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# THE CORONAVIRUS PANDEMIC

## Japan Widens State of Emergency

By Peter Landers

TOKYO—Prime Minister Shinzo Abe declared a nationwide state of emergency and more cash payouts to shield the blow, imposing more economy-stifling measures in a country that had mostly avoided them.

The declaration, coming after rising criticism, amounted to an acknowledgment that his efforts to keep Japan running normally had exposed the country to a potential sharp rise in coronavirus infections. That is a potential lesson for the U.S. and European countries that are weighing when and how to resume everyday activities.

Japan's government will have the power to requisition private buildings or land if needed to fight the virus, and local governors can order businesses to close. In practice, the order's main significance is symbolic, helping officials persuade nonessential businesses to close and giving companies a justification for issuing work-from-home orders. Mr. Abe also called on people not to travel away from their home area.

The prime minister said he planned legislation to give nearly \$1,000 in cash to every person in Japan to counteract the blow from the tighter restrictions, extending an earlier plan that would have limited payments to some struggling households.

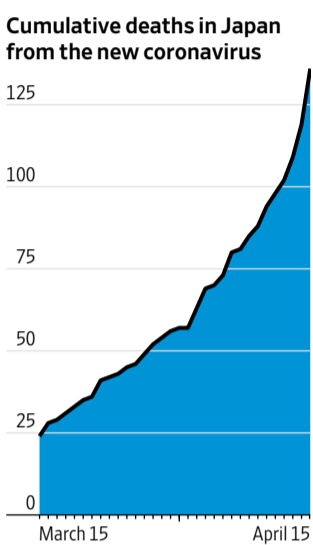
For much of March, stores, restaurants and offices in Japan were largely open as usual, and a three-day weekend—March 20-22—in which many people went out to view cherry blossoms appears to have contributed to a rise in infections.

Japan's number of infections—though still well below the levels in the U.S. and Europe—has been doubling every eight days and topped 9,000 on Thursday. The tally may be influenced by greater testing. The number of deaths rose Wednesday by 17, the highest single-day toll, to reach 136.

"We have to do whatever it takes to reduce person-to-person contact by at least 70% and preferably 80%," Mr. Abe said.



Prime Minister Shinzo Abe, third from left, called on people not to travel away from their home area.



Note: Excludes Diamond Princess cruise ship. Source: Ministry of Health, Labor and Welfare

nese economy is likely to grow more severe. Although it is still a relatively loose step by global standards—businesses aren't compelled to close, and people aren't penalized for leaving their homes—many are voluntarily curtailing their activities.

The emergency will continue until at least May 6, covering the Golden Week holidays when many would normally travel.

Japan has some advantages in fighting the virus that helped it keep a lid on infections initially and could help it get through the emergency period more quickly. Its people were accustomed to wearing sanitary masks when they were sick. Bowing is the typical greeting. Almost all schools were closed in March and many remain closed.

Toshiba Corp. said its plants and sales offices around the country would close April 20 until at least May 7, while Toyota Motor Corp. said it would close many of its domestic car factories for additional days in April and May. The number of visitors to Japan fell 93% in March, wiping out tourist spending that accounted for nearly 1% of gross domestic

product last year.

Japan's economy is likely to shrink at an annualized pace of 22% in the current quarter, according to economists at UBS.

Mr. Abe said his government planned to give each person ¥100,000, a little less than \$1,000, under legislation that could get parliamentary approval as soon as this month. That responded to criticism from opposition and ruling-party lawmakers about the previous plan, which would have given ¥300,000 only to households suffering from a large drop in income.

The cash payouts would cost more than \$100 billion and add to Japan's mountain of debt, but markets seem unconcerned. Based on Thursday's government-bond prices, Japan can borrow for 10 years at exactly zero interest.

Natsuo Yamaguchi, leader of a junior party in the ruling coalition, said under the earlier plan, "the reach would be extremely limited" and red tape could cause delays in getting cash to people. "We have to make speedy judgments given the dire straits people are in," he said.

## ECB Is Propping Up Economies for Now

By Tom Fairless and Patricia Kowsmann

FRANKFURT—Soaring borrowing costs of heavily indebted eurozone countries such as Italy are raising fresh questions about the European Central Bank's ability to absorb the deep economic pain wrought by the new coronavirus epidemic.

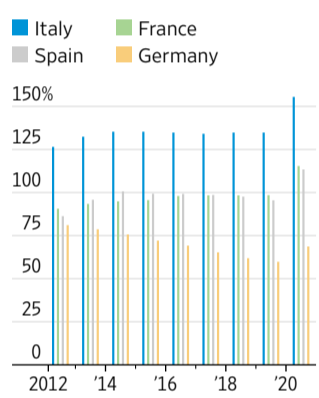
The ECB has launched a series of programs aimed at providing a financial and economic lifeline for the economies that use the euro. The centerpiece is a €750 billion (\$813 billion) program to buy government and corporate debt, essentially acting as a backstop for governments that are spending huge amounts to keep businesses from dying and jobs from being lost.

But the ECB faces legal and political restraints that prevent it from openly financing governments in a way that the Federal Reserve or the Bank of England could do.

The ECB's bond-buying has been concentrated in sovereign debt of Spain and Italy, two of the countries hardest hit by the pandemic.

A surge in borrowing costs of the Italian and Spanish governments this week reflects concerns the ECB may collide with Northern European countries that have long felt that bond purchases effectively subsidize the profligacy of the eurozone's southern members.

### Government debt as a percentage of GDP



Source: International Monetary Fund

Those fears have risen with the realization that the crisis could be protracted, particularly if Europe sees secondary outbreaks of the virus until the emergence of a vaccine.

At the current pace, the ECB is likely to hold around 20% of Italy's government debt by the end of the year, and 30% of Germany's, estimates Frederik Ducrozet, an economist with Pictet Wealth Management in Geneva.

"A central bank holding 50% or more of Italian debt would lose political support in Germany and many other countries," said Guntram Wolff, director of the Brussels think tank Bruegel. "Then the ECB has a big problem."

The ECB is currently buying around €130 billion a month of eurozone debt, more than ever before, according to ECB data. Marco Brancolini, a strategist at Nomura in London, said the central bank has bought some €85 billion over just the past nine days, signaling growing stress.

Still, those sums are dwarfed by the Federal Reserve's outlays of roughly \$1.6 trillion on government bonds and mortgage-backed securities during the past four weeks.

The ECB's purchases are "temporary, and not as aggressive as those of other central banks" such as the Federal Reserve, said Seamus Mac Gorain, a former Bank of England official who is now a fund manager with J.P. Morgan Asset Management in London. "Markets are looking for clearer signs that Northern Europe can support Southern Europe."

Mr. Brancolini said the ECB likely will have to double its bond-buying program soon amid rising pressure from markets.

ECB President Christine Lagarde said Thursday the bank is prepared to scale up its bond purchases "by as much as necessary and for as long as is needed." And Isabel Schnabel, a German member of the bank's executive board, said the ECB is ready to adjust all its instruments to avoid fragmentation of the currency union.

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GREATER NEW YORK

# Doctors Nationwide Drawn to NYC to Pitch In

By MELANIE GRAYCE WEST

Neurosurgeon Ray Baule's last visit to New York City included seeing Billy Joel at Madison Square Garden. This time, he is working in the intensive-care unit at Elmhurst Hospital in Queens, where he did a general surgical internship in 1992.

Dr. Baule, 55 years old and from North Carolina, is one of nearly 2,000 volunteer physicians, nurse practitioners, physician assistants and certified registered nurse anesthetists who are lined up to donate their time and skills to New York City Health + Hospitals, the largest public hospital system in the nation.

He was set to start a new job this spring, but it is now on hold until regular surgeries resume. When he heard that Elmhurst was the epicenter of the city's outbreak of the novel coronavirus, he knew he needed to go.

Dr. Baule has warm memories of his time as a young doctor serving the Queens community, the patients and even the lunches from the tamale lady on the street.

"I had an amazing experience at Elmhurst. They taught me to be a badass there," he said. "I felt like God was calling me to come and help out where I was once before."

Already, hundreds of physicians and specialists have been placed into the city's 11-hospital system during the past few weeks, said Theodore Long, vice president of ambulatory care at New York City Health + Hospitals.

Dr. Long said the city overhauled its process to recruit and place volunteers more than a week ago, with credentials confirmed in a day. An initial system was complicated and inefficient, he said. The new system makes it easy for people to serve, Dr. Long said, and volunteers can now more easily access free housing and travel, if they want it.

Doctors and specialists are coming from more than 40 states, and have traveled from as far away as Portland, Ore.



Dr. Judith Salerno volunteers at Bellevue hospital. North Carolina physician Ray Baule came back to Queens.



The volunteers are supplementing nearly 400 military personnel, roughly 500 paid critical-care personnel and 500 paid contract nurses, who are all in rotation to support a tripling of intensive-care unit capacity, according to a

spokeswoman for NYC Health + Hospitals.

The system already has redeployed its staff from ambulatory and outpatient facilities, Dr. Long noted. The majority of providers—doctors and specialists—coming in are volun-

teers, he said, because it has been difficult to find critical-care physicians and specialists through staffing agencies.

The greatest need is for intensive-care doctors, said Dr. Long.

"Every time we bring one in we have a celebration," he said. "It matters a lot when we get doctors to come in from other states."

Judith Salerno didn't have to travel far for her volunteer slot. The president of the New York Academy of Medicine, a health-policy and advocacy nonprofit, Dr. Salerno already was licensed to practice in New York. She called a friend at NYC Health + Hospitals and a few days later was placed at Manhattan's Bellevue hospital. She is in her second full week of volunteering, while she maintains her day job.

With a background in geriatrics and end-of-life care, Dr. Salerno, 68, was assigned to the hospital's intensive-care unit as part of the palliative-care team, tending to the most critical patients, all of whom

are intubated. She is the go-between for doctors and families, communicating with patients' relatives and helping them to decide on goals of care, she said.

A number of patients are unlikely to survive, Dr. Salerno said. The volume and severity of patients is like nothing she has ever seen, she said, and patients can be intubated for weeks.

In her previous work, the patients were older and had become progressively worse, Dr. Salerno said. People she sees now get sick and medically crash quickly. Not all are older. Many patients walked into the emergency room, she said, and families are confused that previously healthy people quickly become critically ill.

Many families require interpreters.

"I always ask the family something about the patients. I look at row after row of patients on ventilators...I know nothing about them," said Dr. Salerno. "I try to find out something about them as a person, so there's some connection."

The days—eight hours—are the most exhausting she has ever worked, she said. When she goes home at night, her two adult daughters ask her about her work, she said, but "they never ask me for details."

"I just feel that all of us get through the day by just trying to put aside the emotional content of what we're doing," Dr. Salerno said.

On his drive to New York, Dr. Baule said he had second thoughts about leaving his wife, an intensive-care nurse, and his two daughters. He stocked the freezer with his homemade lasagna, two kinds of meatballs and enchiladas before he left.

He has no regrets about coming to New York, he said. Being able to help in this way has been "a shot in the arm."

"This is the crisis of our lifetime," Dr. Baule said. "I've really been able to help with people who really are desperate."

GREATER NEW YORK WATCH

MANHATTAN

## Police Loudspeaker Incident Sparks Probe

Two police officers assigned to patrol New York City's desolate streets were put under department investigation Thursday after a video showed them purportedly making profane comments to a man over their police vehicle's loudspeaker.

Video posted on social media showed officers in a police department SUV on Wednesday night telling the man to "shut the [expletive] up" and threatening to "slap the [expletive] out of" him as he screamed out from a Midtown Manhattan sidewalk.

The New York Police Department said it has opened an internal investigation into the matter and that such behavior won't be tolerated.

Eliel Cruz, an activist who shared the video on social media, said the officers' alleged actions are "unacceptable."

Edward Delatorre, chief of the NYPD's transit bureau, tweeted that he was "equally alarmed by the footage."

—Associated Press

CONNECTICUT

## Officials Investigate Detainee's Death

Authorities in Connecticut are investigating the death of a man in a police detention center.

Desohn Wilson, 31 years old, had been arrested on domestic-violence charges. He was brought in to the detention center at New Haven police headquarters early Wednesday morning and had a court appearance scheduled later that day.

Mr. Wilson was found unresponsive in his cell less than an hour after he arrived, according to police. He was taken to a hospital, where he was pronounced dead.

Mr. Wilson's death is believed to be noncriminal, police said. The cause of death will be determined by the chief medical examiner.

—Associated Press

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# LIFE & ARTS



BLUE FOX ENTERTAINMENT (3)

FILM REVIEW | JOE MORGENSTERN

## ‘Abe’: Digging Into Delectable Fusion

A 12-year-old son of a Jewish mother and Muslim father hopes to serve up cultural understanding with his cooking

When the mother of the title character in “Abe” tells her husband that “we’re raising Walter White,” it’s not because she thinks their 12-year-old son is cooking meth, as in “Breaking Bad,” but because he has mastered the chemistry of baking bread. Abe is played by Noah Schnapp, from “Stranger Things,” and he’s irresistibly charming. “Abe” the movie is charming too. It’s a coming-of-age fable, set in Brooklyn, about a tween prodigy of gastronomy who suffers from identity conflict—Jewish on his mother’s side, Muslim on his father’s—and dreams of cooking an ecumenical dinner that will bring peace to his fractious family.

That’s the pretext, at any rate, for a joyous celebration of food—how it looks, how it lures, how it’s sliced, diced and chopped, and especially how it transforms Abe’s life after he secretly apprentices himself to a street chef named Chico (the Brazilian singer and musician Seu Jorge) who happens to be a master of Bahian



Seu Jorge, above, Mark Margolis and Noah Schnapp, right, and Noah, top, in Fernando Grostein Andrade’s new movie, ‘Abe’



cuisine. As plot devices go, this one is a bit of a reach—Abe toils in Chico’s co-op kitchen while his parents think he’s safely parked in a childish cooking camp. Still, Chico is a charismatic mentor, not to mention a wise one. After one bite of a misbegotten ramen taco that Abe has concocted to impress him, he says “Sorry, kid, you are mixing fusion with confu-

sion.” (The Brazilian director, Fernando Grostein Andrade, worked from a screenplay by Lameece Issaq and Jacob Kader.) The movie has little more success mixing the gastronomical with the political. Abe’s home life is blighted by endless arguments between his elderly Israeli and Palestinian relatives; they’re the subject of several dinner-table se-

quences in which the director’s light touch falls afool of heavy-handed writing and dreadful acting. It would also have been nice if more time had been spent on the specifics of cooking, as in “Tampopo” (noodles); “Chef” (Cuban sandwiches); “Big Night” (timpano); or “Ratatouille” (yup, ratatouille).

But it’s unfair to compare such foodie pinnacles to Mr. Andrade’s modest and endearing tale. “Abe” is one of those movies that come on unheralded and leave you in a state of pleasant surprise. The soundtrack, by the way, is terrific—no surprise after the end credits reveal the music supervisor to have been Brazil’s own Jaques Morelenbaum. That’s him playing his cello throughout.

THEATER REVIEW | TERRY TEACHOUT

## Small Screen, Small Stage, Big Impact

WHEN I FIRST started covering regional theater 16 years ago, I was astonished to discover that what I then called “Broadway-quality shows” could be seen in every corner of the country. That condescending phrase, though, proved inadequate, since most of the shows I saw on the road were at least as good as—or better than—anything on Broadway. Moreover, the vast majority of America’s large- and medium-size cities are home to at least one high-quality theater company, while many have more than that. Most of the theatrical webcasts reviewed in this space in recent weeks have been by troupes that I’d previously seen, admired and reviewed in person. Now that they’re all temporarily closed by the coronavirus, it’s inspiring to be able to revisit them electronically.

Among the finest of them is Fort Myers’s Florida Repertory Theatre. Located in a city better known for its beaches, Florida Rep is noteworthy for its beautifully proportioned 393-seat Arcade Theatre, a former vaudeville house built in 1915 and converted into a legitimate proscenium-stage theater after a stretch as a downtown movie house, and its semi-permanent ensemble of actors, directors, designers and stage managers, all

of whom know each other’s work so well that the company’s shows have a single-minded artistic unanimity you never see on Broadway. “A Doll’s House, Part 2,” Florida Rep’s last scheduled show before being shuttered by the virus, was a production of Lucas Hnath’s 2017 sequel to Henrik Ibsen’s bourgeoisie-baiting 1879 play in which Nora Helmer, an emotionally unfulfilled mother of three, walks out on her family to seek a more abundant life, slamming the front door behind her as she departs. In Mr. Hnath’s play, she comes home 15 years later to settle scores with her husband, having since written a best-selling memoir about what a jerk he was. While I myself found “A Doll’s House,

Part 2” to be smug and obvious and disliked Sam Gold’s ostentatiously austere Broadway staging, mine was very much a minority report. Moreover, I was in no doubt of the excellence of the individual performances of Laurie Metcalf as Nora, Chris Cooper as her husband Torvald, Condola Rashad as their daughter and Jayne Houdyshell as the family housekeeper, and I was curious to see how Mr. Hnath’s play would fare under less starry circumstances.

Sure enough, Florida Rep’s revival makes a potent and, in my



case, surprising case for the sheer theatrical effectiveness of “A Doll’s House, Part 2,” which Chris Clavelli has wisely staged less as a Major Political Statement than as a domestic comedy with feminist overtones. The four performances are broader in tone than those of their Broadway counterparts, always to good effect: Rachel Burttram is unabashedly gleeful as Nora, Brendan Powers is deliberately and appropriately pompous as Torvald, Viki Boyle is deliciously clueless as Anne Marie, the housekeeper, and Aishling Pembroke is entirely believable as the daughter. Mr. Clavelli, a 20-year member of the company’s ensemble, long ago proved himself to be as sterling a director as he is an actor, and he also has a signal

home-court advantage over Mr. Gold: Three of his fellow ensemble members, Ms. Boyle, Ms. Burttram and Mr. Powers, are in the cast. They give the impression of being actual family members who grew up together and thus know every corner of each other’s minds. This adds immeasurably to the play’s dramatic plausibility.

I first saw “A Doll’s House, Part 2” in the 800-seat John Golden Theatre, one of Broadway’s smallest theaters. Like most dramas, though, it profits from being mounted in an even smaller house like the Arcade, one whose comfortable intimacy comes across in this webcast. Although five TV cameras were used for the shoot, the camerawork is plain and unobtrusive, as befits a four-character-

one-set play. The company was able to tape only a single performance, the final dress rehearsal, before the pandemic shut the theater down. You’d never guess it, for few rough edges can be seen or heard. It took place in front of a small but lively audience of staffers—the first and only time that the show was performed before a live audience, and further proof of my growing conviction that the most satisfying theatrical webcasts are the ones in which the audience’s response is clearly audible.

