student distraught at an encounter he'd just had on the campus. He was walking near Westhampton Lake, chatting with a mentor, a white female UR staffer, when a white woman drove up and asked the

WILLIAMS, Page D3

THE SMOG OF RACISM

We must see the patterns. Then, we must act.

Several years ago, our team at the Virginia Center for Inclusive Communities was called upon to provide support at an institution in Virginia after a public racist incident.



Jonathan C. Zur

Our work began with a series of facilitated forums and focus groups so that my colleagues and I could better understand the experiences and emotions associated with the event to then help the institution's stakeholders craft a relevant, customized and sustainable action plan. Over the course of 16 sessions, we heard a wide range of responses, including shock, fear, outrage, shame and overwhelming sadness. What struck us about those

sessions was that a large number of participants stayed behind to speak privately with one of our facilitators. Time after time, these individuals wanted to confidentially share previous incidents of racism they had observed or experienced at the institution.

We learned about many more examples of racism that had taken place over a relatively short period of time, few of which were widely known and most of which had not even been reported. As a result, acts of racism at that institution were understood by those in positions of power to be individual, isolated anomalies.

If known, the perpetrator would be punished and a statement of condemnation would be released before leaders went back to "business as usual." However, we came to

learn that racism in fact was far more pervasive and embedded into many aspects of the institution's culture.

Similarly, it is naïve — and frankly dangerous — to interpret recent experiences of African Americans in the United States as individual, isolated incidents. The beliefs that contributed to the killings of George Floyd in Minneapolis, Breonna Taylor in Louisville, Ky., and Ahmaud Arbery in Glyn County, Ga., are linked to the threats made by Amy Cooper toward Christian Cooper in New York City.

And these incidents are reinforced by structures that have led to disproportionately high infection and death rates among people of color due to COVID-19. They are supported by data showing that black-owned small busi-

RACISM, Page D3

OPINIONS

U.S. ARMY COMBINED ARMS SUPPORT COMMAND

Maj. Gen. Rodney D. Fogg: Battling COVID-19

The U.S. Army Combined Arms Support Command (CASCOM), located at Fort Lee, is responsible for training thousands of military members. We recently asked CASCOM's commanding general, Maj. Gen. Rodney D. Fogg, how COVID-19 was impacting the command's mission and operations.

CASCOM is described as "the Army's sustainment think tank." Can you elaborate on the functions of the command and its role in the military?

CASCOM is committed to developing the right equipment, the right people and the right capabilities to make the U.S. Army the best in the world. CASCOM is called the Army's sustainment think tank because we do a lot of heavy intellectual lifting in all things sustainment. The best comparison with the commercial world would be supply chain operations. Sustainment includes human resources, finance and medical as well. CASCOM coordinates with units across the Department of Defense to develop comprehensive and integrated sustainment solutions for the Army across the board. We plan and coordinate sustainment solutions from the lowest level to national levels to ensure the Army can meet its sustainment responsibilities to fight and win battles.

Our biggest core task is training America's finest young men and women to become Army logisticians. As one of the Army's premier training centers, the Combined Arms Support Command trains, educates and develops more than 240,000 sustainment professionals that include active duty, National Guard and Army Reserve forces. CASCOM accomplishes this mission at Fort Lee and more

than 78 other training locations across the world. As the Army's lead for sustainment activities, we oversee the training and development of more than 42 military occupational specialties through the Ordnance, Transportation, Quartermaster Schools, the Army Logistics University and the Soldier Support Institute at Fort Jackson, S.C. If a soldier drives it, shoots it, communicates with it, eats and drinks water on the battlefield, CASCOM develops the capabilities to support it.

We have a great team of military and civilians dedicated to the training mission. We also provide sustainment-related initial military training for civilians. We are a people-based institution. Our soldiers and civilians are the centerpiece of the Army.

What are the challenges facing CASCOM and the military during this global public health crisis?

Our No. 1 goal under COVID-19 conditions is maintaining readiness and training capability while continuing to place the health and safety of soldiers, civilians and their families as our highest priority.

We have a large training mission at Fort Lee. Annually more than 35% of the Army's individual training is conducted here. We are ensuring all personnel adhere to the guidance outlined by the leadership of Virginia, the Centers for Disease Control and Prevention (CDC) and the Defense Health Agency.

The Army always is prepared for changing situations. Due to COVID-19, we are adapting our training schedules to maintain readiness by moving to more online classes, using day and night shifts for training, and extending hours at dining halls

to ensure soldiers keep social distances.

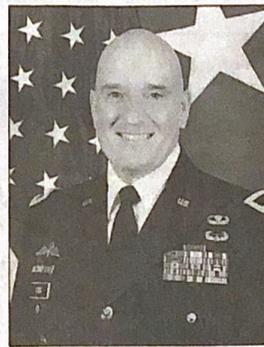
Additionally, as we remain ready for the nation, it is imperative to ensure that our soldiers, civilians, contractors and their families are kept informed and provided the facts to reduce rumors. We do this through normal face-to-face communications, social media platforms, organized livestreamed meetings and keeping open communications with community partners.

How has CASCOM been responding to the coronavirus pandemic? In Virginia and nationally?

Our goal is to keep CASCOM and Fort Lee open for business, while protecting our personnel and continuing to provide a ready force. To continue our mission, we conduct our activities on multiple fronts. Locally, we have modified training to ensure social distancing.

We reduced nonessential activities to stop the spread of the virus around Fort Lee and in communities near the installation. Like most organizations, we increased telework opportunities for personnel to keep our operations continuing. CASCOM has 35% of its workforce working via telework.

As the Army deployed around the country to support the fight against this pandemic, the Mortuary Affairs department on Fort Lee was called upon to help the nation. Units at Ft. Lee include the 54th and 111th Quartermaster companies. In addition to providing mortuary affairs expertise, another significant undertaking involved the establishment of a Life Support Area (LSA). CASCOM converted unoccupied barracks space into functional



U.S. ARMY

Maj. Gen. Rodney D. Fogg

and clean living spaces for service members on Fort Lee who were unable to proceed to their follow-on assignments. All facilities are cleaned three times a day and social distancing strictly is enforced.

On April 20, the Army announced it would resume shipping recruits to basic training. Fort Lee's website also shows that some training has resumed. Could you briefly explain how soldiers living in close-quarter barracks are being kept isolated and safe?

CASCOM and Fort Lee take the COVID-19 national emergency seriously because it directly correlates to Army readiness. It is imperative to keep initial entry training flowing to prepare and move warriors to their first assignment. Upon arrival at Fort Lee and outlying stations, soldiers go through a very deliberate reception and screening process.

Every soldier is medically screened for virus symptoms by a dedicated team wearing personal protective equipment. Soldiers adhere to social distance guidelines in everything we do

here at Fort Lee.

Once screened and received, soldiers move to their assigned organizations under constant supervision by a drill sergeant. Living spaces are arranged to keep social distancing standards.

We have adjusted training schedules in classrooms, at mealtimes and during physical fitness sessions. We provide masks to protect the soldiers and people around them. Leadership supervision is in place to ensure these practices are maintained seven days a week. When soldiers are not training, courtesy patrols help monitor and remind personnel to maintain the CDC guidelines.

Military training and education might look different in a post-pandemic world. What innovations do you think will make a difference in the years ahead?

I believe COVID-19 has allowed us to better use technology for the future to train our soldiers and maintain our readiness. We will continue to exponentially improve. For example, just as a doctor learns to perform surgery without cutting into a human through virtual classroom technology, soldiers are learning to troubleshoot and repair engines, weld and gain driver's training before physically being on the equipment.

You've served in Somalia, Haiti and two tours in Iraq. As wealthy nations like the U.S. struggle to combat the pandemic, how are the challenges magnified abroad?

Every country has its challenges, especially during this pandemic. I am hopeful that as a global community, we can fight COVID-19 and win together.

— Pamela Stallsmith, Robin Beres and Chris Gentilviso

LETTERS TO THE EDITOR

RTD has been an informative lifeline

EDITOR, TIMES-DISPATCH

My wife, Pam, and I have been taking the RTD for at least 40 years and always have enjoyed it. Now, during the COVID-19 pandemic, I realize we have taken the production and delivery of this resource for granted for these many years. Amid this COVID-19 and stay-at-home time, we have been very thankful for the consistency of information and creativity.