I called Florida Rep “one of America’s top repertory companies” in a 2011 review of its production of A.R. Gurney’s “Sylvia,” which was superior in every way to the play’s big-ticket 2015 Broadway revival. Watching its equally impressive version of “A Doll’s House, Part 2” serves as a reminder of what has been stolen from lovers of American theater by the evil depredations of the coronavirus. May we get it back soon!

**A Doll’s House, Part 2**  
**Florida Repertory Theatre,**  
**Fort Myers, Fla.**  
 (viewable online only, \$39). For electronic “tickets,” go to [floridarep.org](http://floridarep.org) or call 239-332-4488. Tickets can be purchased and the show can be viewed through April 22.

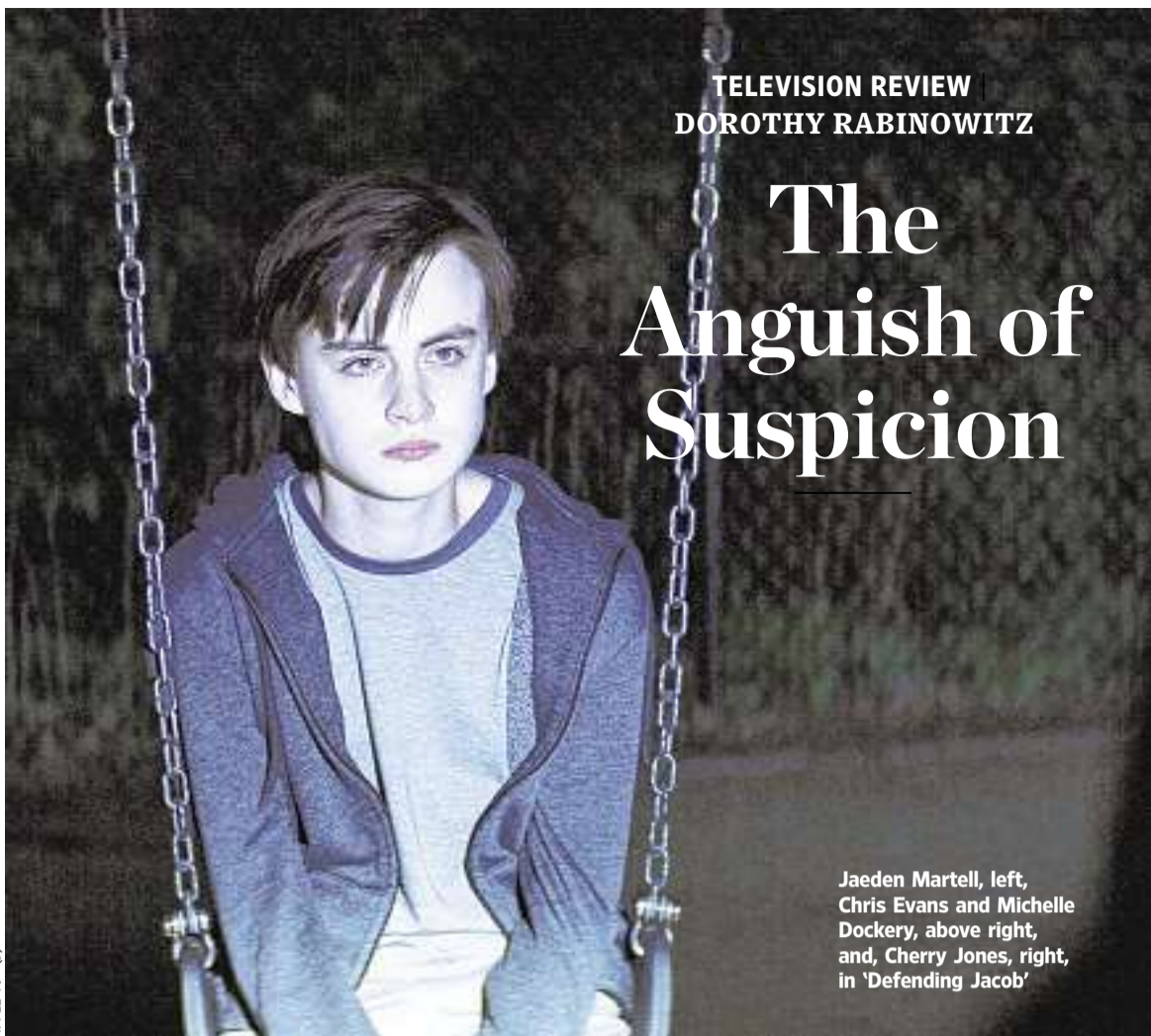
*Mr. Teachout, the Journal’s drama critic, is the author of “Satchmo at the Waldorf.” Write to him at [teachout@wsj.com](mailto:teachout@wsj.com).*

BRUCE DAFELD/FLORIDA REPERTORY THEATRE

**LIFE & ARTS**

TELEVISION REVIEW  
DOROTHY RABINOWITZ

**The Anguish of Suspicion**



APPLE TV+ (3)

Jaeden Martell, left, Chris Evans and Michelle Dockery, above right, and, Cherry Jones, right, in 'Defending Jacob'



**FORGET THE OVERBAKED** opening scene—it’s no indicator of the drama to come in “Defending Jacob” (begins Friday, April 24, Apple TV+), a series largely powered by its subtleties. It is thanks to its narrow, altogether gripping—if also frequently suffocating—clinical focus on the inner lives of its subjects that we come to know the Barber family of Massachusetts: a prominent and close-knit family of three trapped in the terrors of accusation. Not that there’s much that’s revealed about the inner life of the most significant person in that trio—Jacob, the 14-year-old son (an admirably crafty performance by Jaeden Martell), who becomes a suspect in the vicious

murder of a schoolmate. Jacob offers few clues as to the likely truth of this charge, which his father, Andy (Chris Evans), who happens to be an assistant district attorney for the county, and his mother, Laurie (Michelle Dockery), will pursue in an increasing state of anguish derived from uncertainty. Their faith in their much-loved son, who has assured them of his innocence, will be undermined first in one parent and then another, and not always for the same or even similar reasons—complications that ensure suspense, though not much strife. This isn’t surprising—the portrayal of this devoted couple is far from convincing. It’s a peculiarly

weak aspect of this otherwise strong production, one emphasized every time they plant quick little kisses on one another, which is to say all the time—neither of them can make a move, walk off to another room, or get a glass of water without the little lip smack—you know the kind. Which wouldn’t matter all that much—though credibility is always nice—if the story’s perpetual darkness weren’t in such need of a little warmth and uplift. For that we have to look to the wonderful Cherry Jones in the role of Joanna Klein, Jacob’s able and ever-encouraging defense attorney. There’s a reason she steals every scene. Both parents have their hidden

reasons for the doubts about their son that gnaw at them. Andy has a family background he never discusses—a father he’s never acknowledged, played by a sterling J.K. Simmons. Laurie has her memory of an incident during her son’s early childhood days that may or may not be meaningful—but it’s one that occurs with increasing frequency. The eight-episode series (based on a 2012 novel by William Landay) probes every altered perception, every guilt-ridden hint of awareness on the part of these parents, that their son might be guilty despite their accompanying belief that he couldn’t be, that they know him too well; that he isn’t somebody who could

brutally and repeatedly plunge a knife into another boy. But—if they don’t know him as well as they think? The question is implicitly underlined by Jacob himself, a quintessential product of his times, a member of a youth culture now most at home in the world online—a repository for secrets, special identities. Also for damaging messages, like the text sent out by a classmate announcing that, of course, Jacob is guilty. From here on, the story’s great strength lies in its portrait of the accused turned overnight into a pariah. There has been no trial—yet—but accusation is quite enough, another reflection of the culture. Accusation is equivalent to guilt. Ask Woody Allen. But this isn’t the kind of work that dwells on such themes—or, for that matter, on the series’ much advertised dramatic conflict between an assistant D.A.’s fidelity to duty and the love of a father. About which “Defending Jacob” has, despite laborious effort, virtually nothing to say. It’s a story of the torment of enduring suspicion, seductive in its detail, abetted by a thriller-sized plot twist, and worth all the fatigue its eight hours of uncertainty can induce.

**Defending Jacob**  
Begins Friday, April 24, Apple TV+

FILM REVIEW | JOE MORGENSTERN

**Most Likely to Delight**

**THE FIRST THING** you notice about Tayarisha Poe’s “Selah and the Spades” is its visual distinction. The film, streaming on Amazon, wants you to see rather than watch what’s going on, and pulls you in with cinematography—by Jomo Fray—that ranges from swirling abstractions to lovely soft-light portraiture. Then you’re aware of a strong filmmaker’s sensibility. This is a debut feature, but far from a conventional one. Ms. Poe sets a comically heightened tone of mythical power for the story of a tyrannical teen and her guileless rival at an exclusive East Coast prep school.

Selah (Lovie Simone) runs the Spades, one of five factions at the Haldwell School, with a ruthlessness that’s usually concealed by effortful charm. (Attempting to smile sincerely in front of a mirror, she can’t pull it off.) Selah isn’t your ordinary cool kid. At 17 and a graduating senior, she’s a scary—and secretly scared—kid who is driven by a perfectionist mother and derives her power from her not-so-secret position in the underground life of the school: The Spades, as a narrator puts it, deal in “the most classic of vices—booze, pills, powders and fun.” Since when is fun a vice? However you define it, Ms. Poe provides plenty of it with droll observations

on the toll that such power takes, especially when tensions among the factions rise to the level of uncivil war. World-weary—“things can get so exhausting,” the queen of Spades says at one point—and acutely concerned with her legacy, Selah wants to find a worthy successor, which is where the rivalry comes in. Paloma (Celeste O’Connor) enters her life as a starry-eyed acolyte, but soon she’s outsmarting her idol without trying to; Paloma’s secret is being good-hearted, and genuinely smart. Ms. Poe’s script is derivative, as debut efforts often are, what with less-lethal elements of “Heathers,” a bit of “Brick,” echoes of “Election” without the formal school politics, intimations of “All About Eve” without the assistant’s steely ambition. There’s a difference, though. When Selah complains that “you’ve got all these people telling you how to wear your skin,”

she’s referring to two things at once—the universal plight of put-upon teens, and her own skin, which is black. Most of the students at Haldwell are African-American. That’s refreshing, since the standard brand of rich kid in movies is white, but also because Ms. Poe, a black filmmaker, has felt free to liberate her protagonist from goodness. “Selah and the Spades” has its flaws. The details of the plot—and a revenge subplot—are awfully murky, if not opaque. There’s a terrific sequence early on in which drugs change hands during a wild dance; another dance sequence toward the end seems less wild than repetitive. Still, the film is funny and astute on the boundless self-seriousness of adolescence, and a formidable start for Ms. Poe’s career. Here’s looking to her for the next one.



Lovie Simone stars in Tayarisha Poe’s ‘Selah and the Spades’

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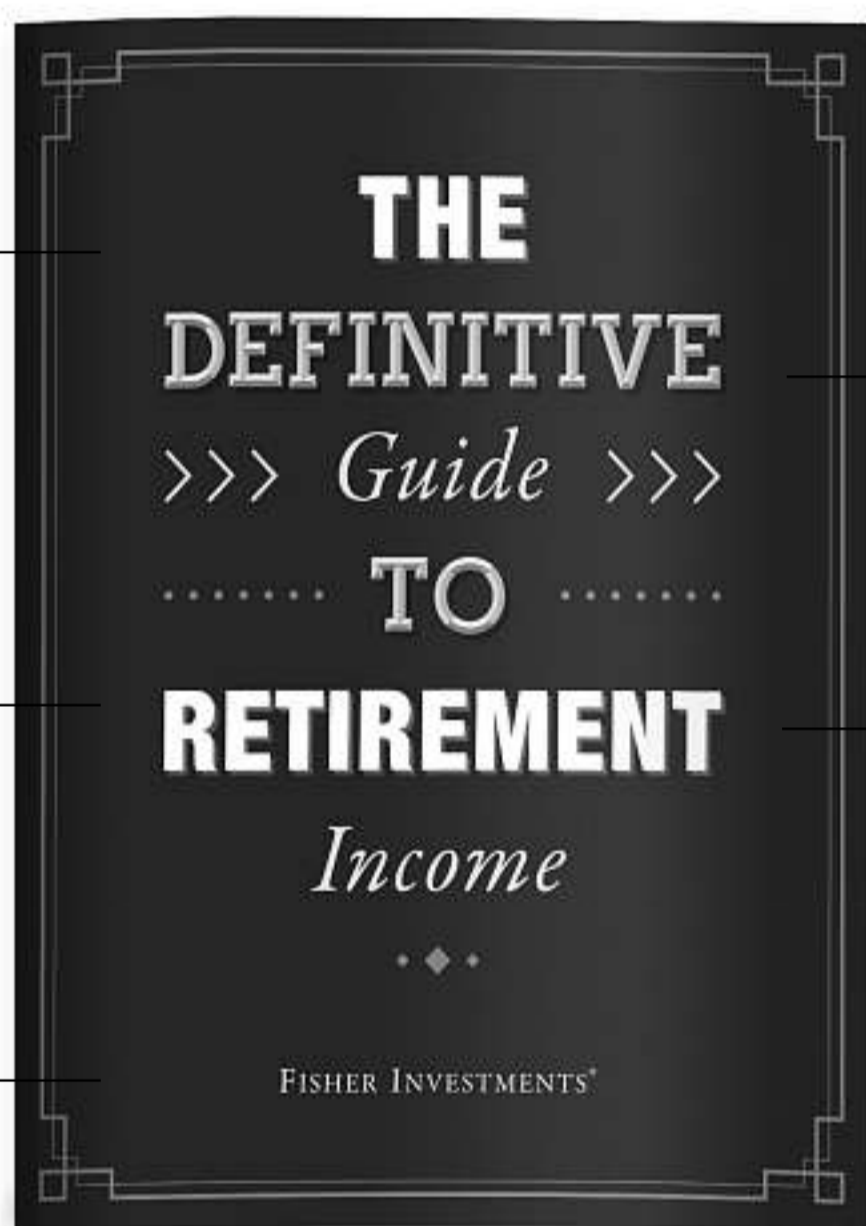
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Set your retirement goals—from spending every cent to leaving a legacy

Get an estimate for how long you are likely to live so you can plan your income needs over your retirement years

Generate "homegrown dividends" to save on taxes



Estimate your retirement costs with the included worksheet, factoring in inflation and longevity expectations

Balance Social Security, pensions, retirement savings, real estate and other assets to create a dependable income stream

*And many more suggestions and ideas to help you avoid running out of money in retirement!*

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Written specifically for those with \$500,000 or more in investable assets, what you learn might surprise you and give you peace of mind.

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Fisher Investments is a respected money management firm serving over 69,000 successful individuals as well as large institutional investors.\* We have been managing portfolios through bull and bear markets for nearly 40 years. Fisher Investments and its subsidiaries use proprietary research to manage over \$121 billion in client assets.\*

### 99 Tips to Make Your Retirement More Comfortable

While it's easy to imagine retirement as a time of relaxation, enjoyment and fun, the fact of the matter is that a successful retirement doesn't just happen. It takes thought, planning and action. To help you get ready for retirement or make your retirement even better, we've assembled 99 retirement tips. Importantly, we've gleaned these tips from our clients, people who have or are successfully navigating the transition from work to retirement.



If your portfolio is \$500k or more, call now for your FREE guide!  
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Investments in securities involve the risk of loss. Past performance is no guarantee of future returns.  
\*As of 12/31/2019.

FISHER INVESTMENTS®





BUSINESS NEWS

Neiman Misses Bond Payment

By SOMA BISWAS AND SUZANNE KAPNER

Neiman Marcus Group Inc. is the latest retailer to skip a payment owed to bondholders as the coronavirus pandemic keeps stores closed...

The luxury retailer didn't make several bond coupon payments due on Wednesday, according to people familiar with the matter.

Neiman also has nearly \$115 million coming due on its debt later in April.

Marble Ridge Capital LP said in a letter Thursday to Neiman's board of directors that the company is in default and that the fund will pursue all remedies to protect its rights.

A spokeswoman for Neiman declined to comment. Companies can use grace periods to come up with the money they owe or reach an agreement with creditors.

A bankruptcy filing for Neiman would mark a blow for private-equity firm Ares Management Corp. and the Canada Pension Plan Investment Board, which bought Neiman Marcus in 2013 for \$6 billion including debt.

Neiman joins other companies that have missed debt payments since state and local government mandates on social distancing forced businesses to close their doors to consumers.

China's Pent-Up Demand Buoy LVMH

By MATTHEW DALTON

PARIS—Spending in China on some of the biggest high-end brands has surged since the country's lockdown ended, luxury goods companies said, offering hope to an industry that has been slammed by the coronavirus pandemic.

LVMH Moët Hennessy Louis Vuitton SE, the industry's biggest company, said Thursday that Chinese shoppers have flocked back to its boutiques in mainland China when most of them reopened in March.

Sales in China for most of LVMH's brands turned positive compared with a year ago in the second half of March, said Jean-Jacques Guiony, LVMH's chief financial officer.

"In April, for the large brands, we've seen very high growth rates in mainland China," Mr. Guiony said, "sometimes in excess of 50%."

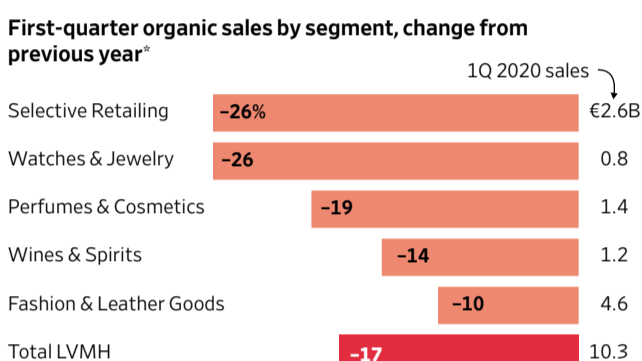
Still, overall spending by Chinese shoppers was down for the quarter, Mr. Guiony said. That is because Chinese shoppers do most of their luxury spending on trips abroad to European capitals, big U.S. cities and elsewhere.

Overall sales at LVMH were €10.6 billion (\$11.5 billion) in the first quarter, down 17% after accounting for currency fluctuations and other factors. That was in line with analysts' expectations.

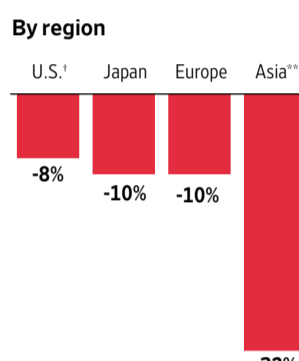


With coronavirus lockdowns easing, many Chinese consumers are returning to stores with their appetite for luxury goods stoked.