Not only has the RTD given us even more enjoyment for the past few months, but the reporting, writing and creative angles you have taken have amazed us. We do not watch very much news on TV, so in these times of uncertainty and anxiety, your reporting of the state of the virus from different perspectives and from our national, state and local leaders have kept us well informed. And the special reports by so many of your reporters and writers have been touching, delightful and informative. We will not name any of the individual writers here lest we leave out some who should be included.

But this letter would be incomplete without a special shout out to Michael Phillips and the sports team. In these empty times with no fan-based

sports being played, they have been very creative as well as informative. Both Pam and I especially have especially enjoyed the "Meet RTD Sports" features — the various sports reporters (from the retired to the young guys) relating some of the special moments in their reporting lives. It's been fascinating and sometimes we even laugh out loud.

Thanks again for being our creative and informative link to the outside world.

GILPIN BROWN,
RICHMOND.

Cloth-mask mandate of no medical value

EDITOR, TIMES-DISPATCH

The effectiveness of cloth masks to mitigate the spread of COVID-19 is, at this point, entirely conjectural and not supported by rigorous scientific evidence. Gov. Ralph Northam, a doctor, knows this — which is why he was so nonchalant about his maskless escapades at Virginia Beach on Saturday, May 23. It also explains why he had no qualms about making his most recent decree with his mask dangling — ineffective by his own account — from his neck. (Within a public building at that.)

Perhaps Dr. Northam has a medical condition? If so, it is his legal right to keep it private, as it is mine to do with any of my conditions without the fear of

discrimination. How will that work with this policy?

The World Health Organization does not even recommend using medical masks in a community setting. There is no Food and Drug Administration-approved cloth mask for the prevention, contraction or spread of any infectious respiratory illness. That a physician-governor would mandate an unvalidated "do-it-yourself" method of medical intervention shocks the conscious and frankly impinges medical ethics. His admittedly unenforceable mandate puts businesses in a double bind: Either they violate the privacy of their customers and potentially face discrimination lawsuits or they violate a legally dubious mandate and face potential harassment by the government.

I fear we are entering a quagmire of policies unguided by evidence and unconsented to by the population. If this policy is put into place, when will it end? Will it end?

I was a supporter of Northam. I had, until this point, admired his handling of our current crisis. Evidence-guided policy clearly has stopped, and posturing and politics have taken over. Persuasion, reason and trust have given way to political tribalism and the threat of force.

It is a sad time for our commonwealth.

JONATHAN HUGHES, PH.D.,
UNIVERSITY OF VIRGINIA,
CHARLOTTESVILLE.

Gifted hands assured smooth online move

EDITOR, TIMES-DISPATCH

This past year I had the privilege of teaching in the Beth-El religious school. As my colleague, Michael Knopf, noted proudly in a recent RTD article, "our pre-K through 10th grade religious school went entirely online starting the following Sunday."

Many gifted hands provided the spiritual and intellectual continuity that flourished in spite of the monumental difficulties, and unrelenting logistical and technical hurdles.

Were it not, however, for the brilliance of the synagogue educator, Ramona Brand, a woman whose hands changed "awful" into "awe-inspiring," the rest of us would not be able to feel as

CORRESPONDENT OF THE DAY

Places of worship have never closed

EDITOR, TIMES-DISPATCH

Our places of worship have been open. They never closed. They never stopped doing what they were called to do.

Our houses of worship are places of hope. They seek to inspire people against the narrative of the world that says people who are different or from another country are evil and seek to harm us. Instead, our places of worship say that the stranger is to be treated like a neighbor, with care and welcome.

Our places of worship are bastions of a healing word for a person's spirit when the world is filled with lies and double-speak and childish rancor and name calling. Our worship spaces gather in the ones who have been outcast and values them, cherishes their spirit and speaks a truth that bears relief.

Of course, the leaders of our states have not said in word or

writ that our places of worship are essential. It is unnecessary to do so.

For those healed by their wisdom and comfort, it is obvious. To label it so, or to imagine that they have been closed in this national pandemic, is to devalue their work and their impact on the communities that they serve.

They have been open, feeding millions who have lost their jobs, imperiling themselves to do so and helping to coordinate hundreds of thousands of pounds of food each week. They have been open, lavishing love on our other essential brothers and sisters working on the front lines for little reward and great peril. They have been open, creatively and feverishly working to bring that hopeful news online so all who are weary might watch and take heart.

Houses of worship never close. The faithful of our nation know this and participate in that good work every day.

REV. CHRISTOPHER M. TWEEL
RICHMOND.

proud or as pleased of our individual efforts.

There are some in our community who have shown that diligence, passion and humility — qualities that generally conflict in the best of times — can, in the worst of times, lie down like the lion and the lamb, and reassure the rest of us that a higher power might exist after all.

Brand is not one to blow her own shofar. She is a terrific person, and the Richmond Jewish community is blessed by her presence.

RABBI BILL KRAUS,
RICHMOND.

Virginia needs to act now to protect dams

EDITOR, TIMES-DISPATCH

Thank you for your recent editorial calling for a closer look at Virginia's aging and outdated dam infrastructure. What happened in Michigan was terrible, and it is scary to think the same sort of preventable tragedy could happen in Virginia.

Climate change is happen-

ing. It's here. And with it comes heavier rain, more frequent extreme weather events, and more stress on all of Virginia's infrastructure, including dams.

Scientists already are predicting an above-average hurricane season, and as you noted, this summer is predicted to be wetter than normal.

Virginia can and should take a look at its infrastructure resilience, model for the climate impacts to come, and brace for them accordingly. We should not be alone in this work. We need a federal partner.

Ignoring climate science and modeling puts all of us at risk. Unfortunately, this has been the tack taken by the Trump administration and its agencies. Congress must act to recognize the threat climate change poses and to fund needed infrastructure that will save lives and protect vulnerable communities.

We should not sit idly by when we could be planning for the future and for the safety of Virginians across the commonwealth.

ZULFI KAHN,
HENRICO.

Richmond Times-Dispatch

VIRGINIA'S NEWS LEADER

Contacts for Opinions

PAMELA STALLSMITH

Opinions Editor
pstallsmith@timesdispatch.com
(804) 649-6016

ROBIN BERES

Deputy Opinions Editor
mberes@timesdispatch.com
(804) 649-6305

CHRIS GENTILVISO

Associate Opinions Editor
cgentilviso@timesdispatch.com
(804) 649-6801

SHARE YOUR OPINIONS: We welcome expressions of all points of view. Letters to the Editor should be no longer than 300 words. Guest opinion columns should not exceed 750 words. All submissions must be exclusive to the RTD and must include the writer's name, address, and telephone number. We cannot acknowledge submissions. We reserve the right to edit for accuracy, brevity, legality, and clarity.

Email your letters to:
letters@timesdispatch.com

Email your opinion columns to:
oped@timesdispatch.com

Twitter: @RTDOpinions

Mail letters to:

Letters to the Editor
300 E. Franklin St.
Richmond, Va. 23219

OPINIONS

UNREASONABLE AND UN-AMERICAN

The rise of conservative authoritarians

WASHINGTON

From Harvard Law School comes the latest conservative flirtation with authoritarianism. Professor Adrian Vermeule, a 2016 Catholic convert, is an “integralist” who regrets his academic specialty, the



George Will

Constitution, and rejects the separation of church and state. His much-discussed recent essay in the *Atlantic* advocating a government that judges “the quality and moral worth of public speech” is unimportant as a practical political manifesto, but it is symptomatic of some conservatives’ fevers, delusions and temptations.

A recent proposal by U.S. Sen. Marco Rubio, R-Fla., “Common-good capitalism,” is capitalism minus the essence of capitalism — limited government respect of society’s cumulative intelligence and preferences coloratively revealed through market transactions. Vermeule’s “common-good constitutionalism” is Christian authoritarianism — muscular paternalism, with government enforcing social solidarity for religious reasons.