Overall sales at LVMH were down for the quarter but the company is hopeful as luxury goods sales have surged in China since the country's lockdown ended.



\*Excludes changes in currency, acquisitions and divestments †Excludes Hawaii \*\*Excludes Japan Source: the company



ments locked down their economies to contain the pandemic.

L'Oréal SA, the world's largest cosmetics company by sales, also said the Chinese market for luxury goods was rebounding. Sales at its luxury cosmetics division, whose brands include Armani and Yves Saint Laurent, were down 8% in the quarter.

encouraging signs of a recovery in consumption," the company said Thursday.

When China locked down in January, luxury brands' reliance on Chinese consumers was seen as a liability. Now those shoppers have become the industry's bulwark against catastrophe, analysts say.

boutiques, as the West remains locked down.

Chinese shoppers are the industry's most important clientele, representing more than a third of all revenue, according to Bain & Co. Some of them have already begun documenting on social media lavish purchases with the reopening of the country's luxury boutiques.

wether for the global luxury industry, with 75 brands operating in dozens of countries. In recent years, however, LVMH's biggest brands have outperformed the industry; smaller, independent labels lack the resources to compete with the French conglomerate.

Analysts expect that the crisis could magnify the advantage enjoyed by bigger companies such as LVMH and the industry's most well-known brands—such as Louis Vuitton, Hermès, Chanel and Gucci.

"The bigger brands will exit this crisis with a massive advantage from pent-up demand," said Erwan Rambourg, luxury analyst at HSBC.

LVMH said it was taking steps to conserve cash, including slashing its 2019 dividend by 30% and cutting capital expenditure this year by 40%. The company is also negotiating with landlords across the world to cut rental payments for boutiques that were locked down.

Advertisement for EARGO hearing aids. Features a man wearing a hearing aid and a circular inset showing the device. Text: 'A WORLD OF SOUND AWAITS YOU'. Logos for Forbes and FAST COMPANY are present.

Advertisement for EARGO hearing aids. Text: 'Get the best, virtually invisible hearing loss solution from the comfort of your home.' Lists features like 'Virtually invisible, rechargeable, and comfortable'. Includes a 'FREE HEARING CHECKS' badge and the FEHB logo.

Obituary for Arne Wilhelmsen (1929-2020). Text: 'We honor the legacy of Arne Wilhelmsen, a visionary of the modern cruise industry...' Includes the Royal Caribbean Cruises Ltd. logo and a photograph of a cruise ship.







BIGGEST 1,000 STOCKS

How to Read the Stock Tables
The following explanations apply to NYSE, NYSE Arca, NYSE American and Nasdaq Stock Market listed securities.

Wall Street Journal stock tables reflect composite regular trading as of 4 p.m. and changes in the closing prices from 4 p.m. the previous day.

Table of stock data for Thursday, April 16, 2020. Columns include Stock, Sym, Close, Net Chg, and Net Chg. Includes sub-sections A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.

Table of stock data for Thursday, April 16, 2020. Columns include Stock, Sym, Close, Net Chg, and Net Chg. Includes sub-sections A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z.

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Dividend Changes

Table of dividend changes for companies from April 16. Columns include Company, Symbol, Yld%, Amount, New/Old, Payable/Record.

Right now, We all need the right facts. About handwashing. The changing price of hand sanitizer. Facts on how a virus spreads. How it doesn't. Facts that help you to prepare, not panic. Facts on the market. How it can recover. About making investments. To debunk myths. Facts that are researched. And challenge rumor. Facts which have been fact-checked. That provide context. The facts are needed every day. They have never been more important. We have the facts you need.



In case print delivery is disrupted, sign up to get the PDF edition of the newspaper sent to your inbox.

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THE WALL STREET JOURNAL.

NEW HIGHS AND LOWS

WSJ.com/newhighs

The following explanations apply to the New York Stock Exchange, NYSE Arca, NYSE American and Nasdaq Stock Market stocks that hit a new 52-week intraday high or low in the latest session. % CHG-Daily percentage change from the previous trading session.

Table with columns: Stock, 52-Wk % High/Low, % Chg, Stock, 52-Wk % High/Low, % Chg, Stock, 52-Wk % High/Low, % Chg, Stock, 52-Wk % High/Low, % Chg, Stock, 52-Wk % High/Low, % Chg. Includes sections for 'Highs' and 'Lows'.

Biggest 1,000 Stocks | WSJ.com/stocks

Table with columns: Stock, Sym, Close, Net Chg, Stock, Sym, Close, Net Chg, Stock, Sym, Close, Net Chg, Stock, Sym, Close, Net Chg, Stock, Sym, Close, Net Chg. Lists top 1,000 stocks by volume.

Mutual Funds

Data provided by LIPPER

Table with columns: Fund, NAV, YTD %Ret, Fund, NAV, YTD %Ret, Fund, NAV, YTD %Ret, Fund, NAV, YTD %Ret, Fund, NAV, YTD %Ret. Includes a 'NOTICE TO READERS' section.

Advertisement for AdoptUSKids. Text: 'AdoptUSKids Presents WHAT TO EXPECT WHEN YOU'RE EXPECTING A TEENAGER'. Image of a woman holding a selfie stick. Diagonal banner: 'LEARN HOW TO ADOPT AT ADOPTUSKIDS.ORG'. Logos for AdoptUSKids and Ad Council.

COMMODITIES

Futures Contracts

Table with columns: Metal & Petroleum Futures, Open, High, Low, Settle, Chg, Open interest. Includes Copper-High, Gold, Palladium, Platinum, Silver, Crude Oil, NY Harbor, Gasoline, Natural Gas.

Table with columns: Agricultural Futures, Open, High, Low, Settle, Chg, Open interest. Includes Corn, Oats, Soybeans, Soybean Meal, Soybean Oil, Rough Rice, Wheat, Cattle-Feeder, Cattle-Live, Hogs-Lean, Lumber, Milk, Cocoa, Coffee.

Table with columns: Interest Rate Futures, Open, High, Low, Settle, Chg, Open interest. Includes Ultra Treasury Bonds, Treasury Bonds, Treasury Notes, 5 Yr. Treasury Notes, 2 Yr. Treasury Notes, 30 Day Federal Funds, 10 Yr. Del. Int. Rate Swaps, Eurodollar, Japanese Yen, Currency Futures.

Table with columns: Index Futures, Open, High, Low, Settle, Chg, Open interest. Includes Canadian Dollar, British Pound, Swiss Franc, Australian Dollar, Mexican Peso, Euro, Mini DJ Industrial Average, S&P 500 Index, Mini S&P 500, Mini S&P Midcap 400, Mini Nasdaq 100, Mini Russell 2000, Mini Russell 1000, U.S. Dollar Index.

Cash Prices WSJ.com/commodities

Thursday, April 16, 2020

These prices reflect buying and selling of a variety of actual or "physical" commodities in the marketplace—separate from the futures price on an exchange, which reflects what the commodity might be worth in future months.

Table with columns: Energy, Metals, Fibers and Textiles, Grains and Feeds, Fats and Oils. Lists various commodities and their current prices.

KEY TO CODES: A=ask; B=bid; BP=country elevator bids to producers; C=corrected; E=Manfra, Tordella & Brooks; G=ICE; H=American Commodities Brokerage Co; M=monthly; N=nominal; n.a.=not quoted or not available; R=SMI, Energy; S=Platts-TSI; T=Cotlook Limited; U=USDA; W=weekly, Z=not quoted. \*Data as of 4/15

Exchange-Traded Portfolios WSJ.com/ETFResearch

Table showing largest 200 exchange-traded funds, latest session. Columns: ETF, Symbol, Closing Price, Chg, YTD (%).

Borrowing Benchmarks WSJ.com/bonds

Money Rates

April 16, 2020

Key annual interest rates paid to borrow or lend money in U.S. and international markets. Rates below are a guide to general levels but don't always represent actual transactions.

Table with sections: Inflation, U.S. consumer price index, International rates, Prime rates, Policy Rates, Overnight repurchase, U.S. government rates, Discount, Notes on data, U.S. prime rate, U.S. prime rate, U.S. prime rate.

Bonds WSJ.com/bonds

Tracking Bond Benchmarks

Return on investment and spreads over Treasuries and/or yields paid to investors compared with 52-week highs and lows for different types of bonds

Table showing bond benchmarks with columns: Total return close, YTD total return (%), Index, Yield (%), Latest, Low, High. Includes Broad Market, Mortgage-Backed, U.S. Corporate Indexes, High Yield Bonds, U.S. Agency.

Global Government Bonds: Mapping Yields

Yields and spreads over or under U.S. Treasuries on benchmark two-year and 10-year government bonds in selected other countries; arrows indicate whether the yield rose (▲) or fell (▼) in the latest session

Table showing global government bonds with columns: Country, Maturity, Yield, Spread, Under/Over U.S. Treasuries. Includes U.S., Australia, France, Germany, Italy, Japan, Spain, U.K.

Corporate Debt

Price moves by a company's debt in the credit markets sometimes mirror and sometimes anticipate, moves in that same company's share price.

Investment-grade spreads that tightened the most...

Table showing investment-grade spreads with columns: Issuer, Symbol, Coupon, Maturity, Current, Spread, Last week, Stock Performance. Includes Marriott International, Volkswagen Group, Noble Energy, Valero Energy, Service Properties Trust, Schlumberger Holdings, Synchrony Financial, Las Vegas Sands.

...And spreads that widened the most

Table showing widened spreads with columns: Issuer, Symbol, Coupon, Maturity, Current, Spread, Last week, Stock Performance. Includes General Motors, Anheuser-Busch Inbev, Halliburton, JPMorgan Chase, Mastercard, Glencore Funding.

High-yield issues with the biggest price increases...

Table showing high-yield issues with columns: Issuer, Symbol, Coupon, Maturity, Current, Spread, Last week, Stock Performance. Includes Intelsat Jackson Holdings, Connect Fincos SARR, Outfront Media Capital, Crestwood Media Partners, C&W Senior Financing DAC, Oceaneering International, Wyndham Destinations, Nokia Oyj.

...And with the biggest price decreases

Table showing price decreases with columns: Issuer, Symbol, Coupon, Maturity, Current, Spread, Last week, Stock Performance. Includes J.C. Penney, Hertz, Staples, American Airlines, Allen Media, United Airlines Holdings, CDW, Spirit Aerosystems.

\*Estimated spread over 2-year, 3-year, 5-year, 10-year or 30-year hot-run Treasury; 100 basis points=one percentage pt.; change in spread shown is for Z-spread. Note: Data are for the most active issue of bonds with maturities of two years or more Sources: MarketAxess Corporate Bond Ticker; Dow Jones Market Data













**Stay-at-Home Movies**  
Private screening rooms get popular. **M5**

# MANSION

**Quarantined, Sans Maid**  
The rich are learning how to vacuum. **M2**



## One of These Things Is Not Like the Others

These owners love their nontraditional homes, but they're a tough sell



**COST TO BUILD: \$2 million - \$3 million**  
**LISTED: \$3.4 million**

**LOW COUNTRY TRADITIONAL**  
6,855 square feet  
5 bedrooms  
6 bathrooms

**SAVANNAH, GA.**

**FRANK LLOYD WRIGHT-INSPIRED CONTEMPORARY**  
6,595 square feet  
4 bedrooms,  
6 bathrooms



**LISTED: \$3.49 million**

FROM TOP: WAYNE MOORE/BACK RIVER PHOTOGRAPHY; BACK RIVER PHOTOGRAPHY; LANNIE BOESIGER (SCREENING ROOM)

LOW COUNTRY TRADITIONAL LISTED BY CORA BETT THOMAS REALTY

By **KATY McLAUGHLIN**

The dream home that Sandra and Donald Mayer built for themselves and their six children captures what they love about the architecture of Frank Lloyd Wright. “We wanted to bring the outside in and the inside out,” said Ms. Mayer, who said they spent between \$2 million and \$3 million over 20 years ago to build the 6,595-square-foot home with Honduran mahogany

floors, stone accents, and views from every room.

The estate, currently listed for \$3.4 million, might ignite the market were it located in Wisconsin, Illinois or California, where arts and crafts style is revered. But the Mayers’ house is on Modena Island in Savannah, Ga., where buyers want “Gone with the Wind,” said listing agent Liza DiMarco of Cora Bett Thomas Realty. The property has been listed since August 2018; since she took it over in December, traf-

fic has been “slow,” said Ms. DiMarco.

“I do think it would be quicker to sell if it were a typical Savannah home. People here are pretty much married to the traditional styles,” said Ms. Mayer, 74, a floral designer.

The outlier home, particularly in regions famous for a particular architectural style, can pose challenges for buyers, builders, neighbors and sellers alike. When most buyers expect “Mad Men” in Palm Springs, Spanish Pueblo

*Please turn to page M6*

## Seattle Real-Estate Market Defies New Normal

Home buyers looking for a deal amid the coronavirus pandemic might be hard-pressed to find one

By **NANCY KEATES**

**MULTIPLE OFFERS.** Bidding wars. All-cash deals hours after listings go live: This is all still happening in Seattle, the city that four weeks ago was considered an epicenter of the coronavirus epidemic, and since March 23 has been under a stay-at-home order barring all nonessential activity.

**9.1%**  
Increase in home and condo sales in Seattle in March 2020, compared to March 2019  
Northwest Multiple Listing Services

“We were hoping we could get a fair price for a home now,” says Marcelo Garcia, 33, a senior program manager at e-commerce giant Amazon. He and his wife, Melissa Richmond, a 33-year-old who heads strategy operations at a non-profit organization, have submitted written offers on four houses over the past three weeks in Bellevue, a

*Please turn to page M4*



In an extra bid to buy this Bellevue home, Suresh and Kalyani Velagapudi agreed to pay a certain amount of money above the highest offer the seller received, if necessary.

MICHAEL WALMSLEY

MANSION

THE TRADE

# When Rich People Do Housework

With the help quarantined, many wealthy homeowners are learning a new skill—doing chores

By KATHERINE CLARKE

**P**eter Mahler, the head of a private staffing agency for some of the finest homes in the country, is used to dealing with the quirky problems of ultrahigh-net worth clients. But this was a new one.

On a recent Sunday afternoon, a client, an executive with a New York financial firm, called about his vacuum cleaner. He couldn't figure out how to remove the bag. Or where to find a new bag in his sprawling Upper East Side apartment. Cellphone pictures of the vacuum cleaner were exchanged and instructions were given.

It has been this way since the pandemic began, Mr. Mahler said. Wealthy homeowners used to having an extensive staff to take care of their homes—housekeepers, chefs, nannies and gardeners—have had to make a decision. To stay safe from the pandemic, they either ask their staff to quarantine alongside them indefinitely or send them home and fend for themselves.

For those who go it alone, there can be a learning curve. "Some of them are doing household tasks they haven't done in decades," said Mr. Mahler, founder of Mahler Private Staffing.

Mr. Mahler said about 40% of his clients have made the decision to quarantine with a couple of staff members who are given hefty financial incentives, sometimes as much as a temporary 30% bump in salary, to transition to a temporary live-in arrangement. In some cases, wealthy families are quarantining at their primary homes, while others have headed to their second homes in more open areas like Connecticut, the Hamptons or Palm Beach. Some decamped to major ranches in Idaho or Wyoming.

Residents of New York's Upper East Side and Upper West Side reported lines of SUVs parked in front of the most prestigious buildings at the beginning of the outbreak, as doormen loaded up trunks with bags of groceries to take to second homes.

In some cases, when staff members haven't agreed to come along to a second residence, families have tried to hire locally near their vacation home, interviewing candidates via Zoom and requesting that new hires quarantine for two weeks before they join the household, said David Youdovin, owner of Manhattan-based staffing agency Hire Society. In most cases, clients have opted to continue to pay staff even if they are

not currently working, he said.

Among the wealthy homeowners quarantining with their staff is media mogul Martha Stewart, who said she is sheltering with her driver, housekeeper and gardener at her estate in the Bedford, N.Y., area.

"We have three detainees, I call them," said Ms. Stewart during a video chat on Seth Meyers's talk show. "We make a nice dinner every night. We have a cocktail. We play cards after dinner."

Ms. Stewart noted that the staff don't live in the main house but rather have beds elsewhere on the property. "They're not sick of it yet, but when I see the edges fraying I'll give them the day off," she said. A spokesman for Ms. Stewart declined to comment.

Mr. Mahler said he's had wealthy couples disagree over their strategies for quarantine, with women typically falling on the more conservative side and men being more willing to take measured risks. One Beverly Hills husband wanted to continue to have the couple's personal chef come by to make meals, but the wife didn't want an outsider breaking their quarantine. They compromised by having the chef

cook in the kitchen in the pool house, wearing gloves and a mask, and then leave the meals on the back porch of the main home.

Billionaire real-estate investor Jeff Greene, quarantined with his wife, Mei Sze Greene, and three children at his estate in Palm Beach, Fla., said he's allowing his

**'Some [wealthy homeowners] are doing household tasks they haven't done in decades.'**

—Peter Mahler of Mahler Private Staffing

private chef and housekeeper to come and go from the house. They have been asked to take precautions such as wearing gloves and masks and keeping a safe distance from the family. The housekeeper originally lived with their family for a few weeks at the start of the outbreak but later asked to go home, he said.

The chef has also been asked to use only one entrance to the property and to stay exclusively in

the kitchen when he is working.

"It's not like we can't make dinner but he's been with us a while and we try not to terminate people when we don't have to," Mr. Greene said.

For the chef, he said, work is a lot simpler than it was before the outbreak, when the Greens were having frequent guests and dinner parties.

"We have 6-, 8- and 10-year-old boys. They don't exactly eat five-course dinners," he said.

The Centers for Disease Control and Prevention advises strict social-distancing measures nationwide, but state-level guidance varies. In New York, domestic workers such as nannies and housecleaners must stay home unless providing essential services, for instance.

For some who are quarantining with staff, "they're getting to know them in a whole different way," Mr. Mahler said.

But that can get old. Cliff Greenhouse, the head of staffing firm Pavillion Agency, said a nanny he placed with a New York family initially agreed to quarantine with the family she works for. The family had trusted her to quarantine at her own home, but

had worries about her commute, even if it was by Uber, Mr. Greenhouse said.

She was initially happy about the extra cash and got along well with the family. But, now that almost a month has passed, she's having second thoughts.

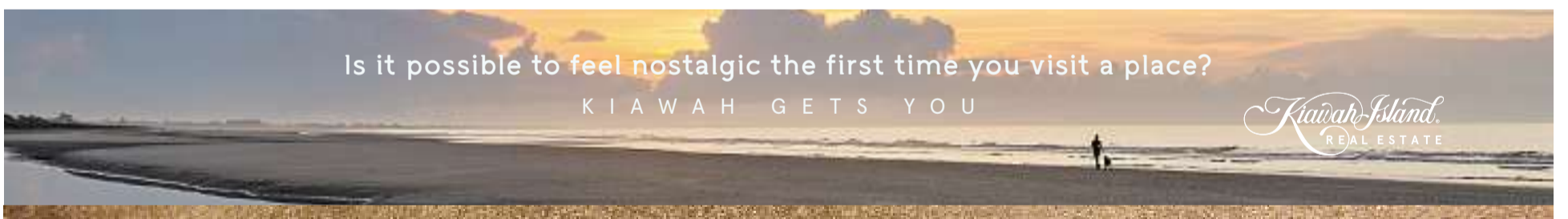
"No matter how comfortable you become over the years, now you're forced to be each other's family. There's an adjustment on both parts," Mr. Greenhouse said.

The staffing companies are hurting, too. Mr. Greenhouse said his company's placements are down by at least 75%, which he called "painful." The bright side is the firm's payroll processing and insurance brokerage divisions as employers add workers to their payroll and others add household staff to health plans.








Mr. Greenhouse also pointed to moments of kindness between staff and clients amid the crisis. When a struggling car service laid off a client's favorite driver, the client, an elderly woman in Westchester County, N.Y., who had used the service for years, swooped in and hired the driver directly. "She had him on her payroll the next day with full benefits," Mr. Greenhouse said.



PETER GREENWOOD



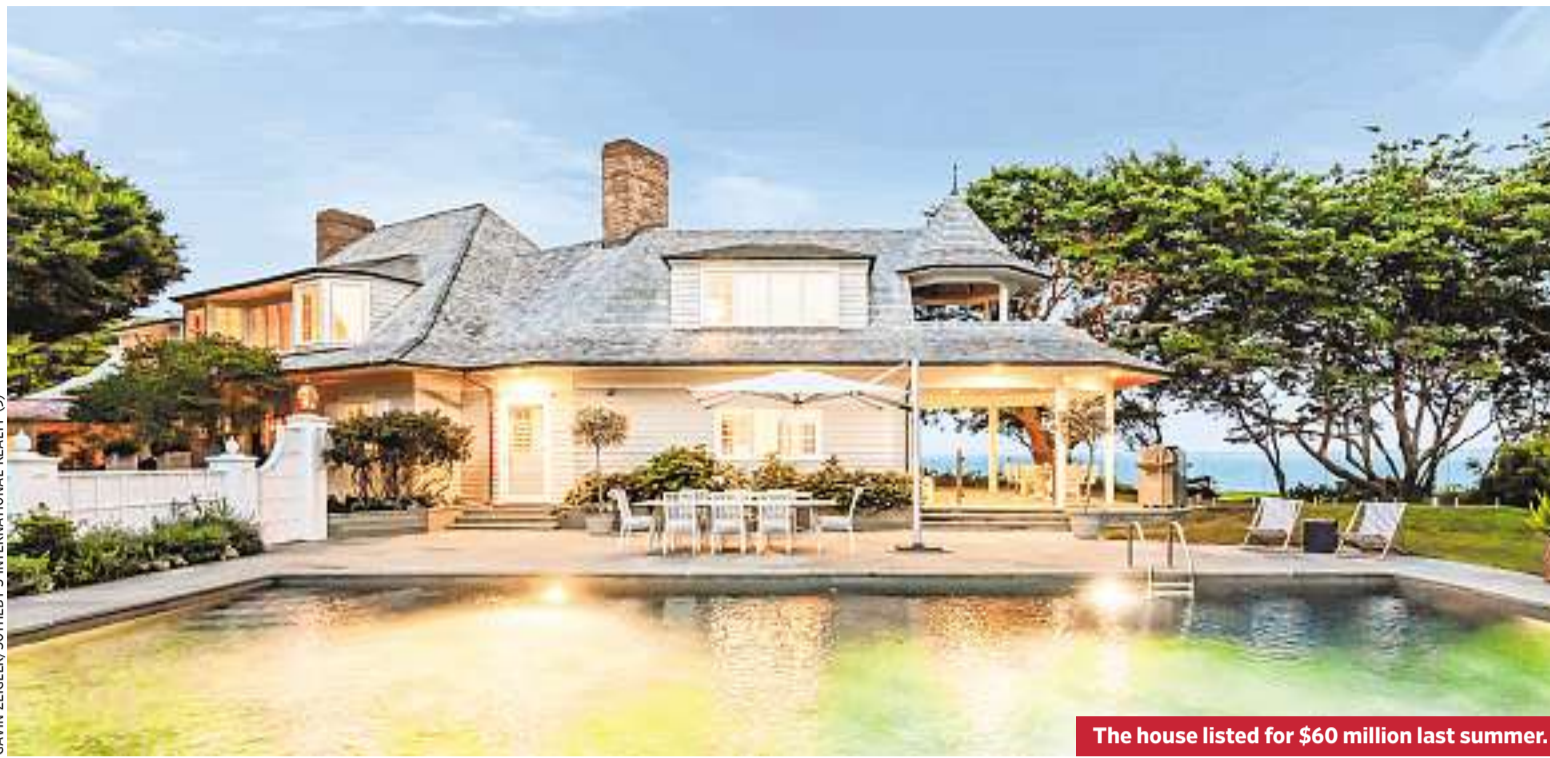
Kiawah Island invokes a feeling you can't quite describe yet never want to let go. When you fall for Kiawah, you fall hard.

<p>491 Old Dock Rd</p>  <p>PRICE: \$2,790,000</p> <p>view: Marsh    beds: 4    sq ft: 4,306</p>	<p>51 River Marsh Ln</p>  <p>PRICE: \$5,995,000</p> <p>view: River    beds: 5    sq ft: 7,427</p>	<p>55 Surfsong Rd</p>  <p>PRICE: \$2,250,000</p> <p>view: Ocean    beds: 5    sq ft: 2,619</p>	<p>56 Surfsong Rd</p>  <p>PRICE: \$4,595,000</p> <p>view: Ocean    beds: 5    sq ft: 4,763</p>
<p>88 Salthouse Ln</p>  <p>PRICE: \$4,700,000</p> <p>view: Golf    beds: 5    sq ft: 5,424</p>	<p>133 Flyway Dr</p>  <p>PRICE: \$19,999,999</p> <p>view: Ocean    beds: 9    sq ft: 10,500</p>	<p>9 Eugenia Ave</p>  <p>PRICE: \$4,750,000</p> <p>view: Ocean    acreage: 0.36</p>	<p>45 Kiawah Island Club Dr</p>  <p>PRICE: \$3,250,000</p> <p>view: Golf    beds: 6    sq ft: 5,400</p>

kiawahisland.com/explore | 866.312.1780

Prices and availability are subject to change. Square footage and acreage is approximate. Information is deemed reliable but not guaranteed.

# PRIVATE PROPERTIES



GAVIN ZEIGLER/SOTHEBY'S INTERNATIONAL REALTY (3)

The house listed for \$60 million last summer.

Hamptons. Among the wealthy owners on the lane is hedge-fund executive Barry Rosenstein, who paid \$137 million for a massive estate there in 2014, setting a record for the Hamptons.

The main house spans about 5,500 square feet with five bedrooms and has a large vaulted living and dining room area that opens up to an oceanfront terrace. The compound also includes a 50-foot, heated swimming pool and a three-bedroom guesthouse. The property could be viewed as a potential teardown, since current zoning would allow a new owner to build a roughly 12,500-square-foot home on the main parcel, listing agent Frank Newbold told The Wall Street Journal when the property first listed.

Mr. Evans bought the site in 1986 and built the house, according to his daughter, Carole Jepperson. When the property first listed, Ms. Jepperson, who is based on the West Coast, told the Journal that the family decided to sell because they have rarely used it since her father died in 2015.

Mr. Newbold, of Sotheby's International Realty, shared the listing with colleague Valerie Smith as well as Paul Brennan and Martha Gundersen of Douglas Elliman, according to the listing.

Gary DePersia of the Corcoran Group represented the buyers, according to people familiar with the deal.

—Katherine Clarke

## Hamptons Sale Is Biggest of the Year

The sprawling Hamptons home of the late James H. Evans, the onetime chairman of railway giant Union Pacific, has sold to an unidentified buyer for \$45 million, according to two people familiar with the deal.

The oceanfront East Hampton property came on the market last summer asking \$60 million. The deal is the largest to have closed in the Hamptons so far this year, said appraiser Jonathan Miller.

The Hamptons market has been in a slump. The fourth quarter of 2019 posted the second-lowest number of Hamptons fourth-quarter sales in 11 years, according to a report by Mr. Miller. Since the coronavirus



James H. Evans bought the site in 1986.

pandemic, the Hamptons' rental market has been busy with New Yorkers seeking homes to quarantine in, but the sales market has been largely on hold. The Evans home was in contract before the pandemic took hold in the U.S., according to a person familiar with the deal.

The roughly 6.7-acre property comprises two lots on a private lane just off Further Lane, one of the most exclusive enclaves in the

**SOLD**  
**\$45 MILLION**  
5,000 sq. ft., heated swimming pool, guesthouse

## Onetime Estate of Edith Wharton Sells

An oceanfront estate in Newport, R.I., that once belonged to author Edith Wharton has sold for \$8.6 million after almost a year on the market.

The property had originally been asking \$11.7 million. Listing agent Kendra C. Toppa of Lila Delman, an affiliate of Christie's International Real Estate, said the deal was agreed upon before the coronavirus pandemic began dominating the headlines. The buyers "wanted to stay the course," she said.

Known as Land's End, the property sits on about 5.6 acres with a 11,000-square-foot, nine-bedroom main house. It retains much of its historic detail, including original moldings and a stone bench in the entry hall. It has a chintz-filled living room parlor with buttercream walls, a billiards room and French



doors that open up to the ocean. There is also a room designed for cutting flowers from the garden.

Ms. Wharton, perhaps best known for her 1920 novel "The Age of Innocence," bought the property with her then-husband, Edward Robbins Wharton, in 1893 for \$80,000, or about \$2.3 million in today's dollars. In her autobiography, she described the property as an "ugly wooden house with half an acre of rock



**SOLD**  
**\$8.6 MILLION**  
11,000 sq. ft., flower-cutting room, billiards room

and illimitable miles of Atlantic Ocean."

The sellers are Victoria Leiter Mele and her husband Joe Mele. The property was previously owned by Ms. Mele's mother, Marion "Oatsie" Charles, a prominent Washington, D.C., socialite and a grand dame of Newport society.



Listed for \$11.7 million last year.

Ms. Charles died in 2018 at age 99.

Ms. Mele, reached by phone at her house in Florida, said she knew the buyers personally and was grateful that the deal had gone through despite the uncertainty of the pandemic.

The buyer's agent, Kara Malkovich of Gustave White Sotheby's

International Realty, identified them as a family from Connecticut who had previously spent summers in the Newport area.

—Katherine Clarke

**South American Family Buys Eight NYC Apartments M10**

FROM LEFT: JULIE BIDWELL FOR THE WALL STREET JOURNAL (2); E. F. COOPER/EVERETT COLLECTION (WHARTON)

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MANSION

By ADRIENNE GAFFNEY

COMPARISON SHOPPING

# The Essential Home Cinema

More luxury properties on the market feature elaborate private theaters

The residential screening room is becoming more commonplace in the high-end market. That trend might accelerate after homeowners emerge from movie-watching marathons during their confinement due to the coronavirus pandemic.

At the relatively low end, a homeowner could remodel an existing family room for roughly \$50,000 to \$75,000, then add a digital projector and speaker for about \$15,000, plus related fixtures, says architect Dennis Gibbens, whose Los Angeles-based firm often works with people in the entertainment industry.

**\$500,000**  
Estimated cost of top-notch digital equipment for home screenings

In a luxury home, the amenity can include sophisticated digital equipment and rows of seating in ever more elaborate surroundings. The architect's industry clients might create a room or separate space for up to \$1,500 a square foot and add top-notch digital equipment that costs as much as \$500,000.

"All of my clients have reported that their screening rooms are really well-used," says Mr. Gibbens. "I imagine that's even more so nowadays."

In New York, Sotheby's Meredyth Smith has a listing for a luxury unit in a building on Manhattan's Park Avenue that features a screening room with stadium seating. "In an apartment with 6,000 square feet, it is almost expected to have parts of the space specialized for something like a screening room," she says.

Theater rooms come in handy even when showing a home, says Sotheby's Chris Adlam. For one of his recent L.A. listings, he had the film "La La Land" looping on the screen. "The most valuable thing you can ever have is time with the people you love," he says. "A private cinema is a place that draws people together."

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## Special Advertising Feature

## New England Properties



61 Summer Street in Hingham promises water and wooded views, plus a generous driveway that's handy for parties.

COLDWELL BANKER REALTY

by Joseph Dobrian

**K**nown for its scenic beauty and historical importance, Massachusetts is a perennial favorite for summer vacationers who feed the second home market, attracting professionals from health care, academia, financial services, infotech and other industries.

Massachusetts real estate markets appear strong, due to high demand from incomers, motivated sellers and favorable interest rates. Greater Boston has benefited (or suffered, depending on your perspective) from low inventory for many years. Cape Cod, Martha's Vineyard and Nantucket remain popular alternatives to Long Island, although they can be difficult to visit in current circumstances. The Berkshire Hills, in the western part of the state, offer breathtaking scenery and a wealth of cultural activities.

The greater Boston area — including the South Shore and Cape Cod — can serve as a jumping-off point for people

who enjoy traveling all over the Eastern Seaboard or for those who want to live in New England but have not yet decided where to settle.

**NAVIGATING THE CRISIS**

The current social and economic crisis caused by COVID-19 has naturally interfered with real estate sales, making traditional, in-person home showings impossible. Recent technological innovations have made virtual tours of for-sale houses more feasible though, and many buyers seem comfortable enough with these tours.

James Nemetz, senior vice president

and managing broker of the Chestnut Hill office of Hammond Residential Real Estate, says showings and sales continue, usually online, and while social distancing may delay a few closings, buyers are still looking and making offers.

He sees an increase in demand and interest from what some observers call HENRYs: High Earner, Not Rich Yet individuals. These buyers gravitate to homes in the \$700,000 to \$1.3 million range. "The low and middle markets are still active," Nemetz says. "It's mainly younger buyers who have secure jobs as doctors or scientists but don't have a lot in the stock market yet. They benefit from low interest rates, and they're competing for low-to mid-priced product. The high end has been impacted by COVID-19 in the near term, but we're optimistic for the future."

A \$2 million home in Brookline or Newton is typically "very nice, but pretty much a commodity, not a mansion," according to Nemetz. "Both towns have

excellent school systems, so you don't need a private school," he adds.

**FARM COAST HAS URBAN, RURAL OPTIONS**

Brookline and Newton are considered near-in suburbs of Boston, but some home-hunters are willing to live even farther out, commuting to Boston from towns along the southern shore of Massachusetts or Rhode Island. Cherry Arnold, realtor with Mott & Chace Sotheby's International Realty, covers three such municipalities: Tiverton and Little Compton, Rhode Island, and Westport, Massachusetts. She calls this area the "farm coast": a mix of coastal homes and working farms.

"You see lots of open space when you drive through, partly because land preservation trusts have been active in this area for decades, so much of the area will remain farmland and open space," Arnold says. "Many people from the greater Boston area have second homes in these municipalities. They're easier to

Continued on page M5E

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Special Advertising Feature

New England Properties



LILA DELLMAN REAL ESTATE



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RHODE ISLAND  
CALM  
ON THE  
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You will find a wide variety of spacious, gracefully designed properties inland and on the water. Clockwise from top left: water view from a tea room in Bristol; hilltop home in Newport; Portsmouth estate dating from 1903; densely planted landscape complements a sprawling home in Newport.

# SMALL STATE, BIG OPPORTUNITIES

by Joseph Dobrian

The smallest of the 50 states — but with good-sized cities and an exceptional coastline — offers many options for a second home or permanent relocation. The market appears strong from both a buyer’s and a seller’s perspective. There are currently 7,069 properties with the state’s median home value of \$278,800.

Rhode Island boasts plenty of geographic and demographic variety. The capital city, Providence, is home to Brown University and other institutions of higher education. It’s a culture-oriented city, full of historic buildings and convenient to other major cities along the Eastern Seaboard.

Newport once came alive primarily in the summer. Now it’s a year-round community with a good selection of luxury housing available in town and on the outskirts. Homes on the water and/or with copious acreage are the most sought-after.

Coastal Rhode Island is surprisingly vast, largely because of the barrier islands that protect the mainland. There, you can find real estate right on the sea — or have waterfront property just off the seashore proper. Boating and fishing enthusiasts will find plenty of activity.

**WHAT’S NEW IN NEWPORT**

While you might associate Rhode Island with the Atlantic Ocean and water adventures, the inland parts of the state offer excitement, too — or

tranquility, if you prefer it. Picturesque horse farms abound, many situated along country roads that haven’t changed much since Colonial times.

Availability varies, but for the time being, in many parts of Rhode Island, a generous selection of properties are for sale. In Newport County — legendary home of jazz, tennis, yachting and winter holiday festivals — 23 single-family homes ranging from \$3 million to \$37 million are available. Nineteen are listed between \$2 million and \$3 million, according to Kate Kirby Greenman, agent with Gustave White Sotheby’s in Newport. Twenty condos in Newport County list between \$1.095 million and \$3.25 million.

“Our listing at 34 Eastover in Portsmouth is a gem,” she says. “It’s an impeccably restored carriage house in perfect condition with real panache, situated on the grounds of a beautiful 1903 estate. The estate buildings and grounds were subdivided years ago, but the individual properties, with Frederick Law Olmstead-designed landscapes, still retain ‘enclave’ access on a long, tree-lined private road.”

Greenman also cites a property of more than eight acres at 303 Howland Avenue in Newport County. It’s close to beaches, while the hilltop acreage provides a sense of security and solitude. “It has been a year-round home with geothermal heat and cooling, but would also make a perfect vacation getaway,” she says.

“We have a classic property at 21 Clay Street that exemplifies turn-of-the-last-century craftsmanship and period detail,” she adds. “It sits on a densely planted landscape so private you would never guess the proximity to town.” The expansive lot includes a carriage house, guest house and well-maintained gardens, she adds.