This is the Constitution minus the framers’ purpose: a regime respectful of individuals’ diverse notions of the life worth living. Such respect, he says, is “abominable.”

He would jettison “libertarian assumptions central to free-speech law and free-speech ideology.”

And: “Libertarian conceptions of property rights and economic rights will also have to go, insofar as they bar the state from enforcing duties of community and solidarity in the use and distribution of resources.”

Who will define these duties? Integralists will, because they have an answer to this perennial puzzle: If the people are corrupt, how do you persuade them to accept the yoke of virtue-enforcers?

The answer: Forget persuasion. Hierarchies must employ coercion.

Common-good constitutionalism’s “main aim,” Vermeule says, is not to “minimize the abuse of power” but “to ensure that the ruler has the power needed to rule well.” Such constitutionalism “does not suffer from a horror of political domination and hierarchy” because the “law is parental, a wise teacher and an inculcator of

good habits,” wielded “if necessary even against the subjects’ own perceptions of what is best for them.” Besides, those perceptions really are not the subjects’ because under Vermeule’s regime the law will impose perceptions.

He thinks the Constitution, imaginatively read, will permit the transformation of the nation into a confessional state that punishes blasphemy and other departures from state-defined and state-enforced solidarity.

His medieval aspiration rests on a non sequitur: All legal systems affirm certain values, therefore it is permissible to enforce orthodoxies.

Vermeule is not the only American conservative feeling the allure of tyranny. Like the American leftists who made pilgrimages to Fidel Castro’s Cuba, some self-styled conservatives today turn their lonely eyes to Viktor Orban, destroyer of Hungary’s democracy.

The prime minister’s American enthusiasts probably are unfazed by his seizing upon COVID-19 as an excuse for taking the short step from the ethno-nationalist authoritarianism to which he gives the oxymoronic title “liberal democracy,” to dictatorship.

In 2009, Orban said, “We have only to win once, but then properly.” And in 2013, he said: “In a crisis, you don’t need governance by institutions.” Elected to a third term in 2018, he has extended direct or indirect control over courts (the Constitutional Court has been enlarged and packed) and the media, replacing a semblance of intragovernmental checks and balances with what he calls the “system of national cooperation.”

During the COVID-19 crisis he will govern by decree, elections will be suspended and he will decide when the crisis ends — supposedly June 20.

Explaining his hostility to immigration, Orban says Hungarians “do not want to be mixed... We want to be how we became 1,100 years ago here in the Carpathian Basin.” Ivan Krastev and Stephen Holmes, authors of “The Light that Failed,” dryly marvel that Orban “remembers so vividly what it was like to be Hungarian 11 centuries ago.”

Nostalgia functioning as political philosophy — Vermeule’s nostalgia seems to be for the 14th century — usually is romanticism untethered from information.

This past November, Patrick Deneen, the University of Notre

Dame professor whose 2018 book “Why Liberalism Failed” explained his hope for a post-liberal American future, had a cordial Budapest meeting with Orban. The Hungarian surely sympathizes with Deneen’s root-and-branch rejection of classical liberalism, which Deneen disdains because it portrays “humans as rights-bearing individuals” who can “fashion and pursue for themselves their own version of the good life.”

One name for what Deneen denounces is: the American project. He, Vermeule and some others on the Orban-admiring American right believe that political individualism — the enabling, protection and celebration of individual autonomy — is a misery-making mistake: Autonomous individuals are deracinated, unhappy and without virtue.

The moral of this story is not that there is theocracy in our future. Rather, it is that American conservatism, when severed from the Enlightenment and its finest result, the American Founding, becomes spectacularly unreasonable and literally un-American.

Contact George Will at: georgewill@washpost.com
© 2020, Washington Post Writers Group

Waiting

From Page D1

and possibilities, existence loses its novelty and begins to grind.

Hence why drugs and alcohol — masters of temporal interruption — are so pervasive among marginalized people living under conditions of endless waiting. Cheap, abundant and readily available, there are few things better at killing time and inducing novel sensations (however temporary and self-destructive they might be).

Recent reports of problematic drug use increasing among those in lockdown gesture to this fact. In the vacuum left by social isolation, time floods in, bloating the present and truncating the future.

How much worse things get will depend, in no small part, on how short our memories are, especially among the most privileged of us. In being given a taste of how so many live, we have been gifted a rare moment of empathic possibility, capable of connecting us with those who occupy the farthestmost distance away on the socioeconomic spectrum.

As the lockdown eases and the luckiest of us become reacquainted with the events, people and activities that imbue time with novelty and extemporaneity, it is imperative that we do not forget the temporal realities lockdown exposed us to.

This empathy, if politically harnessed, can jumpstart deeper thinking not just about the new spaces we want to create, but the new times. To do that, we need to reimagine the structural conditions that have left so many people waiting for so very long: housing, welfare, disability support, educational reform, political recognition, equitable health care, mental health counseling, labor security.

Just as Samuel Beckett's Vladimir and Estragon waited for Godot, never sure if and when he would come, humanity waits for a vaccine. Whether it comes or not, we all have been given an object lesson in the more pernicious forms of waiting that continue to pervade our most vulnerable communities.

If the onslaught of this pandemic has been about the perils of space, its aftermath will be about the perils of time. We squandered our last head start — let us not squander this one.

Joshua Burraway is a research fellow at the Institute for Advanced Studies in Culture at the University of Virginia. His anthropological research focuses on drug addiction and mental health issues among the socially vulnerable. Contact him at: jlb9jh@virginia.edu

Williams

From Page D1

employee several times if she was "in trouble," Simpson said. "Two days after we watch a black man die on Facebook, Twitter, TV, she does this."

We didn't need this, not this spring, as African Americans contend with a virus that is particularly lethal for us. We don't need a grim litany of headlines: a black Kentucky woman shot to death by police at night, in her apartment, during a drug raid that turned up nothing; a Georgia man shot by a vigilante while jogging.

What happened in Minneapolis was so horrendous that police chiefs across the country felt compelled to speak out, including Richmond's.

"Mr. Floyd's egregious and unnecessary death reinforces just how far we still have to go as a nation in law enforcement to replace the fear, mistrust and bias felt among many in the communities we serve with relationships built on transparency, accountability, equity and inclusion," said Richmond Police Chief William Smith in an email.

Hamlet Hood, a retired Richmond police lieutenant, says he's livid about what happened in Minneapolis. He laid at least some of the blame on President Donald Trump, citing a speech in Long Island in July 2017 that encouraged police to abuse suspects.

"He stood in front of a sea of white police officers and said, 'Do what you need to do, don't treat 'em nice, I'll support you.' Well, a lot of them were able to dismiss that as rhetoric. But a lot of them also felt empowered."

Also two years ago, Trump trained his animus toward NFL players who knelt in protest of police brutality during the National Anthem. "Get that son of a bitch off the field right now.

Racism

From Page D1

nesses have had significantly more difficulty securing Paycheck Protection Program loans. They are amplified by vast differences in children's access to food and technology that school districts across the country desperately are trying to alleviate in the midst of this pandemic.

Many have stated that COVID-19 itself does not discriminate. Some say that racism is a thing of the past. But the disproportionately negative impact of COVID-19 and so many other societal issues, on black people and communities of color in Virginia and



STAR TRIBUNE/THE ASSOCIATED PRESS

Minnesota police stood outside the department's 3rd Precinct on Wednesday in Minneapolis. The death of George Floyd on Monday incited riots across the city.

What happened in Minneapolis was so horrendous that police chiefs across the country felt compelled to speak out, including Richmond's.

Out! He's fired. He's fired!" he said during a speech.

But as then-President John F. Kennedy said: "Those who make peaceful revolution impossible will make violent revolution inevitable."

Minneapolis is burning. For all of you who only can seem to recall King's "I Have a Dream" speech, the civil rights leader called riots "the language of the unheard."

If America refuses to listen, why would it expect the rioting to stop?

The Trump administration has taken a jaundiced view of Obama-era efforts to police the

police and said in effect: Move along. Nothing to see here.

We are a nation whose moral compass is spinning out of control, our cohesion hanging by a thread. There is no grown-up in the White House to credibly call for racial harmony or police reform or an end to the killing, at a time we desperately need it.