In response to the pandemic, the governor of Rhode Island has issued orders that affect real estate business, including quarantines, stay-at-home mandates, social distancing and a moratorium on open houses. Greenman says vacation homes, usually empty at this time of year, are filling up with people fleeing urban areas. However, even without showings and open houses, agents are busy

*Continued on next page*



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## Special Advertising Feature

## New England Properties



THE PRESERVE CLUB AND RESIDENCES

A soothing waterfall adds to the quiet grace of The Preserve at Boulder Hills, a 3,500-acre luxury estate.

Continued from previous page

working on behalf of their clients. Greenman says some offers come from buyers who have not physically toured the properties but are looking online and feel comfortable making an offer.

## BROKER REPORTS STRONG MARKET

John Hodnett, president and broker/owner at Lila Delman Christie's International Real Estate in Narragansett, reports that luxury real estate has performed extremely well in Rhode Island in 2020, with volume up 25% over the first quarter of 2019.

"If we remain in a lockdown, where you have to shelter at home in certain states, that will have an impact," he warns. "But when we gain some control over the virus, the economy should immediately ramp up. People still need to move, so we have to keep serving them."

"People are retreating from cities to their second homes," he adds. "Here, you have beaches to walk on — and we're seeing an increase in rental requests. Part of the cocktail of a quick recovery is that some renters will probably become buyers."

Hodnett is particularly enthusiastic about a four-home compound called Shangri-La on Narragansett Bay in Bristol. The property includes a greenhouse where produce can grow year-round and a tea house that Hodnett describes as "perfect for a yoga retreat." He also recommends 60 Beacon Hill Road in Newport: nine subdivisible acres on the highest point in the county.

"The current building on the property is a 1970s contemporary, with great potential," he says. "The height is incredible, with tremendous views and great gardens."

Financing a home purchase remains relatively simple, according to Rick Harrington, originating manager at the Boston office of Guaranteed Rate Affinity. Borrowers seeking competitive low rates are



ELLERY YAHIA PHOTOGRAPHY

Soft colors and traditional architecture inside, and golf, fishing and more outside characterize The Preserve at Boulder Hills.

currently working with lenders and appraisers that have strong remote capabilities.

Indeed, home mortgage interest rates have plunged in the past few months, partly in response to the changes in economic conditions wrought by the coronavirus. Many owners are refinancing their mortgages, and new buyers are finding that debt is surprisingly accessible. However, the sudden spike in the unemployment rate has left some of those buyers temporarily unable to qualify for the loan they were expecting, or if they themselves are still financially secure, they might find themselves unable to find a co-signator. Guaranteed Rate Affinity, Harrington says, is perfectly positioned to ease the process for both borrower and lender, providing various options that can prevent purchases from falling through.

"Guaranteed Rate is still lending and closing purchase loans as quickly as possible," he says. "Our company works closely with investors. In addition, appraisers are often doing 'no-contact' appraisals and closing many eligible loans with remote online notarization. I'm thankful that our technology enables us to handle the increased volume and close loans efficiently during this time."

## The Preserve Promise

Rhode Island has been known, since Colonial times, for its sprawling farms and waterfront estates, some of which were built to accommodate large multigenerational families. Traditionally, the state has not had a reputation for top-of-the-line gated communities that feature the most modern amenities. That situation has changed, as homebuyers demand options that combine remoteness with community, such as The Preserve at Boulder Hills, in Richmond. Located one mile off Interstate 95, roughly 170 miles from New York City, about an hour from Boston and 35 minutes from Newport, "it's perfectly situated," says Randi Medici, director of marketing and sales.

"This is the perfect basecamp for New England adventures," she says. "We have an incredible menu of activities on a 3,500-acre estate: a new golf course, 10 fishing ponds, rock climbing, zip lining, three sporting clays courses, cultivated sorghum fields for hunting, clay and grass tennis courts, indoor and outdoor pools, a new spa opening this summer and a new fitness facility. You can ride an ATV or tap the property's gear and expert staff for any outdoor activity imaginable."

A private beach is available 15 minutes away at the Ocean House in Westerly. Residences at The Preserve include single-family homes, townhouses, one-level condos and cozy cabins situated in neighborhoods with distinctive characteristics.

"Each home has different features, like stone focal walls, cathedral ceilings and incredible chandeliers," Medici says. "Interior colors are all different, but every unit has solid wood floors, top-tier appliances and spa-like bathrooms with radiant heated floors and steam saunas. The community is protected by a main gate, and each neighborhood is gated. Social distancing is easy — and hunkering down is a pleasure — with all our acreage."

Each home features a rustic but sophisticated feel, with a strong sense of individuality. They range from 1,600 to 3,700 square feet, starting at \$1.2 million. Townhomes of 3,000 square feet, all with private elevators, also start at \$1.2 million.

Signature residences are available in five distinct models. Some interiors include wide plank wood floors, premium appliances, first-floor master suites, guest suites, spa-like bathrooms with optional steam sauna, open-air lofts, vaulted ceilings, skylights, floor-to-ceiling stone fireplaces, two-car garages and the option for finished lower levels.

The Townhomes on the Green collection sits in the heart of The Preserve's modern village green. These homes provide a mixture of privacy and community, just a short walk from the members' lodge, clay and grass tennis courts, pool and fitness facility, The Sporting Shoppe and The Range. Golf carts are available to make the trips to the fishing ponds, zip line, golf and sporting clays course even easier.

The Hilltop Lodge, perched atop the property's highest elevation, contains 18 single-floor residences that command expansive views of The Preserve. One-, two- and three-bedroom configurations offer custom cabinets, granite counters, gourmet kitchens and ultra-modern appliances. Top-floor homes offer vaulted ceilings inspired by post-and-beam construction. The Hilltop Lodge is equally close to all amenities — and close to the deep woods for exploration and contemplation.

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Special Advertising Feature

New England Properties

Continued from page M5A

get to than Cape Cod and the islands, less crowded and congested, and you get more for your money.”

Arnold notes that in recent years the area has become an enclave of year-round communities, not just summer-centered. “In many cases, people are looking for a second home with an eye to retirement,” she says, “a place where kids and grandkids can easily visit.”

Arnold is especially enthusiastic about two properties: 61 Burchard Avenue in Little Compton and the William Whitredge Estate at 285 Stone Church Road in Tiverton. The former, a Nantucket-style home built in 2003 with western views of the Watson Reservoir, is turnkey. The latter, a 22-acre private compound with two homes, boasts a three-level Victorian (built circa 1865) and a 1770 Colonial guest cottage, both in pristine condition.

Darleen Lannon, a realtor at Coldwell Banker Realty, sells homes in Hingham and Cohasset, on Massachusetts’ south coast about 20 minutes outside of Boston. She explains her buyers often come from the financial industry and biotech companies. She describes the area’s job market as very strong.

“We’re selling to incomers from all over, because of the lifestyle,” she says. “We have top-rated schools, high-end restaurants and easy access to the water. Hingham and Cohasset are both storybook communities.”

Many different styles of homes are available in both places, Lannon adds, with price points from \$500,000 to \$4 million plus.

“People still need homes, despite these unprecedented times,” she says. “Some industries will be hard hit but some will stay strong. People are taking advantage of low interest rates to buy larger homes or ones that can support their new work-from-home needs.”

Lannon admits the current health crisis has made the brokerage business a little more difficult, but potential buyers are still eager to make deals. Some home hunters are taking advantage of currently low interest rates, perhaps buying now, even though the need for a new home is not yet acute. Others, seeing working from home as potentially an enduring trend, are looking to expand their operations into a larger space. And there are those who have recently sold a home they have yet to vacate. Lannon has found some clients believe they’ll be safer from contagious illnesses if they live outside of large cities in suburban areas where the population is less dense.

Still, current conditions may keep the individual broker’s business strong.

“I’ve had to provide my customers with tools like virtual showings, video conference calls for client meetings and 3D walk-throughs,” Lannon says. “As long as people want to sell and buy homes, they will continue to depend on brokers.”



HALSEY FULTON, COURTESY OF LANDVEST

Blue Sky Farm in Essex is a versatile rural property that combines privacy with proximity to town.

TECH FACILITATES OFFERS, NEGOTIATIONS

Real estate brokers and their clients are finding more and more high-tech options that permit them to work remotely: on touring a property, making offers, negotiating price, securing a loan and closing the deal. Massachusetts, which has long been a source of innovation in computer technology, contributes to this trend.

Mike Russo is founder of SparkOffer, a residential real estate marketplace that enables buyers, sellers and agents to find, list, offer and negotiate properties completely online. He says his service creates transparency for sellers who want to avoid phone offers and for buyers who want to get their bid in before it’s too late.

Russo reports that while New England’s overall residential real estate market is strong, he does see a few weak spots a buyer might take advantage of — and

spots that a buyer can’t take advantage of. Greenwich, Connecticut, for example, is seeing less interest from residents of New York City since the lifestyle there has become more kid-friendly. And Nantucket’s strict lockdown during the pandemic has made even virtual tours led by brokers impossible.

“We’re based in Boston,” he says, “and we have a lot of listings in Connecticut, too, but we have properties as far away as Hawaii. Many of our properties have been on the market for some time. There’s a two- to three-year inventory of homes in Greenwich, once you get north of \$3 million, for example.”

“Some observers believe the pandemic will cause buyers to return, wanting to leave the city,” Russo notes, “but currently, much of the interest is in renting. On Nantucket, I’m marketing a property that brings in \$85,000 a year in gross rentals. It’s located in town, which is highly sought after.”

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New England Properties

# Northern New England Touts Remote Lifestyles

by Joseph Dobrian

Properties in Vermont, New Hampshire, Maine and the north rim of Massachusetts have attracted heavy buyer interest during the current health crisis. The remote, quiet, picturesque towns in the region offer a variety of housing options, recreational opportunities, higher education institutions and, it seems, extra appeal in a time of uncertainty.

Andrew Peterson, broker with Four Seasons International Realty in Peterborough, New Hampshire, is busy. "It's counterintuitive," he says, "but a home is a long-term investment and people are finding ways to do what they were going to do anyway." That means buying and selling properties.

"Peterborough is popular because of the cultural amenities, restaurants, access to healthcare, a first-rate school system, clean lakes, social clubs and entertainment that you don't find in rural areas," Peterson says. "It's a great environment without a crush of people."

LIVING THE COUNTRY LIFE

Some 30 smaller towns surround Peterborough, and they comprise most of the area's second-home market. "We have an 11,000-square-foot property in Nelson — a very low-tax area — listing at \$1.625 million," Peterson says. "We have a wonderful house coming back on the market in Peterborough that was the model for a popular murder mystery board game at \$1.8 million. In Hancock, for \$795,000, I have an 1820 brick colonial on 102 acres with a 20-acre pond."

Most of Peterson's business is done online for the time being, he says, "but I was out for a walk, just now, and sold a property. You'll see opportunities to do really well, investment-wise, on some of these houses. They are real keepers."

"We're experiencing renewed appreciation for clean country living," he says. "Many people move here and end up serving on boards and commissions. We have a strong spirit of volunteerism."

Peterson adds many new residents will save thousands in taxes by moving to New Hampshire, which limits income tax to interest and dividends only, and has no sales tax. "We're a property tax-based state, which leads to more local control over spending," he explains. "This has proven an efficient way to make the government get creative and partner with the private sector."

MARKET REMAINS ACTIVE

Slater Anderson, managing director of real estate at LandVest in Cambridge, Massachusetts, says the current health crisis hasn't wrecked real estate. The market has paused somewhat, but has by no means come to a halt. New

Hampshire and Vermont are benefiting from a flight from urban locations, with many people retreating to their second homes — or hunting for such a refuge.

"Remote coastal and rural areas are receiving increased interest," he observes. "That speaks to what people value now, from a lifestyle standpoint. The convenience of urban living remains highly desirable, but the pandemic highlights the value placed on being closer to nature or on a farm. It's hard to say what the broader implications will be, but we've seen a dramatic increase in interest in these properties in the past two weeks."

Anderson points to two farm listings in particular: Blue Sky Farm in Essex, Massachusetts, a riverfront saltwater farm with a custom-built home and barn, and Taylor Farm, a four-building compound on over 150 acres, in Peacham, Vermont. "Classic northern New England camp properties with all the comforts of modern living," he says.

Chris Lynch, president and designated broker at Legacy Properties Sotheby's International Realty (Maine) says that pent-up demand due to long, snowy winters drove the Maine market for the past three years. Our recent mild winter made homes easier to show through mid-March, with sales volume up 20% and contract work up 30%, year over year.

"Things were tracking for another record year," he says. "Real estate is an important service, so we continue to do business with the public, subject to federal and state guidelines. But the crisis has had a big impact on all of us, with several transactions canceled, largely due to unease over market conditions. But many of these homes are back under contract, because in times of crisis, people want a home, not a rental."

City dwellers are looking for areas where population is measured by the square mile, not the square foot, Lynch says, and thus feeder markets are showing more interest in Maine. "It remains to be seen how much of that interest will turn into sales," he says. "Typically, the second home market picks up around July 15. We see a pretty balanced demand in terms of property type and location. While demand may build for Maine real estate, sales may not materialize until later this year."

Joseph Dobrian is a freelance writer specializing in real estate matters.



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Taylor Farm in Peacham, Vermont, features spacious, open rooms evocative of a vast hunting lodge.



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# MANSION

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**ENGLISH TUDOR**  
3,100 square feet  
6 bedrooms  
5 bathrooms



LISTED: \$4.25 Million

MIDCENTURY MODERN LISTED BY RICK DISTEL OF COMPASS



PURCHASE PRICE: \$1.2 Million  
RENOVATIONS: under \$1 Million  
EST. WORTH: \$3 Million-\$4 Million

Justin Kerr, right, bought this home in 2017 and just moved in.

FROM LEFT: JAMES BUTCHART; JUSTIN KERR

## One of These Things

Continued from page M1

revival in Santa Fe, or a covered wraparound porch in the Georgia Low Country, the exceptions can provoke controversy.

Daring to be different can come at a cost in the real-estate world. The words “unusual” and “unique” in a listing are associated with 3 and 7.5 more days, respectively, on the market than comparable homes that are marketed without those terms, said Matt Kreamer, a Zillow spokesman. And beware the term “avant-garde,” which comes with a 24-day slowdown, he said. There are some silver linings for outliers, however: “Unique” homes fetch a 1.6% price premium over comparable homes that aren’t so labeled and “quirky” homes sell 11 days faster, Mr. Kreamer said.

There is also social pressure to conform: Eric Enfield, president of Architectural Alliance in Santa Fe, said he had gotten “pushback, even from friends of mine” for agreeing to design a French chateau-style home for a client just north of the city.

“They ask, ‘why do they come here’ to build that?” he said.

Despite the potential risks, some buyers find oddballs speak to them in ways the standard inventory doesn’t. When Justin Kerr and his wife began planning their new lives in Palm Springs, they pictured themselves in a classic “Midcentury Modern dream, low slung, with a great pool and perfect cactus,” said Mr. Kerr, 42. They examined hundreds of such homes online, and toured about 10 of them in person.

But that is not what they bought. Instead, they fell in quixotic love with the ultimate Palm Springs anomaly: A three-story English Tu-



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5,539 square feet  
6 bedrooms  
7 bathrooms



Doug Pierson, Youn Choi, and their children, Sora and Oscar, in front of their Carrboro contemporary home.



LISTED: \$910,000\*

\*SOUTHERN FARMHOUSE IN CARY, N.C., LISTED BY AZITA WILSON, KELLER WILLIAMS REALTY

FROM TOP: JEREMY M. LANGE FOR THE WALL STREET JOURNAL (2); MICHAEL STANLEY

dor. The property had listed in the fall of 2016 for \$1.495 million, but “most of the offers we received were to demolish and start over,” said Louise Hampton, whose team at Berkshire Hathaway California Properties had the listing. While marketing the property, it was classified historic and tearing it down was prohibited, Ms. Hampton said. Mr. Kerr and his wife bought it for \$1.2 million in 2017, spent under \$1 million renovating and moved into it in March this year.

For Mr. Kerr, who retired from a career as a retail executive last year to become an author, the house fit his outlook. “I looked around and thought, ‘why do I have to live my life like everybody else?’” he said.

Youn Choi and her husband Doug Pierson are just finishing construction of a home in Carrboro, N.C., that is so “unique” and “quirky” that neighbors stand and stare at it from the road, said Mr. Pierson, 55.

One curious passerby called out “what is that?” When Mr. Pierson answered “it’s a house,” he responded, “really?” In general, neighbors have been encouraging,

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# MANSION

flashing “thumbs-up” signs or telling the couple they like it.

Mr. Pierson and his wife, who co-own an architecture and design firm in Chapel Hill, N.C., moved from Los Angeles, where they worked for contemporary design firms. Their suburban community features some historic mill houses and lots of newer, traditional homes. But the house the couple designed, with its snakelike form, cantilevered angles and black, corrugated-metal cladding, has few precedents in the area.

They paid \$170,000 for the 1.3-acre lot which is close to downtown but filled with topographical challenges, including slopes and a creek, which necessitated the home’s meandering shape. So far, they have spent about \$650,000 to build, and plan to move into the home in May, they said.

The Pierson/Choi home could fetch about \$800,000 to \$1 million, said Jeff Rupkalvis, owner of Dwell Real Estate in Carrboro.

“It’s as unique a home as I’ve seen in Carrboro,” he said. Most homes in the area follow the traditional “five-four-and-a-door” format of five windows on the top floor and four on the ground level with the front door in the middle, he said.

However, a market’s embrace of a style can change: Ms. DiMarco in Savannah said that luxury buyers from the West Coast are more open to eclectic styles. Mr. Rupkalvis said the same is true in Carrboro as people relocate there from areas where modern architecture is prevalent. Two decades ago when he began selling in Palm Springs, hacienda-like homes were all the rage, while Midcentury Modern was “out,” said Paul Kaplan, who runs the Paul Kaplan group at Bennion Deville Homes.

“You would see a Midcentury home that people would try to make Spanish. We called it ‘Taco Bell Mid Century,’” he said. Today, Midcentury Modern homes sell for a roughly 25% premium over comparable homes, he said.

Sometimes one style becomes so dominant in a region that outliers seem like they don’t fit, even when they are in fact authentic, historical homes.

When Amin Badr-El-Din, a 59-year-old engineer, was relocating



LISTED: \$4.9 Million

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PUEBLO REVIVAL**  
8,100 square feet  
5 bedrooms  
6 bathrooms



LISTED: \$4.15 Million

TRADITIONAL SPANISH PUEBLO REVIVAL LISTED BY DARLENE STREIT OF SOTHEBY'S INTERNATIONAL REALTY

with his wife and four children from the United Kingdom to Santa Fe, N.M., an unusual stone home “really sang to us,” he said. The European feel of the house appealed to his roots in the Middle East and Europe, he said, so he bought the property for \$1.8 million in 2001. He spent over \$4 million to renovate and expand it to 13,400 square feet, and brought stone masons from the Middle East to work on the facade.

The result is a large estate with a distinctively European exterior, in contrast to the stucco, Spanish Pueblo revival homes around them. Nonetheless, the house, originally built in 1920, is just as authentic as the Spanish Pueblo revival or Territorial revival styles required for new builds in the historic districts—about one-fifth of the city—said Mac Watson, former chair of the board of the Historic Santa Fe Foundation.

“I know of only one that is similar,” in Santa Fe, Mr. Watson said. “Both houses are clad with the local red granite, using stone gathered on the property.”

The fact that it is authentic doesn’t make it easier to sell, said agent Darlene Streit of Sotheby’s International Realty, who has the property listed for \$4.9 million. The family listed it in 2016 for \$5.85 million.

“When people come here from Texas, Colorado or New York, they’re looking for the Santa Fe fantasy,” said Ms. Streit.

Mr. Kerr in Palm Springs said renovations included adding a pool and a modern addition for the kitchen and living room. From the road, however, one sees a 1928 English Tudor, with its steep pitched roof and many small windows. The vision is so incongruous, it drew tour buses and walking tours until the pandemic crisis put a stop to them.

The home, in the exclusive Old Las Palmas neighborhood, would sell for between \$3 million and \$4 million, said Mr. Kaplan, who has not been inside the home.

“The facade of this house is unique and will not appeal to everyone,” said Mr. Kaplan. But “there will be a buyer who may overlook the facade, or may actually appreciate it.”

FROM TOP: DANIEL MADELAICH; LOU NOVICK

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ANNOTATED ROOM

# The Front Porch That Thinks It's a Back Porch

The entryway of a 1970s home in Houston got a makeover that sent it back in time—to the Midcentury

**THE HOMEOWNERS**, a businessman and his wife, wanted an uncluttered, low-maintenance space infused with natural elements. Because the house is in a quiet cul de sac, the front porch is a cool hangout for the couple and their four school-age children.

“The front yard can be used like it’s a back yard. You can eat out there, play and hear the fountain,” says Jeff Halper, owner of Exterior Worlds, a landscape-design firm in Houston.

Mr. Halper says the porch and exterior makeover took between five and six months to complete and cost about \$125,000. Here are some of the elements, with approximate prices.

—Beth DeCarbo

1. Two marine-grade stainless-steel planters contain ball cactus, a succulent that requires very little water. // **Price:** \$900 for the pair, custom made by Exterior Worlds
2. The wall-mounted planter, also stainless steel, has a variety of drought-tolerant sedum, another type of succulent. // **Price:** \$600, custom made by Exterior Worlds
3. The Kantan Rockers, made by Brown Jordan, are a Midcentury version of a Southern staple: rocking chairs on the porch. // **Price:** \$1,800 for both
4. Metal fabricators created a 60-foot-long fountain using stainless steel. The water feature, which includes lights and bubblers, runs beside the walkway and underneath a small bridge that leads to the porch. // **Price:** \$16,000, custom made by Exterior Worlds
5. A powder-coated aluminum arbor
6. Custom glass doors in a steel frame bring light into the foyer—and provide a handy portal for the family pooch. // **Price:** \$8,000 by Cantera Doors
7. Porcelain tile that resembles wood laid in a parquet pattern covers the floor. // **Price:** Mansion Porcelain in Arcade at \$6.50 per square foot
8. Another stainless-steel planter holds a mountain laurel tree, a drought-tolerant evergreen plant with purple flowers in the spring. // **Price:** \$600 for the custom planter; \$300 for the mountain laurel



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Family Buys Eight NYC Condos to Stash Cash

A South American family paid close to \$27 million for eight units at Waterline Square, a new construction residential complex on Manhattan's Upper West Side...

received a blended discount of more than 7% from the asking price of the units, which range in size from one to three bedrooms and span a total of roughly 11,000 square feet.

New York law as the state seeks to enforce social-distancing measures.

Waterline Square has 263 condos plus a number of rental units. GID declined to say how many condos have sold.

Amenities at the complex include a soccer field, a half pipe skate park, a saltwater pool, a bowling alley and a recording studio.

The New York City condo market has been rocky for several years, but sales activity was starting to improve before the pandemic.

Ms. Velazquez said the buyers got a slight discount in part because they were willing to transact in the current climate...



FROM LEFT: MINDY KATZMAN/THE WALL STREET JOURNAL; ROE & ASSOCIATES/THE BOUNDARY (RENDERING)

SOLD \$27 MILLION 11,000 total sq. ft., in complex with soccer field, half pipe

virus pandemic, she said. "They felt their money was safer in an apartment in New York than in a bank," Ms. Velazquez said.

While the buyers had visited the sales office in November, she said, subsequent showings were virtual, and the closing was completed over videoconference.

—Katherine Clarke

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FROM MY PERSPECTIVE

# Doing good has never looked so good

Can a simple little shirt do something for the greater good? The CEO of Briggs Freeman Sotheby's International Realty makes a case

I work with — and get to share North Texas with — the most giving people you can imagine. You see, we live in one of the most philanthropic regions anywhere. It's a point of pride with the people of Dallas, Fort Worth and the surrounding towns.

I don't know a more giving group than the agents of Briggs Freeman Sotheby's International Realty. They give all year round, privately and through our own Love Your Neighbors program, funded by their voluntary donations of a portion of every commission they receive. The goal? To give back to the communities where we work, serve and live.

And, when sudden needs arise — a pandemic, a tornado — this group rises to the occasion. As I write this, they are helping their communities by volunteering, organizing, donating and *doing*.

One example? We are making donations from Love Your Neighbors to the Tarrant Area Food Bank (tafb.org) and the North Texas Food Bank (ntfb.org). These are two worthy causes, anytime, and especially so during the COVID-19 crisis, as both groups have stepped up their already gargantuan efforts to help feed the hungry of North Texas. Food banks everywhere need help, more than ever.

Our service-industry workers also need help. We have partnered with Get Shift Done, a group connecting our hospitality workforce — many whom have lost jobs and hours because of shutdowns and slowdowns — with local non-profits, to provide immediate hunger relief to North Texas communities. Get Shift Done (getshiftdone.org) is helping deliver essential support, all while providing basic incomes and food security.



I think, a most fashionable way to help our neighbors — our service-industry workers and our children and families who need critical hunger relief. Buy them today for your own neighbors, and for your friends and family, too. It's easy: Just go to [briggsfreeman.com/help](http://briggsfreeman.com/help).

Thank you for your loyalty and support — and for loving your neighbors, everywhere.



**ROBBIE BRIGGS**, President and CEO  
Briggs Freeman Sotheby's International Realty  
[rbriggs@briggsfreeman.com](mailto:rbriggs@briggsfreeman.com)

With every Briggs Freeman Sotheby's International Realty 'Love Your Neighbors' T-shirt sold, \$10 goes to Get Shift Done. The rest covers the printing and fulfillment services. Not a penny comes to us.

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## MANSION

HOUSE CALL | BARRY SONNENFELD

## A Momma's Boy Cuts the Cord

The 'Men in Black' director recalls his mother's burned dinners, his father's botched sex-ed talk and being tricked into film school

**I** may be the only teenager whose mother had him paged at a concert while Jimi Hendrix was tuning his guitar.

Hearing my name over the Madison Square Garden P.A. system in January 1970 was bad enough. Then came, "Call your mother." After the "Ba-reee, Ba-reee" chants faded, I headed to the phone booths. I feared my father had died.

When I called home, my mother said my father was fine. She paged me because it was 2:20 a.m. and I wasn't home by 2 a.m., as promised. I was nearly 17.

I was an only child. We lived in a fifth-floor apartment on West 174th Street off Broadway in Manhattan.

The apartment had two bedrooms and two living rooms. My mother had an

eye for design so we had furniture by Saarinen and Eames. But while she had good taste in tables and chairs, her cooking was dreadful. If I was lucky, dinner was two Swanson frozen TV dinners.

When my mother did cook, she burned whatever she placed in the oven's lower broiler. The inevitable result was a grease fire.

Once the smoke reached my father's or my nose, we rushed to dump half a container of Morton's salt on the meat and fire. Dinner was served.

Memories of my mother are related to her ability to use weakness as strength. She routinely threatened to commit suicide.

My father, Sonny, worked as a salesman for Century Lighting. He sold light fixtures and dimmer boards. He was my best friend. He

was funny and relaxed and optimistic. Then one day, when I was 14, I discovered he had a secret life.

We were going to a game at Yankee Stadium. It was cool out, so he gave me his World War II Japanese bomber jacket. My hand went into the front zipper pocket. When it came out, I was holding a strip of condoms. He made a joke, but I was devastated.

Even worse, while we waited for the elevator, he launched into a biologically challenged sex-ed talk, getting everything wrong, which

probably explains why I'm an only child.

My mother was known as "Kelly"—her maiden name was Kellerman. She was an art teacher at P.S. 173, across from our apartment. Through sixth grade, she made me have lunch

with her in the teachers' cafeteria. She gave all of her students an A, so her name came in handy on the street. Confronted by bullies, I'd point to myself and say, "Mrs. Sonnenfeld's son." They'd mug my friends instead.

In middle school, I played the French horn. I wanted to play the trumpet, but my mother figured if I was drafted some future day into the Vietnam War, I'd have a better shot at making the Army band if I played French horn.

She also thought the horn would improve my chances of getting into the High School of Music & Art, one of the top specialized schools. That's exactly what happened.

After high school, she threatened that if I left New York for college, she'd kill herself. So, I spent three years living at home and at-



Barry Sonnenfeld in October 2019, above, and, left, with his parents, Sonny and Kelly, at a party of a friend of theirs in New York City in 1962.

tending NYU. As a senior, I transferred to Hampshire College in Amherst, Mass.

A year after college, I still didn't have a clue about a career. So my mother tricked me into going to film school by claiming she and my father would pay. Once I was accepted, she denied saying this. I was left with the bill.

After film school, I bought a used 16mm camera. One night in 1980, I

met Joel Coen at a party in New York. He said he and his brother, Ethan, had written a film script called "Blood Simple." They planned to make a trailer to raise money.

I told him I had a camera. I was hired. The film we eventually shot was a success. I became a cinematographer, then a director and producer.

Today, my wife, Susan, and I live year-round in Telluride, Colo. We're surrounded by 65 acres of

**BA-REEE, BA-REEE!**

**What does your Telluride house look like?** It's an upside-down house built on a mountain. The common areas are upstairs and the bedrooms downstairs.

**How's the kitchen?** Quite different from my mother's.

**How so?** Susan is an amazing cook. Nothing is frozen or canned.



**▲ Ever accused of becoming your dad?** When I talk to strangers or slap people on the back, my wife and daughter tell me I'm "behaving like Sonny." (Above, Barry and Sonny Sonnenfeld in Miami Beach, 1961)

**Do those words sting?** They do.

wilderness.

For 30 years prior, we lived in East Hampton, N.Y. Then 22 years ago, we bought a house in Telluride and spent summers there. Six years ago, we made it year-round.

As a city kid, I'm still afraid of encountering aliens and ghosts out here. I doubt mentioning my mother's name would help.

—As told to Marc Myers

*Barry Sonnenfeld, 67, is a filmmaker who directed "The Addams Family," the "Men in Black" trilogy and "Get Shorty." He is the author of "Barry Sonnenfeld, Call Your Mother" (Hachette).*

FROM LEFT: BARRY SONNENFELD (2); HISTORICALS; SASHA ERWITT

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**Helping From Home**  
Families find all sorts of ways to volunteer to assist struggling communities. **R2**

**Be a Good Colleague**  
With so many people at home, the rules for dealing with co-workers have changed. **R4**

**Care for Caregivers**  
When my husband got sick with Covid-19, I learned what kind of help I really needed. **R5**

**Back in Touch**  
The pandemic has many people rekindling old friendships—and making new ones. **R7**

4/17  
2020

# Navigating The Coronavirus



**Top**, a volunteer handed out food at a food bank in Phoenix on April 8. **Above**, children helped deliver meals to needy families in Bithlo, Fla., April 10. **Below**, volunteers making masks at the former Brooklyn, N.Y., shipyards on April 9.



## How to Help —And Why It's Good for You

The receivers get much-needed assistance during the pandemic. The givers get a sense of purpose and a relief from some of the stress.

By MICHELLE MA

**W**hen you're down, help others. Across the country, people suddenly feeling helpless amid the coronavirus pandemic are finding a balm to soothe their stress: Identify a need, and do your best to fill it. Psychologists and stress researchers have long understood the mental and emotional benefits of doing good. In a 2015 study, Emily Ansell and her team found that performing compassionate acts, even small ones, can help mitigate the negative effects of stress on an individual's mood and mental health. "Helping others also helps ourselves," says Dr. Ansell, an associate professor of biobehavioral health at the Penn State College of Health and Human Development.

Helping others can distract us from our own stress, increase our sense of meaning and purpose, and reduce the toll stress takes on our bodies, according to Dr. Ansell. Doing something positive for someone else can also increase our feelings of self-efficacy or control at a time when so much is outside our control.

Nihal Mehta, founding general partner at Eniac Ventures in New York City, knows that feeling. In March, Mr. Mehta assembled a group of volunteer coders, pulled two all-nighters and set up a website called Help Main Street. The page includes a searchable map that allows people to locate and purchase gift cards from local businesses to support them while in quarantine.

Building and maintaining the website has given Mr. Mehta energy  
*Please turn to page R3*



**Top**, a volunteer at the Capital Area Food Bank in Washington, D.C., handled boxes of food, April 9. **Above**, Monique Foley of Redlands, Calif., making masks at home with her children, April 1. **Below**, Crystal Chau volunteering at the Capital Area Food Bank on April 1.



### Numbers

**\$1.4B**  
Food banks' projected budget shortfall for sustaining operations over the next six months

**7,400**  
institutions have registered as needing personal protective equipment on GetUsPPE.org

**15,000**  
emails received by the Restaurant Workers' Community Foundation from workers seeking help

**2,600**  
applications for emergency assistance approved by the National Domestic Workers Alliance from its Coronavirus Care Fund

### Q&A

#### THE TESTING SITUATION

#### What would it take for the country to get back to a semblance of normal?

**A:** Prominent public-health doctors say that far more testing is needed—and that simple things like an insufficient supply of swabs, testing chemicals and temporary sites to conduct tests are the limiting factors. "It's insane that we have the country shut down because of swabs," says Ashish Jha, a physician and director of the Harvard Global Health Institute. "It's swabs, it's reagents [test chemicals], it's all of it."

He and other leading medical experts say the U.S. needs levels of testing that are roughly four times what exist now.

Also called for, they say, is a greatly enhanced ability to do contact tracing, or the ability to find people who had contact with an infected person. Those contacts, plus many contacts of contacts, would need to be tested and perhaps quarantined for the rest

of Americans to go about their lives safely.

That widespread testing would need to show declining cases for at least 14 days, and ideally "very, very low numbers," to safely ease up current social-distancing rules, say Dr. Jha and others. Dr. Mark Rupp, chief of infectious diseases at the University of Nebraska Medical Center, calls easing restrictions a complex decision that needs to be made locality by locality.

Even after the pandemic subsides, the U.S. should have a long-term ability to do at least 750,000 tests weekly, former Food and Drug Administration commissioners Mark McClellan and Scott Gottlieb wrote with colleagues on April 7. And each U.S. region, they wrote, should continue to have beefed up ability to watch for and respond to outbreaks.

—Thomas M. Burton





## Q&amp;A

## CHANGES TO RETIREMENT ACCOUNTS

## If I already took an RMD and plan to put the money back, how can I get back taxes that were withheld?

**A:** The government won't give you an immediate refund. But there are ways to recoup what you paid. Say you took a \$30,000 RMD on Feb. 17 and asked your custodian to withhold \$10,000 for taxes. You can return the \$20,000 to a tax-deferred account and add another \$10,000 from your pocket to "make up for the taxes that were withheld," says Mr. Slott.

To recoup the taxes, you can reduce your withholding or quarterly estimated payments or wait for a refund on your 2020 return.

An alternative is to let the government keep the \$10,000 tax payment and convert the \$20,000 to a Roth IRA. You will need to do the conversion within 60 days of receiving the RMD (or by July 15 if you qualify for the extension). Once in a Roth, the \$20,000 can grow tax free.



## How does the RMD suspension work for inherited accounts?

**A:** "Beneficiaries who have not taken an RMD can skip it," says Ms. Choate. That includes the subset of beneficiaries who inherited accounts that must be drained within five years of the death of an account owner who died in the years 2015 to 2019. For them, the five-year liquidation deadline becomes a six-year deadline, Ms. Choate says.

Many who inherit retirement accounts this year have a 10-year window in which to take all the money out and pay the taxes due. This year's RMD suspension will have no impact on that deadline, which is Dec. 31, 2030, says Mr. Slott.

—Anne Tergesen

## New Rules for Being A Good Colleague

It all changes when so many are working from home

BY ALEXANDRA SAMUEL

**I**f there has been one joyful revelation in the midst of the Covid-19 crisis, it is the way so many people have stepped forward to serve and support their communities.

That instinct doesn't need to wait until the end of the workday.

Even though we're separated from our co-workers, we can and should think about how to be better colleagues at this challenging moment. That means setting aside the competitive struggles that are a normal part of our everyday working lives, and instead focusing on how we can be of service to the people we work with.

That transition may well be easier than you think, now that you and your colleagues are seeing one another in more personal contexts. Once you watch that cutthroat colleague comforting his 3-year-old when she wanders into view, or witness your dressed-to-the-nines boss on a web conference in sweats and a ponytail, you may find it easier to see them as actual human beings. The knowledge that you're all facing the same crisis may give you some sense of bonding. And the small things that once drove you apart—the way one person peppers her emails with emojis, the way another communicates in ALL CAPS—suddenly seem trivial, or even endearing.

Still, taking the next step and actually offering support to a colleague can feel a little awkward, because you don't want to be intrusive—and you may be



Depending on your company culture and your own personal style, this might be a big shift. It may involve relaxing your ideas about what's appropriate in a professional context, so that you can be a little more human with your colleagues and provide logistical or even emotional support. It might involve being more open about your own life or family circumstances, so you can laugh together over the interrupting children or barking dog during a web conference. It might even involve pausing or subordinating your professional goals, so that you can go the extra mile for a colleague who is having a particularly bad day.