Black folks are exhausted from generations of trauma and sounding an alarm that most people simply do not want to hear.

For the crowd of assault weapon-toting folks marching on state capitols, this is what

oppression looks like: the limp body of George Floyd being dumped on a stretcher, the victim of death by an agent of the state.

Oppression is not the state's attempt at saving lives; it's living in fear of losing yours.

The three cops who either aided Chauvin or did nothing to stop him are a metaphor for America's participation in our oppression, or the inaction of well-meaning people in response. A traumatized black community did not invent America's institutionalized racism and cannot dismantle it alone.

Nothing will change until you see that black man, crying for his mama with his last breaths, and react as if he were your own son.

mwilliams@timesdispatch.com
(804) 649-6815
Twitter: @RTDMPW

across the country, reflect clear patterns of discrimination and inequity — not individual anomalies.

Similarly, it is striking that most white people, when asked, say they are not racist. How, then, does interpersonal and institutional racism persist with such devastating consequences for people of color? Many of the answers can be found by looking at the patterns.

White people who begin to intentionally look for the patterns will start to see them everywhere. That certainly has been my experience. I see it in the demographic makeup of those students tracked for honors and gifted programs in local schools. I observe which

of my neighbors have to rely on public transportation, and who has access to a car or can make the choice to work from home. I notice it when reading the newspaper, watching television and speaking with colleagues. It shows up in the criminal justice system.

As noted by Beverly Daniel Tatum, the renowned psychologist and president emerita of Spelman College, racism is like smog. Even if some of us aren't consciously aware that it is around us, we are breathing it every day.

Those of us who have privileges solely based on our race must therefore use our access to interrupt, question, challenge and dismantle the very structures that grant us un-

earned advantages. When we fail to recognize the patterns, we are failing to recognize the complete lived experiences of our neighbors of color.

There are so many places to start in this work, and the pervasiveness of the issues means that there is plenty yet to do. Seeing the links across acts of racism large and small is critical.

Ignoring or minimizing the problems won't help to solve them. Instead, this is yet another moment that compels us to take personal and collective responsibility to address the scourge of racism in America.

Jonathan C. Zur is president and CEO of the Virginia Center for Inclusive Communities. Contact him at: contact@inclusiveVA.org

SUNDAY BUSINESS

RICHMOND TIMES-DISPATCH

Editor: Gregory J. Gilligan
 (804) 649-6379
 ggilligan@timesdispatch.com

Salary reductions affecting many Americans

For those able to keep their jobs, pay cuts could hinder return to normal for U.S.

BY MATTHEW BOESLER AND
 READE PICKERT
 Bloomberg

Companies across the U.S. are cutting salaries as they fight to survive the coronavirus, upending a key assumption in modern economics and raising another hurdle to rapid recovery.

The hard numbers won't be in for months, but anecdotal evidence is piling up. On earnings calls, big businesses including The Container Store Group and Lyft have cited what they say are temporary salary reductions.

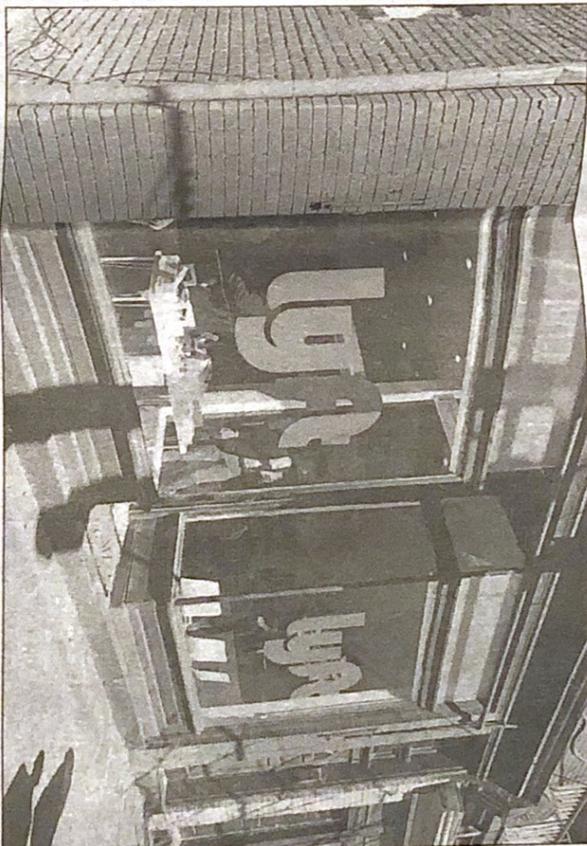
Federal Reserve officials also have found plenty of supporting evidence. The pandemic has triggered unemployment on a scale not seen since the Great Depression. Pay cuts for Americans who've managed to hold onto their jobs may hobble the return to normal.

People will have to use a bigger chunk of their income for fixed obligations such as housing and other debts — leaving less for the kind of spending that can help spark the economy back into life.

"It's one of the reasons why we don't expect a so-called V-shaped recovery," said Michael Gapen, chief U.S. economist at Barclays in New York. Americans taking pay cuts "might have little, and in some cases maybe nothing, left over after that for discretionary purchases."

Outside of "high-demand sectors such as grocery stores," there are signs of "general wage softening and salary cuts" all over the economy, according to a Fed business survey in April.

A study by Thomvest Ventures, which looked at 22 public and private technology companies, found that non-executive employees had seen pay



Lyft, which has a driver support center on Third Street in downtown Richmond, has said it is temporarily cutting employee salaries.

JOHN REID BLACKWELL/TIMES-DISPATCH

reduced by an average of 10% to 15%.

That's not supposed to happen, according to ideas that have dominated economics for the better part of a century, since John Maynard Keynes unveiled his famous "General Theory" during the Great

Depression.

The phenomenon is known as "sticky wages." Employers may be able to cut inflation-adjusted pay by raising wages less than prices, the argument goes. But it's harder to cut pay in nominal terms — in other words, by putting a

smaller number on people's paychecks.

That's why supply and demand get out of balance in a slump, according to the so-called New Keynesian model that Fed officials and other policy makers lean on. It's a justification for governments

to intervene with stimulus, rather than just allowing market forces to play out until the economy finds a new equilibrium.

The theory has largely held up in practice as well as on paper.

Truman Bewley, an economics professor at Yale University, wrote a whole book on the phenomenon: "Why Wages Don't Fall During a Recession," published in 1999. He conducted hundreds of interviews but said he essentially got the answer from the first person he talked to, a manufacturing executive.

"I asked: Why do you lay so many people off rather than reducing pay? And his answer was — I should've made it the title of my book — 'to get the misery out the door.'" Bewley said. "It's sort of obvious, and I kept hearing that same thing all over the place," he said. "Your core — which you want to hang onto and cultivate — have them work full time and keep their pay and

SALARIES, Page D6

LAUNCHING A NEW DELIVERY SYSTEM



NOVANT HEALTH/THE ASSOCIATED PRESS

A preflight check is done on a drone before a delivery from Novant Health Logistics Center in Kannapolis, N.C., to Novant Health Medical Center in Huntersville, N.C. North Carolina is a testing ground for drone programs involving medical supplies and this week one of the first deliveries of personal protective equipment in the U.S. was dropped at a hospital.

Medical supplies from sky

As the world grapples with a pandemic, officials are turning to drones for everything from delivering masks and gloves to monitoring crowds

BY MARTHA MENDOZA • The Associated Press

With a loud whir and a whoosh, a fixed-wing drone slingshots out of a medical warehouse, zips through hazy skies at 80 mph, pops open a belly hatch and drops a box of medical supplies. Slowed by a little parachute, the box drifts downward and lands with a plop, less than 8 minutes after launch.

For North Carolina Department of Transportation's Basil Yap, it is a eureka moment. The COVID-19 pandemic has exposed the deadly consequences of fractured medical supply chains. Drones, Yap said, might be part of the solution. Proponents say they eliminate the need for delivery trucks and avoid human contact.

For more than a year, North Carolina — where modern aviation was born, at Kitty Hawk — has been the site of tests of drone deliveries, in coordination with the Federal Aviation Administration.

The FAA usually requires that drones operate within sight of their operators, which limits the distance they can fly; for these flights, an exception has been made.

One of the first personal protective equipment drone drops in the U.S. took place this week.

The drone was launched by Novant Health Inc., which operates 15 hospitals and close to 700 facilities in the southeastern U.S. The health

care system said it hopes to use regular flights to deliver masks, gowns, gloves and other protective gear.

In the future, the company hopes to use them for testing, drug trials and vaccine distribution.

"The COVID-19 pandemic has tasked us with being even more nimble and innovative in how we solve complex challenges," said Angela Yochem, Novant's chief digital and technology officer. She said discussions about drone deliveries began more than a year ago.

She was there for this week's test drop. "It was exhilarating," she said.

The drones launch from Novant's

DRONES, Page D6

Weekly Market Roundup



LOW 30 STOCKS

Company	Wk close	1-wk \$ chg	Company	Wk close	1-wk \$ chg	Company	Wk close	1-wk \$ chg
AmEx	95.07	5.74	GoldmanS	196.49	17.81	Pfizer	38.19	.69
Apple Inc	317.94	-95	HomeDp	248.48	6.60	ProctGam	115.92	3.32
Boeing	145.85	8.32	Intel	62.93	.68	RaythTch	64.52	4.52
Caterpillar	120.13	7.66	IBM	124.90	6.51	3M Co	156.44	10.00
Chevron	91.70	1.42	JPMorgCh	97.31	7.84	Travelers	106.98	6.88
Cisco	47.82	2.92	JohnJn	148.75	4.38	UtdhlthGp	304.85	14.91
CocaCola	46.68	1.65	McDnlds	186.32	3.16	VerizonCm	57.38	3.28
Disney	117.30	-72	Merck	80.72	4.35	Visa	195.24	4.38
Dow Inc	38.60	3.18	Microsoft	183.25	-26	WalMart	124.06	-.27
ExxonMbl	45.47	.87	NikeB	98.58	5.08	WalGBoots	42.94	3.34

RICHMOND AREA STOCKS

Ticker	Stock	Wk close	1-wk \$ chg	52-wk Hi (\$)	Lo (\$)	Mkt cap (00s)
MO	Altria Group	39.05	1.32	52.46	30.95	725,692
APLE	Apple Hospitality	10.21	1.06	16.88	4.48	22,790
AUB	Atlantic Union Besh	23.15	1.92	40.20	18.55	18,221
BCO	Brink's	40.10	-37	97.12	33.17	20,244
KMX	CarMax	88.05	6.50	103.18	37.59	143,156
ESXB	Comm. Bankers Trust	5.63	.15	9.75	4.00	1,256
D	Dominion Energy	85.01	4.50	90.89	57.79	713,447
GNW	Genworth Financial	3.05	-12	4.93	2.50	15,406
HBB	Hamilton Beach	9.55	-2.12	21.22	6.68	912
KNSL	Kinsale Capital Gp	149.32	-73	156.33	80.93	33,231
LL	Lumber Liquidators	9.94	1.87	13.46	3.77	2,859
MKL	Market	897.42	28.57	1345.45	710.52	123,619
NEU	NewMarket	436.13	1.59	595.16	304.65	47,708
OMI	Owens & Minor	7.93	.58	9.69	2.43	4,996
PFGC	Performance Food Gp.	26.65	3.36	54.49	7.41	35,306
SYNL	Synalloy Corp	9.34	.36	19.54	7.28	84,306
TG	Tredegar	15.31	-.54	23.48	11.31	5,130
UVV	Universal	44.06	.70	63.18	37.04	10,869

COMPANIES OF LOCAL INTEREST

Ticker	Stock	Wk close	1-wk \$ chg	52-wk Hi (\$)	Lo (\$)	Mkt cap (00s)
ASIX	AdvanSix Inc	11.84	.69	27.22	8.06	3,315
ALB	Albemarle Corp	76.52	8.41	99.40	48.89	81,355
AA	Alcoa Corp	9.21	1.00	24.63	5.16	17,123
AMZN	Amazon.com Inc	2442.37	5.49	2525.45	1626.03	12,181,955
ANTM	Anthem Inc	294.11	17.00	312.48	171.03	741,498
BAC	Bank of America	24.12	1.46	35.72	17.95	2,092,557
BRK/A	Berkshire Hath A	278640	15546	347400	239440	1,930,975
BRK/B	Berkshire Hath B	185.58	10.65	231.61	159.50	2,580,874
CSX	CSX Corp	71.58	3.31	80.62	46.81	547,920
CVS	CVS Health Corp	65.57	2.24	77.03	52.04	857,059
COF	Capital One Fnc'l	68.04	7.83	107.59	38.00	309,792
FUN	Cedar Fair	31.81	-.41	64.86	13.00	18,037
CHD	Church & Dwight Co I	75.07	3.14	80.99	47.98	184,591
CSGP	CoStar Group Inc	656.80	-2.30	746.70	496.11	256,263
CFX	Cofax Corp	28.06	1.83	38.88	12.23	33,202
CMCSA	Comcast Corp A	39.60	.86	47.74	31.71	1,803,666
DDS	Dillard's Inc	30.01	2.83	86.71	21.50	6,209
DOW	Dow Inc	38.60	3.18	56.25	21.95	285,922
DD	DuPont de Nemours	50.73	2.34	77.03	28.33	372,255
HCA	HCA Holdings Inc	106.90	.21	151.97	58.38	360,914
HD	Home Depot	248.48	6.60	252.23	140.63	2,672,459
HON	Honeywell Intl	145.85	6.67	184.06	101.08	1,023,645
IPG	Interpublic Group	17.11	.89	25.20	11.63	66,662
KFC	Kraft Heinz Co	30.47	.92	33.43	19.99	372,292
KR	Kroger Co	32.62	.25	36.84	20.70	256,454
LOW	Lowe's Cos	130.35	8.10	131.40	60.00	984,076
M	Macy's Inc	6.36	1.15	23.40	4.38	19,695
MGLN	Magellan Health Inc	74.99	3.82	81.04	30.60	18,724
MCK	McKesson Corp	158.67	9.66	171.77	117.68	766,917

THE COLOR OF MONEY

Women 55 and older face multiple obstacles in today's job market

WASHINGTON — The pandemic has pushed millions of people out of their jobs. One demographic that has been especially hard hit is women 55 and older.

Sarah Borenstein left teaching at 55 to start a second career in information technology — and she was doing well. The Denver resident was working from her home as a contractor for an engineering firm.

Then the novel coronavirus started spreading, Borenstein's employer designated her an essential employee and assured her everything would be fine.

Then it wasn't. Her employer let her go. Now Borenstein, 58, is living off unemployment. With her teacher's pension, she'll be OK — but the loss of income disrupted her plans for a more secure retirement.

"I can live off my pension, but I won't have a lot of extras," Borenstein said. "The longer I'm out of work, the harder it will be to get back in the job market."

The United States lost 20.5 million jobs in April, the highest recorded monthly job loss on record. The unemployment rate for both young and older workers jumped to double digits. For women older than 55, the rate increased to 15.5% in April, up from 3.3% a month earlier, according to AARP Public Policy Institute's latest employment data digest.

"The numbers were really devastating," said Susan Weinstock, AARP's vice president for financial resilience programming.

There's a trifecta effect for older unemployed women, Weinstock said. They face age

discrimination, are likely to be unemployed longer in downturns, and — when they do finally land a job — they often have to take a significant pay cut.

When personal and job characteristics are held constant, jobless women are 18% less likely to find new work at ages 50 to 61 than at ages 25 to 34. At 62 or older, they are 50% less likely to be rehired, according to research by the Urban Institute.

With job opportunities and income reduced, the unemployed often tap their retirement funds if they have them — leaving less to live on when they decide to retire or are forced to stop working because of health issues. Under the Coronavirus Aid, Relief, and Economic Security (CARES) Act, workers younger than 59 1/2 can take coronavirus-related distributions up to \$100,000 without incurring the typical 10% early withdrawal penalty.

"If they're having financial trouble, that's a great safety net," Weinstock said. "But if you're an older worker, you have a lot less time to make that up than you do if you're a younger worker."