## Bonding in adversity

Relaxing these boundaries may open the door to warmer and more trusting, collegial relationships—which is exactly what we need in a time of intense, often painful isolation.

uncomfortable in the role of confidant. Start by dipping a toe in the water: ask how a colleague's family is holding up and staying healthy. (You don't have to ask every single time.)

If a colleague shares a worry about an elderly parent or about her own vulnerability, take the time to ask some questions that show sincere concern. But don't offer advice unless it is requested, and pay careful attention to any verbal cues or facial expressions that suggest your colleague is ready to wrap up the personal part of your interaction. Simply giving someone the room to express their anxieties is an act of compassion, especially if you can do it without judgment and without making someone worry they have violated some kind of professional boundary.

While you're reaching out, make a special effort to extend personal support and connection to at least one relatively new or junior colleague. Think about how much harder it is to learn

the ropes when the ropes have all gone home for the foreseeable future. If you're already mentoring a colleague, double down on that relationship and let your mentee know that you're available for more frequent calls, advice or maybe even some life guidance.

Whether you're making small talk or doing a deep dive, remember that people have vastly different levels of personal anxiety right now, and vastly different tool sets for dealing with it. Don't confuse the way someone presents with the truth of how they are actually coping: Some people who seem fine may be in real trouble, and some people who seem like they are falling apart may just be sharing their anxieties as a way to move through them.

And remember that not the all support you offer has to be emotional; you might also think about providing more pragmatic help. Teach your colleague to use Slack even if you're not in IT; help an overloaded colleague complete the PowerPoint deck she would have finished three days ago if her children weren't home. Just avoid making spontaneous offers you can't follow through on, and be direct about your own boundaries and limitations.

In the midst of all this, feel free to lean a little on your colleagues, too. When so many of our usual relationships and interactions have been disrupted, we all need to get more emotional satisfaction from the relationships that are still in place.

You don't have to get into heavy stuff at all if it makes you uncomfortable; you can form a stronger personal bond, and increase your sense of connection, with much more casual fodder. Consider allowing yourself a little time to talk about what you're each bingeing on Netflix, or to compare notes on how you're keeping your children occupied, or, most important of all, where you last saw hand sanitizer for sale. These little doses of chitchat are like vitamins that fortify us for the next 24 hours without outside contact.

## A brighter tomorrow?

Throughout all these interactions, it is crucial to remember that just about everyone is going through one of the hardest periods of our lives. We are just going to have to forgive each other for occasional lapses in courtesy, moments of temper or days of subpar work.

The scary and hopeful thing is that we are all going to be changed by this experience, individually and collectively. We could certainly be changed for the worse, left with collegial relationships that are resentful and frayed, and with a company culture that is brittle and guarded.

But we can also be changed for the better. We can emerge from this trial with collegial relationships that are newly compassionate, trusting and effective; with company cultures that are more supportive, more forgiving and more close-knit. We can emerge into a world of workplaces in which humanity is the norm, and not the expectation.

That is the world I want to live in, when I finally leave my house.

*Dr. Samuel is a technology researcher and the author of "Work Smarter With Social Media." Email reports@wsj.com.*

## Five Ways the Executive Director of A Food Bank Relieves Her Stress

In a series called *How I Cope*, we speak to people across the country about the things they are doing to relieve stress amid the coronavirus pandemic. Here's our conversation with Kate Maehr, the executive director and CEO of the Greater Chicago Food Depository, which serves more than 700 partners and programs in Chicago and throughout Cook County. Ms. Maehr, 52, lives in Oak Park, Ill., with her two teenage sons.

## Prioritizing time offline

Before this virus, the Greater Chicago Food Depository was serving one in eight of our neighbors. We were stretched, and demand has obviously spiked since then. Some food pantries are reporting that their visitor numbers have doubled, while our phone lines—which you can call for assistance with applying for benefits—have seen a 400% increase in activity. People are scared and turning to us at what, for many, is the greatest point of pain they have ever experienced. Taking these phone calls is a privilege, but emotionally it can be really challenging.

At the start of April, I started con-

sciously talking with my colleagues about how we all need to take a breath. As much as we're facing these overwhelming demands for our services, this is a marathon, not a sprint, and we need to be able to last the distance. For me, when I get a call or an email, I want to connect with that individual immediately. But if you're answering emails at 5 a.m. or 11 p.m., suddenly you're exhausted. I've had to acknowledge that and find moments of pause away from technology.

## Thanking my staff

One of the silver linings of this crisis has been witnessing the most incredible acts of generosity and then getting to acknowledge them. I set aside a couple of hours each day to thank people: the volunteers who come and pack food in our facility, the donors who are choosing to be part of the response, and the amazing networks of food pantries and soup kitchens in every neighborhood of Chicago. Having the chance to call people and recognize their work and kindness is the highlight of my day.



I've practiced meditation at times in my life and have started doing it regularly again over the past month. Miraculously, I've managed to get my sons involved as well. We do it in the evening as a way to all unwind together.

## Watching comedy

I've heard lots of stories of people getting engrossed in TV dramas, but I want to laugh after a day at work so we have a rule in our household that it's comedy or nothing, and happily everyone is aligned with that. Last night we watched "Arrested Development" and I laughed so hard. We've also gone back to "30 Rock" and "Parks and Recreation." To escape into comedy—if only for an hour a day—is a real gift at the moment.

## Writing letters

I have an older mother who lives in an assisted-living facility in another state, and I've taken to writing her letters before I go to bed. Putting something on paper for her is a nice way to end the evening. I put it in the postbox the following morning and it feels like a really meaningful interaction—one that has a little more substance than a phone conversation.

—Ellie Austin

We're providing lunch for our team at the depository, and on the days I go in, I've enjoyed connecting with people and asking them how they and their families are coping. I'm busier than ever, but I've never felt closer to the people I work with.

## Spending time with my sons

I wake up around 5 a.m. and start the day with a long walk. This morning I was accompanied by my old dog and one of my very energetic teenage sons. Even though we're practicing social distancing, you can wave at neighbors across the street and still have that sense of community.

## SPECIAL REPORT | NAVIGATING THE CORONAVIRUS



## Advice For Those Helping a Caregiver

My husband had Covid-19. I learned what help I needed—and what I didn't

By LESLIE YAZEL

**W**ho owns a shower cap in 2020?" I tapped into a group chat with friends.

It was one of the many exasperated pleas for help I had to make in March, when my husband came down with what we eventually learned was coronavirus-related pneumonia.

A doctor had told me I should wear a shower cap when I entered my husband's quarantined bedroom. But I didn't think I had even seen a shower cap in years. Was it enough for him to wear a mask, as another doctor said, or did I need to put one



Leslie Yazel with her husband, Jeremy Egner, as he continues his recovery at their home north of New York City.

ers' burdens in a time of global crisis. But I learned that seeking out assistance was crucial—as well as recognizing what types of help are most useful, and what types just make life more wearying.

It helped that I had many friends and relatives who wanted nothing more than to help our family get through this. Disposable shower caps arrived from my friend Julie who had been on the group chat. She just sent them, didn't give me a chance to decline—she was ordering things

broth and oranges, after all. Then I pivoted: "Jeremy is out of things to read. Instead could you send books he might like?" The books arrived from local sellers around the country, and with each one I felt a burden lifted.

### Offer a 360-degree solution

When people who live locally wanted to buy us supplies, it often raised a lot of questions: How could we retrieve the items without exposing them to the virus? How would we know the cost and how would we reimburse them? Can a disinfecting wipe sterilize dollar bills?

So I was relieved when my neighbor called and said he was going to the store and that I should text him our grocery list, and then he would drop the bags on our porch with my receipt. He said he would call as he walked away so I would know they'd arrived. And there was no need to pay him back until things got back to normal. Constant coronavirus care (and fear) makes it hard to think clearly, so it's a blessing when other people present a whole logistics plan.

### Know that emotional support is just as valued

When we learned my husband might be moved from New York to a hospital with a ventilator in Connecticut if he didn't improve that afternoon, I sent a direct message on Facebook to my friend in Connecticut. She lived nowhere near this hospital and with no visitors allowed, what was I even asking her for? (Coronavirus care can make you a little scattered.) But she simply replied, "I am here. Let me know what you need." During quarantine, this type of support from afar kept my spirits up.

### Have low expectations

I received dozens of messages every day, so every one that said "no need to respond" was a godsend as I was already managing communication between two workplaces, an elementary school, two sets of family

members and three doctors. There just wasn't time to respond to everyone, and sometimes typing about it made me too upset.

### Small things can be great things

My daughter spent hours on second-hand games and puzzles neighbors have dropped off—time I was able to spend disinfecting door handles or taking a long shower.

### Spare us the politics

I've spent my career in newsrooms, but as Jeremy's illness worsened, I didn't have the emotional energy to think about government officials' actions or even read beyond the headlines. (I've recovered on that front now.) When you're monitoring someone's temperature every hour and constantly wondering whether it's time to load him into the car and drive to the hospital, the last thing you feel like doing is jawing about how the White House is handling the coronavirus crisis.

### Respect our privacy

Social media is an efficient way to share important news and offer support. But when I posted a photo that my husband sent from the emergency room to let friends know the situation, I was relieved when the more specific questions—What were his symptoms? Did he get the Covid test back yet?—came in direct messages rather than public comments, which spared me the pressure to share detailed answers with a large group. My husband is generally very private but wanted people to be aware of what our family was going through, and he said reading through the comments once his lungs started to clear was uplifting.

Most important, if you want to help, do. You can consult this checklist of what a coronavirus caregiver may need for material things, but remember that simple words of emotional support are helpful and healing, too.

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The couple watches their daughter hunting for Easter eggs.

on, too? And would anyone ever agree to give my husband an actual Covid-19 test?

I pondered all of this while also helping our 9-year-old daughter use Google Classroom for her remote schooling and Zoom for her virtual violin lessons, and struggling to keep her away from her dad, whom she desperately wanted to hug.

Because I am organized in my job and day-to-day life, I took on my husband's care thinking I would have it all quickly in hand. But things didn't turn out that way. Specialized caregiving, I quickly discovered, required more than I could do on my own. I needed help.

At first, it was difficult to turn to neighbors and even loved ones. I hate asking for help (perhaps you can relate), and didn't want to add to oth-

anyway, she said, and she seemed genuinely pleased to help. Holding that package, I realized that allowing others to take care of such details enabled me to put energy where it was most needed: in taking care of my family.

Now, after four weeks of illness, including seven days in the hospital, my husband is on the mend. Maybe you have a friend or relative going through a similar caregiving ordeal? Here's what I've learned about the best ways to help those who are caring for someone with coronavirus.

### Be flexible

When a foodie friend in Chicago offered to have dinner delivered from the fancy restaurant of our choice, I froze. My husband only wanted

## Instant Gratification in Home Organization



Home organization projects can be fraught with emotion. For those on lockdown looking for the biggest payoff, consider attacking the closet.

"There are a lot of emotions tied into it because people hold on to things in such an emotional way," says Joanna Teplin, co-founder of organizing firm the Home Edit. "Will I fit into these clothes again? Am I going to have another baby? Once you cross those land mines emotionally, I think there's a big weight off of you."

Ms. Teplin and her co-founder, Clea Shearer, are professional organizers. Below, the pair reveal the home-organization spots that give the biggest emotional lift. Edited excerpts follow:

**WSJ: What's your favorite mood-boosting organization project? Is there one spot that feels especially good to tackle?**

**Ms. Teplin:** The easiest project that brings instant gratification is a junk drawer, especially now that everyone is at home. Everyone needs tape, scissors

and that one battery. The pantry is also very satisfying when it's done, but don't attempt it on a school week if you have kids at home—it's just going to be so frustrating because it's a big job. The fridge is good to tackle because everyone has their hands in it all day, and you see it every time you open it, which is like 400 times throughout the day. When it's organized, you think, "Ahhh, this is what we have, this feels like a breath of fresh air instead of a jumbled mess."

**In addition to the closet, what other organizing projects offer the biggest payoff?**

**Ms. Shearer:** I think it's the communal spaces—they are the hardest to maintain right now, but also the most critical to maintain. We're all living at home, more than we ever have, so trying to have

those communal spaces organized is so important because otherwise your house is going to become chaos.

**What if you doubt your family will keep things organized?**

**Ms. Shearer:** We always point people to the silverware drawer. Almost every single

household has a utensil holder for their silverware, and every single person agrees that the spoons go here and the forks go there. That drawer tells the story for the rest of the kitchen, and honestly the rest of the house. It's about routine and training everyone that this is where something goes.

—Ellen Byron



From left, Joanna Teplin and Clea Shearer say organizing the junk drawer is the easiest home project that brings instant gratification.

# SPECIAL REPORT | NAVIGATING THE CORONAVIRUS

## How Vaccines Work

Vaccines are designed to teach your immune system how to fight off certain kinds of germs—and the serious diseases they cause. Below, a list of vaccine types. One new vaccine process, mRNA, is explained.

### Some types of vaccines

**Live-attenuated**  
Uses a weakened (or attenuated) form of the germ that causes a disease such as smallpox.

**Inactivated**  
Uses the killed version of the germ that causes a disease like flu or polio.

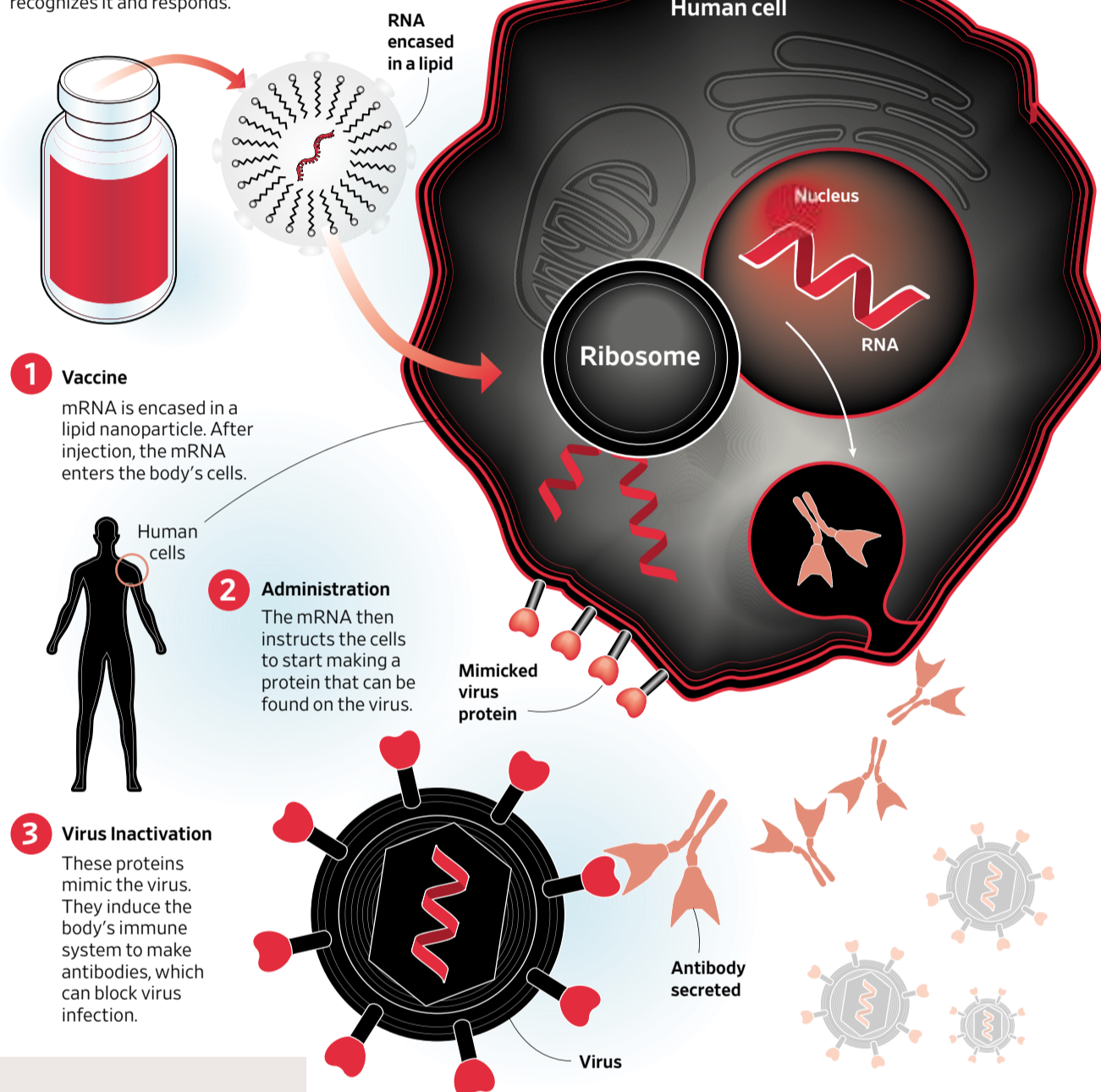
**Toxoid**  
Uses a toxin that creates immunity to the parts of the germ that cause a disease like tetanus.

**Recombinant vector**  
Uses DNA from the targeted pathogen like hepatitis B and inserts it into a different virus that has been rendered non-infectious.

**DNA**  
Synthetic DNA instructs the cells to make proteins that resemble a pathogen like typhoid. The body reacts by producing antibodies.

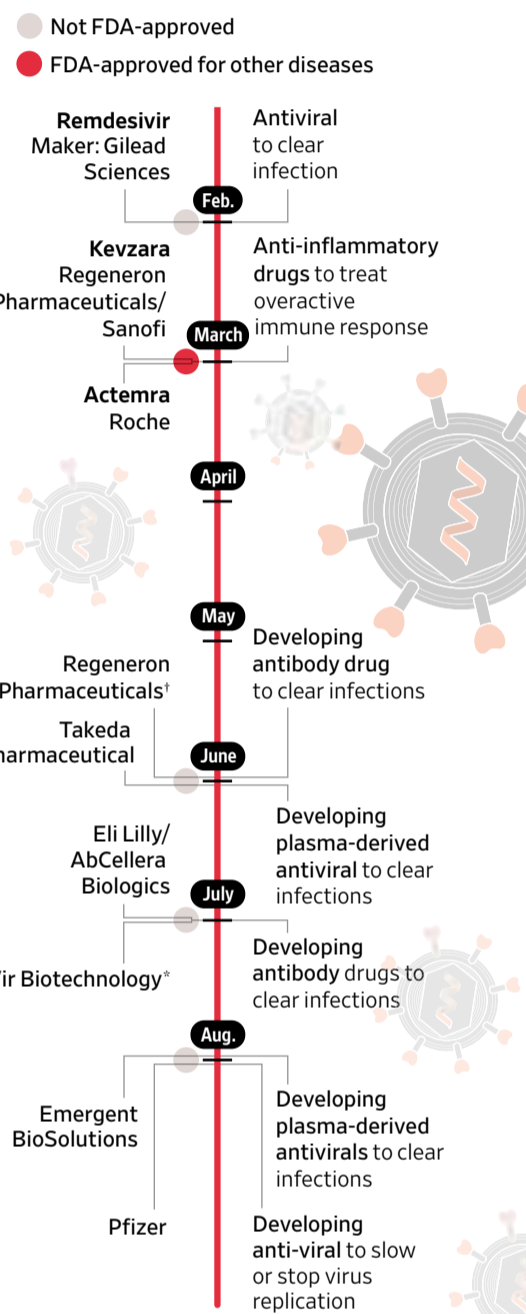
### How mRNA Vaccines Work

This type of nucleic-acid vaccine functions by introducing a “messenger” RNA sequence (the molecule that tells cells what to build) that’s coded for a disease-specific antigen such as a virus or disease like cancer. Once the antigen appears in the body, the immune system recognizes it and responds.