By the way, Weinstock pointed out, if you're looking for work the AARP has a job board at jobs.aarp.org. Right now, the Small Business Administration is looking to hire loan specialists to process applications for the Paycheck Protection Program, created under the CARES Act to help businesses keep their workers employed during this COVID-19 crisis.

Elizabeth White knows what it's like to be 55 and unemployed. During the Great Recession, she lost lucrative consulting contracts that put her "solidly in the six figures." She thought her experience working for the World Bank and advanced degrees from

Johns Hopkins and Harvard would help her quickly find new employment.

She was wrong. And to make matters worse, White had previously depleted her savings trying to run a retail business, which ultimately failed.

Now 66, White has gained a tremendous amount of perspective that can help so many other older workers trying to make ends meet during the pandemic.

White wrote about her experience of having the "bottom fall out with no ladder to climb back up." Her book, "55, Underemployed and Faking Normal," is this month's Color of Money book selection.

One of the first actions White recommends is forming a "resilience circle," which is a small network of people with whom you can discuss honestly the challenges of living on a limited income due to a job loss. She talks about how important it is to quickly downsize. And she cautions that if you were a high earner with an impressive job title, "get off your throne," meaning you might have to settle for work that you wouldn't normally take.

"We're going to have to let go of this notion that our values and worth are based solely on our titles, incomes and jobs," she writes. "We're going to have to let go of our vanity and pride."

White wrote this book before the pandemic hit, but the advice for older workers is timeless. She's writing as a comrade in the struggle. Hers is not a story of "doom and gloom" but of encouragement for older workers trying to make a living in a new normal.

Michelle Singletary welcomes comments and column ideas but cannot offer specific financial advice. Write to her c/o The Washington Post, 1301 K St. NW, Washington, DC 20007, or email michelle.singletary@washpost.com.



Michelle Singletary

MLK	McAESSON Corp	52.12	2.42	59.96	41.19	743,994
MDLZ	Mondelez Intl	83.31	3.36	133.25	43.37	37,708
NXST	Nexstar Media Grp	335.20	10.74	385.01	263.31	558,788
PFE	Pfizer Inc	38.19	.69	44.56	27.88	2,121,391
PM	PhillipMorintl	73.36	2.91	90.17	56.01	1,142,310
SAIC	Science Applic Intl	88.04	3.13	96.80	45.45	50,995
TGT	Target Corp	122.33	4.84	130.24	79.13	611,440
TFC	Truist Financial Cp	36.78	3.49	56.92	24.01	495,598
TSN	Tyson Foods	61.44	2.67	94.24	42.57	180,824
UPS	UPS class B	99.71	2.99	125.31	82.00	702,075
VZ	Verizon Comm	57.38	3.28	62.22	48.84	2,374,381
WMT	WalMart Strs	124.06	-.27	133.38	100.60	3,515,490
WBA	Walgreen Boots All	42.94	3.34	64.50	36.65	376,678
WFC	Wells Fargo & Co	26.47	2.30	54.75	22.00	1,085,269
WRK	WestRock Co	28.06	2.71	44.39	21.50	72,746

Excludes companies in the Richmond area stocks list.

SELECTED VIRGINIA COMPANIES

Ticker	Stock	Wk close	1-wk \$ chg	52-wk Hi (\$)	Lo (\$)	Mkt cap (000s)
AES	AES Corp	12.49	.25	21.23	8.11	83,046
AAP	Advance Auto Parts	139.32	5.84	171.43	71.33	96,271
AMWD	Amer Woodmark	62.76	2.24	117.70	35.30	10,622
AHH	Armada Hoffer Prop	8.62	.93	19.43	6.40	4,869
AVB	AvalonBay Cmets	156.01	2.34	229.40	118.17	219,554
BWXT	BWX Technologies	62.57	5.52	70.57	40.40	59,584
BSET	Bassett Furn	6.40	.03	18.24	4.25	638
BAH	Booz Allen Hamilton	79.76	3.95	82.00	54.37	110,119
CACI	CACI Intl	250.78	8.64	288.59	156.15	62,910
SCOR	comScore Inc	3.77	.61	10.43	1.43	2,643
DLTR	Dollar Tree Stores	97.87	16.17	119.71	60.20	231,766
GD	Gen Dynamics	146.83	8.26	193.76	100.55	421,203
GLAD	Gladstone Capital	7.01	.35	10.69	4.04	2,186
HII	HuntingtonIngalls	199.89	18.15	279.71	147.14	80,903
MANT	ManTech Internationl	77.74	5.59	93.99	55.25	21,047
NVR	NVR Inc	3221.61	87.75	4058.00	2043.01	118,587
NSC	Norfolk Sthn	178.29	6.82	219.88	112.62	456,741
PRAA	PRA Group Inc	34.12	1.73	39.58	19.40	15,538
RST	Rosetta Stone	18.58	.63	25.43	8.85	4,566
SLM	SLM Corp	7.58	.27	12.32	5.60	28,432
SHEN	Shenandoah Telecm	52.61	.53	59.93	29.61	26,221
STRA	Strategic Education	169.63	.62	189.79	108.90	37,683
TGNA	Tegna Inc	11.72	-.51	18.31	9.61	25,590
TREX	Trex Co Inc	120.12	-7.59	132.84	56.22	69,493
VRSN	Verisign Inc	219.01	5.29	221.78	148.77	253,041
WHLR	Wheeler REIT	1.43	.10	2.43	.64	138
WLTW	Willis Towers Watson	202.90	4.39	220.97	143.34	261,205

MUTUAL FUNDS

	NAV	1-wk \$ chg	4-wk % rtn	Total return/rank	1-yr	3-yr	5-yr
American Funds AmrcnBaA m	27.77	.59	2.1	9.4/B	7.1/B	7.2/A	
American Funds CptWldGrncA m	47.47	1.60	3.8	4.6/C	4.4/C	4.9/C	
American Funds CptInclBldrA m	57.09	1.70	1.2	0.4/C	1.7/C	2.7/C	
American Funds FdmtInlvsA m	57.00	1.61	3.5	8.1/C	7.1/D	8.5/B	
American Funds GrAmrcA m	52.78	.98	6.3	18.5/D	12.8/D	11.7/C	
American Funds InvAmrcA m	21.02	.62	1.4	2.0/D	3.4/D	4.4/C	
American Funds NwPrspctvA m	37.27	.96	4.1	8.8/C	7.0/D	7.6/C	
American Funds WAMTInvsA m	45.72	1.15	5.5	12.6/A	9.3/B	8.7/A	
Dodge & Cox Inc	14.44	.08	1.5	9.0/B	5.0/A	4.3/A	
Dodge & Cox Stk	158.56	6.99	0.6	-4.3/C	2.7/B	5.2/B	
DoubleLine TIRetBdl x	10.62	...	1.2	4.1/E	3.4/E	3.1/D	
Fidelity 500IdxInsPrm	105.85	3.12	3.8	11.6/A	10.2/A	9.9/A	
Fidelity Contrafund	14.34	.19	6.9	19.8/C	14.6/C	13.1/B	
Fidelity TTMktIdxInsPrm	85.18	2.58	4.1	10.1/B	9.4/B	9.1/B	
Fidelity USBDIdxInsPrm	12.48	.01	0.3	10.3/A	5.2/A	4.0/A	
Metropolitan West TIRetBdl	11.43	.03	0.8	10.1/A	5.3/A	3.9/B	
PIMCO Inclnstl	11.35	.11	2.6	0.0	2.9	4.2	
PIMCO TIRetns	10.74	.04	0.9	9.2/B	5.0/A	4.0/A	
T. Rowe Price BCGF	132.64	2.24	7.1	20.8/C	17.6/B	15.1/A	
Vanguard 500IdxAdmrl	281.96	8.32	3.8	11.6/A	10.1/A	9.8/A	
Vanguard InTRTEAdmrl	14.52	.03	3.1	4.0/A	3.6/A	3.4/A	
Vanguard InslIdxInsPlus	272.49	8.04	3.8	11.6/A	10.2/A	9.9/A	
Vanguard MdCptIdxAdmrl	199.88	8.15	4.6	4.2/A	6.0/A	6.2/A	
Vanguard PrmCpAdmrl	130.39	3.77	2.3	8.4/E	9.1/E	10.0/D	
Vanguard STInvmGrdAdmrl	10.85	.04	1.4	4.9/B	3.2/A	2.7/A	
Vanguard TrgtRtr2025Inv	19.14	.44	2.5	7.0/B	5.7/B	5.5/A	
Vanguard TBMIdxAdmrl	11.55	.02	0.4	10.3/A	5.2/A	4.0/A	
Vanguard TIRetBdlAdmrl x	22.95	.02	0.6	5.4/C	4.7/B	4.0/A	
Vanguard TInslIdxInv	15.27	.68	3.3	-2.8/C	-0.2/B	1.0/B	
Vanguard TISMIdxAdmrl	74.89	2.26	4.1	10.1/B	9.5/B	9.1/B	
Vanguard WlghtnAdmrl	71.14	1.49	2.0	7.9/B	7.3/A	7.2/A	
Vanguard WslvInAdmrl	65.61	1.35	1.2	8.7/A	6.4/A	6.2/A	

Footnotes: b - Fee covering market costs is paid from fund assets. m - Multiple fees are charged, usually a marketing fee and either a sales or redemption fee. Rank: Fund's letter grade compared with others in the same group; an A indicates fund performed in the top 20 percent; an E, in the bottom 20 percent. Source: Morningstar and the Associated Press.

KIPLINGER'S PERSONAL FINANCE

Free activities to fill the time at home

While you're sheltering in place, it's a good time to expand your mind or tone your physique. These online promotions can make your time at home more bearable. Best of all, they're free.

Yoga With Adriene offers online yoga videos for gente but invigorating at-home practice. Every month features a new themed yoga calendar and a playlist of videos. You can explore the full video library at the Yoga With Adriene YouTube channel and at YogaWithAdriene.com. Or try the CorePower Yoga YouTube channel for a video library of a more energized yoga practice, as well as free daily streams while studios are closed.

Peloton is offering 90 days of free access to its exercise app, which is usually \$12.99 a month or accessible only to Peloton Bike and Tread owners. You can use your own equipment with cycling and treadmill workouts in the app and enjoy many other equipment-free workouts. Available for download at the Apple App



DREAMSTIME/TNS

Free online yoga videos can help you stay limber.

Store, Google Play and at the Amazon App Store, the Peloton fitness program has both live and on-demand classes with a mix of running, strength, toning, cycling, yoga, meditation and outdoor workouts. To avoid being charged on your credit card, cancel your subscription before the promotion expires.

The Nike Training Club (NTC) App for iOS and Android offers more than 185 free workouts when you sign up and become a member, and you can access the premium features for a limited time at no charge as well. Premium features in-

clude full programs led by trainers, 150 exclusive workouts, and nutrition and wellness guidance.

Barnes & Noble offers opportunities to chat with other readers about a monthly selection at www.bn.com/h/book-club. Or consider exploring the library of free content on the Kindle Reading App for iOS, Android and Google Play or the Kindle Cloud Reader at www.read.amazon.com (search free Kindle books). You don't need a Kindle to access the free library. You can also find a selection of free audiobooks via the Audible App for iOS, Android and Windows at www.audible.com.

The Met's Live in HD series is available for streaming every evening at www.metopera.org. The schedule includes complete performances from the past 14 years. Each production is available for 23 hours, from 7:30 p.m. until 6:30 p.m. the next day.

Send questions to moneypower@kiplinger.com. Visit kiplinger.com for more on this and similar money topics.

GETTING TO KNOW

David Der

Title: Chief executive officer of Forestry Machine Learning, a Richmond-based startup that helps clients implement artificial intelligence technology to improve their business operations and services.

Born: Baltimore, Md., 1983

Education: Bachelor's degree in computer science, James Madison University, 2005; master's degree in computer science, Capella University, 2008.

Career: Co-founder and chief operating officer of Notch, 2014-17; director of machine learning at Capital One Financial Corp., 2017-20.

Where in the metro area do you live: Westover Hills

Best business decision: "Diving into entrepreneurship has been my best business decision. Just before that, I was working for Amentra (another Richmond-based tech consulting firm) and they had just been acquired by RedHat. That job gave me the skills, confidence and inspiration to take the leap out on my own."

Mistake you learned the most from: "Not backing up data. In a 15-year career, you will brick laptops, accidentally reformat hard drives, over zealously clean up servers/databases in the cloud. Back that stuff up. Then back it up again."

What is the biggest challenge/opportunity for you in the next two to five years: "Capitalizing fully on the AI revolution that is underway in every industry. We are still just scratching the surface on what is possible in this space."

First job after college: "Software engineer at the Federal Reserve."

If you had to do it all over again, what would you do differently: "Absolutely nothing. I have really enjoyed my career and even missteps along the way have taught me fundamental lessons. There's no way I'd be the same leader or technologist without those experiences. I should have bought more stock in Amazon early on, I guess, but so should have everyone."

Book/movie that inspired you the most: "The expected answer here is



probably something like 'How to Win Friends and Influence People,' but honestly, for me, it's Wes Anderson films like 'The Life Aquatic' and 'Rushmore.' They are really beautiful ways to remind us to not take ourselves too seriously and to value our relationships. They make me reminisce about my family, where I came from, and of course my co-founder at Notch and one of my best friends — the real Zissou, Paul Hurlocker."

Favorite/least favorite subject in school: "Favorite was computer science, data structures. Least favorite was art history."

YOUR FUNDS

Tidy your financial papers before 'extra time' is gone

Your extra time at home now is on borrowed time. Sure, we wished for "extra time at home" to get stuff done, but the pandemic was not what we had in mind.

It also hasn't delivered all the benefits most of us envisioned from additional time at home. Sure, there's been a lot of yard work, home improvement projects and other ways that people are passing their shelter-at-home period, but whenever life returns to normal there will still be a to-do list left undone, chores and tasks for which there wasn't enough time.

One big chore, financially speaking, involves getting rid of unnecessary paperwork, and it's especially important now because so many offshoots of the pandemic are financial.

Pruning overgrown financial files — keeping what you need and shredding the unnecessary and redundant — leaves you with good records, which can be a help if you are applying for a government-relief loan, trying to improve your credit score, tracking investments, calculating net worth and more.

People who don't know what to get rid of tend to keep almost everything, both in paperwork and in personal information online and on their devices.

Most documents can go, though they might occupy file



Chuck Jaffe

space for a few years first. Personally, I prune papers each year when my latest tax return hits the filing cabinet.

Here's a quick rundown on what to keep and what to pitch. Challenge yourself to shred, burn or otherwise eliminate financial clutter before the pandemic-driven "extra time at home" runs out.

Tax records

Reduce tax returns to small stacks of paperwork in a thin folder as soon as allowed.

Support documents — bills, receipts, tax forms on which you based your math — must be kept for three years after a return is due. Thus, when your 2019 return is filed, you can thin out the bulging file from 2015 (filed in 2016, so the three-year holding period has passed).

Keep older support items only if you think you played way too fast and loose with the rules; there is no statute of limitation in tax-fraud cases.

Old tax returns can be important for compiling returns, possibly decades into the future if they cover property purchases or sales. Thus, keeping actual tax forms in perpetuity is prudent, though not necessary when returns cover residences from

your distant past. If you're particularly cautious and have multiple sources of income, keep forms related to income (like 1099s and W-2s) for six years, the time the IRS can challenge returns that it thinks under-reported gross income by 25% or more.

Your tax preparer should keep copies of your documents for the life of your advisory relationship; that can also be your backup in the event of a surprise.

Investment papers

Since 2011, brokerage and investment firms provide cost information on stock purchases, mutual funds, options, bonds and other securities.

That means you can shred recent trading confirmations.

For stocks purchased prior to 2011 (and mutual funds prior to 2012), see if your investment house has established a cost-basis for your shares, and that it agrees with your records.

Some financial services firms never kept cost-basis information prior to the rules, and were especially bad on securities that were held for decades. If you see a problem with the cost they have for your long-held securities, contact the firm, which should work with you to correct the issue. Once their accounting reflects the papers you saved, consider the numbers reliable and ditch the old trading slips.