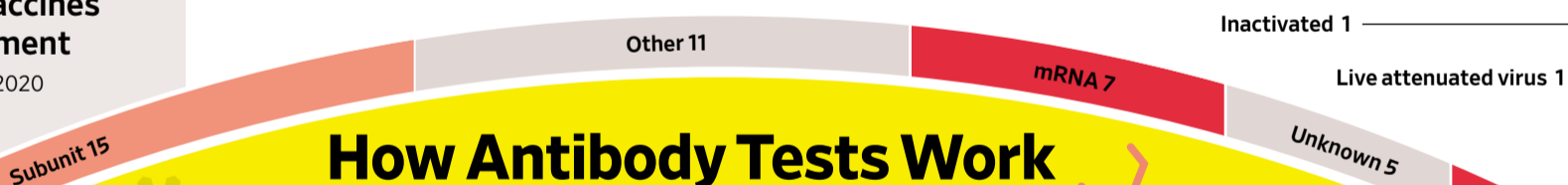
### Drugs in the Pipeline

Estimated dates of clinical trials for experimental Covid-19 drugs



### Covid-19 Vaccines In Development

As of March 20, 2020



## How Antibody Tests Work

Scientists are developing and deploying tests to detect antibodies to SARS-CoV-2, the new coronavirus.

### The virus's path

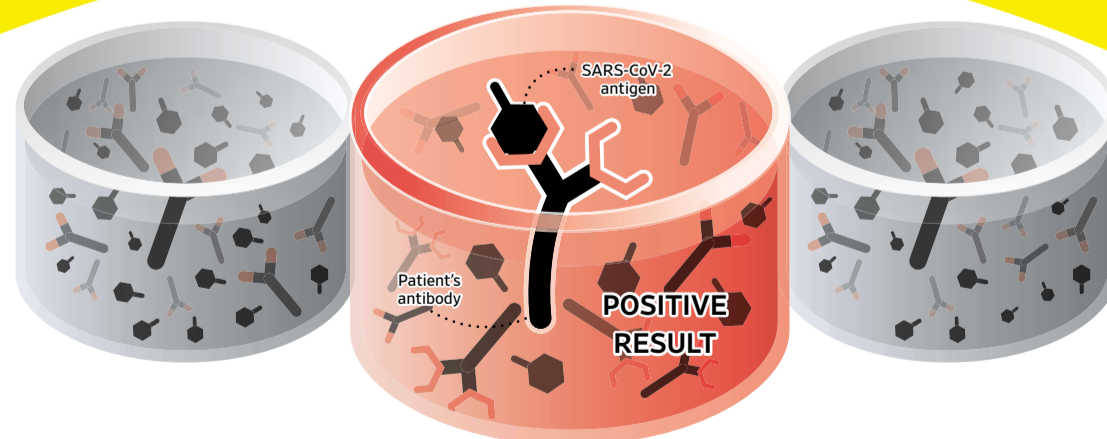
When the body encounters an infectious agent like SARS-CoV-2, it produces antibodies that detect and neutralize it. The antibodies bind to distinct proteins on the virus surface called antigens.

### Traces of the virus

As the body fights off the virus, some antibodies specific to the virus remain in the bloodstream. So, the next time the virus is encountered, the body can mount a swift immune response against it.

### How the tests work

A sample of the patient's blood is mixed with SARS-CoV-2 antigens.



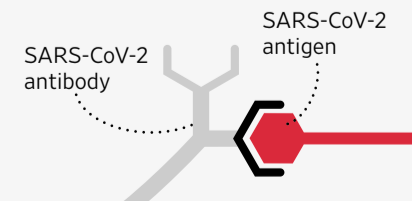
If the patient has antibodies against the virus they will bind to the antigens. This causes a color change in the sample, indicating the presence of the antibody.

### Obstacles

As in all testing, there are false positives and false negatives.

The tests could also fail to detect the antibodies if a person does not produce enough to pick up a signal.

**SARS-CoV-2 virus**  
The new coronavirus can be detected by its SARS-CoV-2 antigens.



### Common-cold virus

The new coronavirus is related to other coronaviruses that cause SARS and the common-cold.



### False positive

Antibodies for those viruses could trigger a false positive if the test is not specific enough.



Sources: National Institute of Allergy and Infectious Diseases; World Health Organization; U.S. Department of Health and Human Services; CureVac (vaccines); the companies (drugs). Note: Companies' estimates for projected start dates. \*July to September. † Early summer

## SPECIAL REPORT | NAVIGATING THE CORONAVIRUS



Cassie Weaver (standing, black dress) has 'closed the circle' with neighbors who help with child care for her kids Brennan and Auden.

## Friendships, Some Old, Some New

Occasional texts are no longer enough

By ANNE MARIE CHAKER

**A**s cases of the coronavirus surged, a group of once-close sorority sisters started texting to check in on each other. They had graduated from Boston-area colleges in the 1980s; some hadn't been in touch in years. Soon, the women decided texting wasn't enough. They made plans to talk on a Zoom video call. "We realized a standard text chain was insufficient," says one member, Valerie Davis, a 55-year-old nonprofit executive. "We wanted more."

Before the virus, the group had made attempts to meet up over the years, but few women had attended. This time, all 13 surviving sorority sisters were on the call. "It wouldn't have happened if this crisis hadn't happened," says Ms. Davis. "It was so amazing to see 13 squares of all of us, and I didn't know so much of what was shared." Her college friends recounted big moments of their lives, including marriages and moves.

There's an irony emerging amid the isolation of social distancing and quarantine: The outbreak has prompted people to grow closer in some ways, as old friends reconnect and neighbors become like family. People have fewer casual interactions, but the relationships that remain have deepened.

Psychologists say humans have an essential need for social connection. In a recent survey, respondents said the activity they missed most during social distancing was "gathering with friends," according to an online poll of 4,103 adults by Pittsburgh-based CivicScience. "Throughout human history we have relied on each other for survival and our brains have evolved to expect proximity to others," says Julianne Holt-Lunstad, a psychology professor at Brigham Young University in Provo, Utah. "The urge to connect is strong and we are being told that this is dangerous for us. It is like feeling thirsty and being told the water is not safe to drink."

A new study by researchers at the Massachusetts Institute of Technology in Cambridge, Mass., collected brain-activity data in 40 adults by taking scans after periods of 10 hours of fasting and 10 hours of total social isolation. The images showed similar neural responses, supporting the idea that acute isolation causes cravings for social contact similar to how a hungry person craves food.

"Right now the normal way to fulfill that need for connection is not available, so we are all getting creative about new ways to connect," says Rebecca Saxe, a professor of cognitive neuroscience at MIT.

People are seeking each other out in ways both high tech and low, from videoconferences to exchanges over the backyard fence. Nancy Barrett, a 76-year-old retired systems engineer in Harding Township, N.J., is looking forward to attending a Zoom call with members of her high-school class of 1961. Their plans developed after she emailed two former classmates she hasn't seen in a couple of years.

Eric Grant, a 25-year-old playwright in Chicago, says he now relishes FaceTime calls after loathing them before the outbreak. "I always hated FaceTime," he says, disliking the pressure to

look put together and having to hold up the phone. But now, the face-to-face connection feels reassuring. Sometimes, friends just call and put their phones down rather than talking. "We are trying to replicate that comfort of having friends there, even just sitting in silence," he says. He says he is now keeping in touch with about 15 friends, about twice as many as before the pandemic. Many of the newly close relationships had been on his outer circle—former classmates or childhood buddies, people he might have called every couple of months. "Now, we're FaceTiming for hours on end every couple days."

Relationships between neighbors have

### People are having fewer casual interactions, but the relationships that remain have deepened.

changed, too. Ariane Le Chevallier in Portland, Ore., says she craves human connection and relies on her community of neighbors to learn about goings-on, such as front-porch meetings at a distance or how well stocked the local grocery store is.

A group of mom friends in her neighborhood recently emailed one another to check in, an exchange that evolved into a Google Hangouts "happy hour" that centered on what parenting young children is like right now. "It was really therapeutic...just nice to know that I had people near me going through the same stuff,"

she says.

One neighborhood friend calls every night when she is out on her walk. Normally they would run into each other on the street or in the park without giving it a second thought, she says. "But now it's this evening phone call and making a really concerted effort to keep in touch."

In Silver Spring, Md., Cassie Weaver always liked her neighbors, but never felt so close to them until now. In recent weeks, Ms. Weaver's relationship with Allison Miller and Sara Benhnini evolved from once-a-week playdates and pizza on the porch to the decision to "close the circle" among their homes and children.

In an emotional meeting in the Millers' backyard, the three couples decided that the children benefited from seeing each other and maintaining a sense of normalcy—and the parents could help with child care. But that decision came with self-imposed restrictions, too. "We said let's self-quarantine like we are one 12-person family and do it in a way that we can all trust each other," says Ms. Weaver. Among a half-dozen rules: No nonessential trips. No playgrounds or playdates.

"The level of trust is indescribable," says Ms. Weaver. "We are all in this together watching out for each other's lives."

Ms. Benhnini says she sometimes struggles with whether her decision to get physically closer to her neighbors was the right thing. "I've had my freakout moments," she says. Could someone have forgotten to wash their hands after leaving the grocery store? Did one of the children touch something contaminated outside, potentially bringing it back to the group? But in the end, she thinks the benefits for each of the families outweigh potential dangers. One thing is certain: "It has turned into a much deeper friendship," she says.

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## Cooking in Quarantine: Clean-Out-the-Fridge Frittata

**Rely on this recipe** when the greens in the refrigerator appear to be on their last legs. In this hearty, vibrant frittata, they're born again. Any alliums, be they scallions, leeks or red onions, can substitute for the onion added at the start. The herbs are just as flexible. Think of the times when you needed only a tablespoon or two of, say, chopped chives: Here's an opportunity

**Total time: 45 minutes Serves: 6**

**3 tablespoons extra-virgin olive oil**

**½ teaspoon kosher salt, plus more for seasoning**

**1 small onion, sliced**

**8 large eggs**

**Freshly ground black pepper**

**½ teaspoon ground turmeric**

**¼ cup whole-milk yogurt, sour cream or heavy cream**

**¾ cup mixed herbs such as chives, parsley and cilantro, finely chopped**

**4 cups spinach or substitute other leafy greens such as kale, roughly chopped**

**½ cup feta cheese, crumbled**

**Flaky salt for serving**



to use up the rest of the bunch—or a hodgepodge of random sprigs you have hanging around. The greens will nearly overflow the skillet at first, but they'll sink peacefully into the pan and bring wonderful body to this frittata.

**1.** Preheat oven to 400 degrees. In a medium cast-iron or other nonstick, ovenproof skillet, heat 1 tablespoon oil over medium heat. Add onions and season with salt. Cook, stirring occasionally, until onions are slightly jammy and golden brown, about 10 minutes. Remove skillet from heat and let onions cool slightly, about 10 minutes.

**2.** In a large bowl, whisk together ½ teaspoon salt, eggs, a few grinds of black pepper, turmeric and yogurt until slightly foamy. Fold in herbs, spinach, feta and cooled onions.

**3.** Heat remaining 2 tablespoons oil over medium-high heat, swirling pan to evenly coat to the edge and up the sides. Add egg mixture to pan, and use a spatula to evenly distribute. Cook frittata, rotating skillet from time to time to distribute heat evenly, until edges begin to set and puff slightly, 7-8 minutes.

**4.** Transfer skillet to oven and cook until frittata begins to pull away from edge but center is still slightly soft, 12-15 minutes. (Frittata will continue to cook once removed from heat.) Let cool slightly. Sprinkle with flaky salt, if you like.

—Recipe by Eleanore Park



**JOANNA STERN'S**  
**Tech Tips**

Solutions to readers' tech problems for working from home.

### Make Google Video Calling More Like Zoom

Maybe you've ditched Zoom because of the privacy and security issues. Maybe you never used it to begin with. Either way, you can now get one of Zoom's best features—its Brady Bunch-style grid layout—in Google's video chat services. Install the Google Meet Grid View extension in your Chrome web browser and you'll get that orderly layout when video chatting in Google Meet. (Google recently dropped the Hangouts designation from the name.) Wish Google had Zoom's Touch Up My Appearance or virtual background settings? Download Snapchat's Snap Camera app on your Mac or Windows computer.

### Use Your Bonus Hotspot Data

You want to work in the backyard, except the Wi-Fi is crap out there. Use your phone's mobile hotspot feature (available in phone settings) to share its connection with your laptop. In response to coronavirus, wireless carriers have added bonus hotspot data to various plans. Verizon is offering an extra 15 GB through April 30; AT&T has the same deal through May 13. T-Mobile will provide an extra 20 GB through May 13; Sprint has that same deal through May 30. Check your carrier's app to see if you qualify.

### Set Your 'Status' for Your Family

How do you tell your new colleagues—your kids, spouse, roommates—to quiet down when you're on an important call? The low-tech solution: Write on a piece of paper, "QUIET! ON A VERY IMPORTANT CALL!" or maybe something more polite. Hang it on your door when the call is starting. Want to get serious? Do what Terry Simpson of Trenton, Ga., did: Buy a radio-studio ON AIR light, install it outside your office and flip the switch when your meeting starts.

Ms. Stern is The Wall Street Journal's senior personal technology columnist. Email [joanna.stern@wsj.com](mailto:joanna.stern@wsj.com), and see more tech tips at [wsj.com/tech](http://wsj.com/tech).



SPECIAL REPORT | NAVIGATING THE CORONAVIRUS



## The Masks We Make

We asked readers to send in pictures of their homemade creations

In early April, as the coronavirus pandemic was accelerating, the Trump administration recommended that Americans wear basic cloth or fabric face masks when in public to reduce transmission. By then store-bought masks were already hard to come by. And some state and local governments have since imposed stricter guidelines. So, people have been improvising, out of necessity—and choice. We invited Wall Street Journal readers to show us what they've been wearing. Here's a sampling.



Top row, from left: Beverly (left) and Rhonda Breiser of Kettering, Ohio, in masks made by Beverly's sister; Scott Letendre, of College Station, Texas; Beryl Benderly, of Washington, D.C., has made masks for local health facilities. Second row: Kay Rubin, of San Jose, Calif.; Conner Lam of Sun City, Texas, in a mask from a neighbor. Third row: Blake Sperow, Nashville, Tenn., also in a mask from a neighbor; Jewel Edson, the mayor of Solana Beach, Calif., with a Declaration of Independence scarf; Danielle Tannenbaum-Pasch, of Arlington, Va., has given away dozens of masks. Bottom row: Ritu Ghai, of Mountain View, Calif.; Paul Matheny of Steamboat Springs, Colo.; and Kathy Gillespie and William Reich of Lake Geneva, Wis.

## How a UPS Delivery Driver Is Coping With Stress

**Andrew Mendoza, 30, is a UPS delivery driver. He lives in Redland, Calif., with his wife and their two golden retrievers.**

### Look for positives, no matter how small

Around the time that the lockdown started, at UPS we switched to "peak," which normally only happens at Christmas. This means there's a significant increase in the number of packages being delivered. For me, before the pandemic I would make about 160 deliveries a day, but now I'm doing 190 or more. I usually work about nine hours a day, but at the moment, it's more like 12—the maximum we can work in one shift. It's tiring and all the lifting takes a toll on your body, but I know that people like nurses and firefighters work much longer.

My mom has a saying: "Today is a good day for a good day." I've been telling myself that a lot the past few weeks. It's a scary time, but if I have the opportunity to bring light into somebody's day by delivering something they've been waiting for or having an upbeat conversation with them on their doorstep, that's what I'm going to do.

### Do all I can to stay safe

If my shift starts at 9 a.m., I'll get there at 8 a.m. to check out my truck. The first thing I do is get out my disinfectant wipes and wipe everything down. I don't know where

they found it but UPS also has supplied us all with hand sanitizer. I was a germaphobe before the outbreak, so I'm very strict about keeping my space clean.

Despite that, I know I'm going into situations where I might come into contact with the virus; I deliver to a couple of retirement homes, for example. Every day is a risk, but I've been lucky so far.

### Take my radio—and lunch—to work

I have a special radio made by a company called Ryobi, which has the same battery as a power drill, and I listen to it all day. I like everything from country songs to pop to Christian music.

I pack a backpack everyday with a peanut-butter-and-jelly sandwich, chips and a Gatorade. Yes, it sounds like the kind of thing a 5-year-old would eat for lunch, but I enjoy it. I'm also trying to pay off debts so making my own lunch helps financially.

### Establish a clear divide between work and home

When I walk in the door after work, my wife will say "Hi"

and give me a small kiss. Then I go and change immediately because we both know what I could be bringing home on my clothes.

Rather than put my dirty uniform into the laundry basket, it goes straight into the washer and I get straight into the shower. Only once I'm in a fresh outfit will I go and sit with my wife and our dogs.

### Appreciate my customers' gratitude

When I first realized I had to work through a global pandemic, my initial reaction was fear. However, as the days pass, I realize that—in a strange way—it's an opportunity to make a real difference. It's sad that it took something like coronavirus, but I finally feel that what I do is important. We're delivering essential things—toilet paper, medicine, water.

As long as I'm healthy, I want to continue to help people. Every day, a handful of people open their front doors once I've left the package and say, "Thank you for coming to work. Thank you for what you're doing." That never used to happen

—Ellie Austin



TOP: BEVERLY AND RHONDA BREISER; SCOTT LETENDRE; JORDAN BENDERLY; CONNER LAM; DANIELLE TANNENBAUM-PASCH; KATHY GILLESPIE; PAUL MATHENY; JAMES EDSON; RITU GHAI; BLAKE SPEROW; KAY RUBIN; BOTTOM: ANDREW MENDOZA