Shred investment papers you don't need. Year-end statements show all transactions for the year, allowing you to examine a year's worth of activity on one paper. Keep your year-end statement and discard the monthly/

quarterly documents.

Pay stubs, bank statements, canceled checks and consumer bills/receipts:

The last paystub of the year — even if it comes mid-year in tough economic times — is useful for cross-checking tax reporting, valuing donations made through payroll deductions and, potentially, recording the amount paid for health care coverage. All other paystubs have no value, provided that you got paid what you earned without dispute.

Canceled checks today generally are mini images on bank statements; keep images with tax implications — donations, mortgage or tax payments, home improvements, medical expenses and the like — as support documentation.

Shred the rest. Canceled checks from buying groceries or paying for a friend's birthday gift aren't relevant, whether from this year, five years ago or, worse, left over from the 1900s.

Trash credit card statements, utility bills, department store and service station charge card bills, provided that they don't cover tax-deductible expenses, like electric bills for a home office where you deduct energy costs. If you used a credit card or line of credit to pay home improvement expenses — which have tax implications — squirrel that record away for use when you sell the home someday.

There are a few special situations. In divorce cases, records can be important in determining who pays a child's bills and, therefore, can claim a dependent on tax returns. Warranties

and buyer-protection plans — along with receipts for the product showing the purchase dates — are worth keeping while they are in force.

Keep bills on which there were disputed charges, fraudulent card use or other problems — along with notes on how and when those issues were resolved — until you are sure those negatives aren't hitting your credit report.

Documents stored on electronic devices

If you don't need a paper copy, don't keep an electronic one. That said, make sure your cloud storage and platforms are secure; don't scan important documents and keep them on your smartphone, unsecured, for months or years.

Passwords

This is maintenance rather than cleaning, but surveys show that two-thirds of people never change passwords or use one password for all accounts.

Pick strong passwords, use "security questions" that can't be answered by trolling social media accounts. If your mom is a Facebook friend, you don't want to make her maiden name the only thing standing between you and hackers. The same applies to your dog's name, the high school you went to, your wedding anniversary and more; a little caution and forethought can save you the paperwork nightmare of identity theft.

Chuck Jaffe is a nationally syndicated financial columnist and the host of "MoneyLife with Chuck Jaffe." You can reach him at itschuckjaffe@gmail.com and tune in at moneylifeshow.com.

© 2020, J Features

Drones

From Page D4

logistics center in Kannapolis, N.C., carry up to 4 pounds, and have a round-trip range of 100 miles.

Yochem foresees a day when two tons of medical supplies can be delivered every week.

Novant hopes to get FAA approval to send them to hundreds of additional

facilities, and eventually, possibly, drop prescriptions at a patient's home.

The drones are operated by Zipline, a Half Moon Bay, California-based company that has made more than 40,000 deliveries abroad, including major medical supply programs in Rwanda and Ghana. This is their first U.S. partnership.

Zipline CEO Keller Rinaudo sees long-term benefits to using drones

to provide medical care. "This is something that can have a big impact on equality of access to health care, and treating the most vulnerable members of our population," he said. "So although COVID-19 makes the need even more dire, we really view this as something that can help over the long run."

Drones are being deployed around the world as part of the response to COVID-19. Police

launched them to enforce or monitor lockdowns in Israel, Italy, France, China, India, Kuwait, United Arab Emirates and Spain. They've been used to enforce social distancing in New York City and New Jersey. In Dubai they have been used to spray disinfectant on streets.

The San Francisco-based Electronic Frontier Foundation has warned that government use of drones to monitor or enforce the movement

of people during their COVID-19 response is a "slippery slope."

But delivering medical supplies is a different mission.

Prashant Yadav, a senior fellow at the Washington-based Center for Global Development who focuses on global health supply chains and forecasting, said today's efforts will be useful in preparation for future disasters.

"Even if today we can send personal protec-

tive equipment via trucks, there may be other threats or a future pandemic, which could cause other disruptions, so it's good to be prepared for this," he said.

"Will this become the widespread way of PPE distribution to hospitals? Probably not anytime in the near future, but it could become useful for lab test delivery in many different ways, specifically the turnaround time for lab tests."



NOVANT HEALTH/THE ASSOCIATED PRESS
A package is placed inside a drone for delivery to the Novant Health Medical Center in Huntersville, N.C. Drones carry up to 4 pounds and have a round-trip range of 100 miles.



Is your retirement plan still on track?

With so much change in the economy these days, this is a great time to assess your financial health. We can help you answer important questions about what your retirement income might look like.

- Can I still afford to retire?
- What is the best strategy for taking Social Security?
- What should my investment mix be now?

Our process focuses on you and your needs and is adaptable for life changes. Contact us today to learn more.

Named a Best-In-State Wealth Advisor by *Forbes*/SHOOK Research for the 3rd consecutive year.



Brian T. Ford, AWM, CFP®
Managing Director – Financial Advisor
919 East Main Street, Suite 2000
Richmond, VA 23219
(804) 225-1422 | brian.ford@rbc.com
www.fordgroupbc.com



Wealth Management

Investment and insurance products: • Not insured by the FDIC or any other federal government agency • Not a deposit of, or guaranteed by, the bank or an affiliate of the bank • May lose value

Source: Forbes.com (Jan. 2020). America's Top Wealth Advisors: State-By-State ranking was developed by SHOOK Research and is based on in-person and telephone due diligence meetings and a ranking algorithm that includes: client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and profitability. For more information: www.SHOOKresearch.com. This award does not evaluate the quality of services provided to clients and is not indicative of this advisor's future performance. The financial advisor does not pay a fee to be considered for or to receive this award.

© 2020 RBC Wealth Management, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC. All rights reserved.

20-RY-02288 (05/20)

Salaries

From Page D4

be loyal to the company. And everybody else, you sacrifice."

The logic held up even through the unusually deep downturn of 2007-09 — spawning a new wave of research on the topic. "Sticky wages" were invoked to explain why pay was slow to increase after the crisis, too. The virus slump looks as if it may be different. Many businesses — such as Helen of Troy, which sells household and beauty products and is based in El Paso, Texas — are adopting the language of shared sacrifice.

"Our people supported this approach and continue to do exemplary work, driving the business and keeping the company fully operational," CEO Julien Mininberg said on an April 28 earnings call.

The circumstances of a public-health crisis probably make pay cuts more palatable to workers than they'd normally be, according to Bruce Fallick, an economist at the Federal Reserve Bank of Cleveland — at least initially.

"If the state of Ohio tells you you have to shut down, or you can only have customers if they're

spaced by this amount, and they can only come in at this rate, and all that sort of thing, it's pretty obvious to everybody what's going on," he said.

But the share of national income that goes to U.S. workers in the form of compensation already is near the lowest level in more than half a century. And there's no guarantee salaries will return quickly to pre-crisis levels. The pace may depend on government support for the economy, to ensure people have money to spend on goods and services once the pandemic is over. While Congress has authorized some \$3 trillion of fiscal spending,

Fed Chair Jerome Powell has warned that measures taken to date may not be enough to prevent widespread bankruptcies and prolonged joblessness.

The pandemic exposes the shortcomings in the New Keynesian model, according to J.W. Mason, an assistant professor of economics at City University of New York. The real take-away from Keynes is that pay cuts only drive the economy further from, not closer to, full employment.

"The source of unemployment in a crisis like this is a lack of aggregate demand," he said. "Pay cuts are only going to make that worse."

WALL STREET

For the week that ended May 29. Dividends quarterly unless noted.

INCREASED DIVIDENDS

Hamilton Lane Inc Cl A .3125 from .275

REDUCED DIVIDENDS

Royal Dutch Shell A .272 from .799

Royal Dutch Shell B .32 from .94

g-Canadian funds

STOCK SPLITS THIS WEEK

Ayro Inc 1 for 5 reverse split

Histogen Inc 1 for 10 reverse split

Larimar Therapeutics Inc 1 for 12 reverse split

Telligent Inc 1 for 10 reverse split

— The Associated Press

Check out our **Food** pages for recipes, nutrition tips and more every Wednesday.