An aerial photograph of a pier extending into a deep blue body of water. At the end of the pier is a large, red, octagonal structure, possibly a lifeguard stand or a small building. The pier itself is a light gray concrete or metal walkway.

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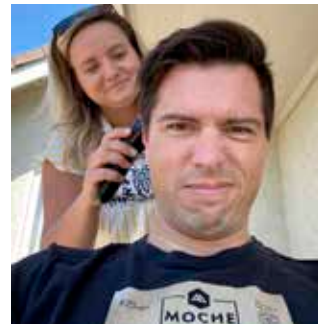
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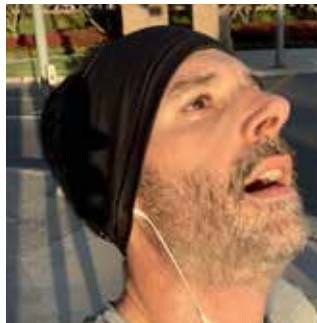
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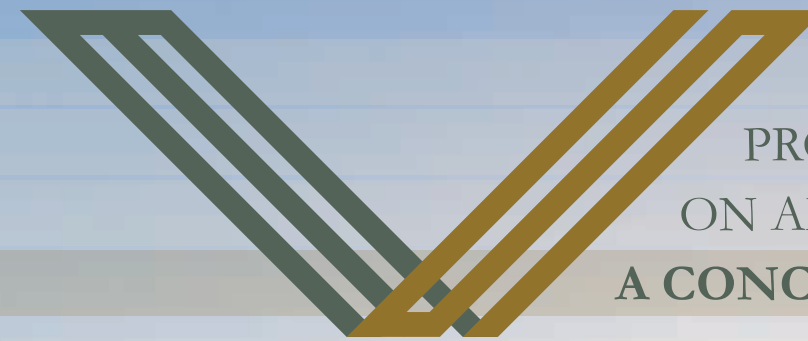
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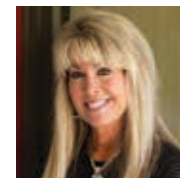
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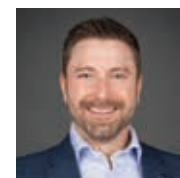
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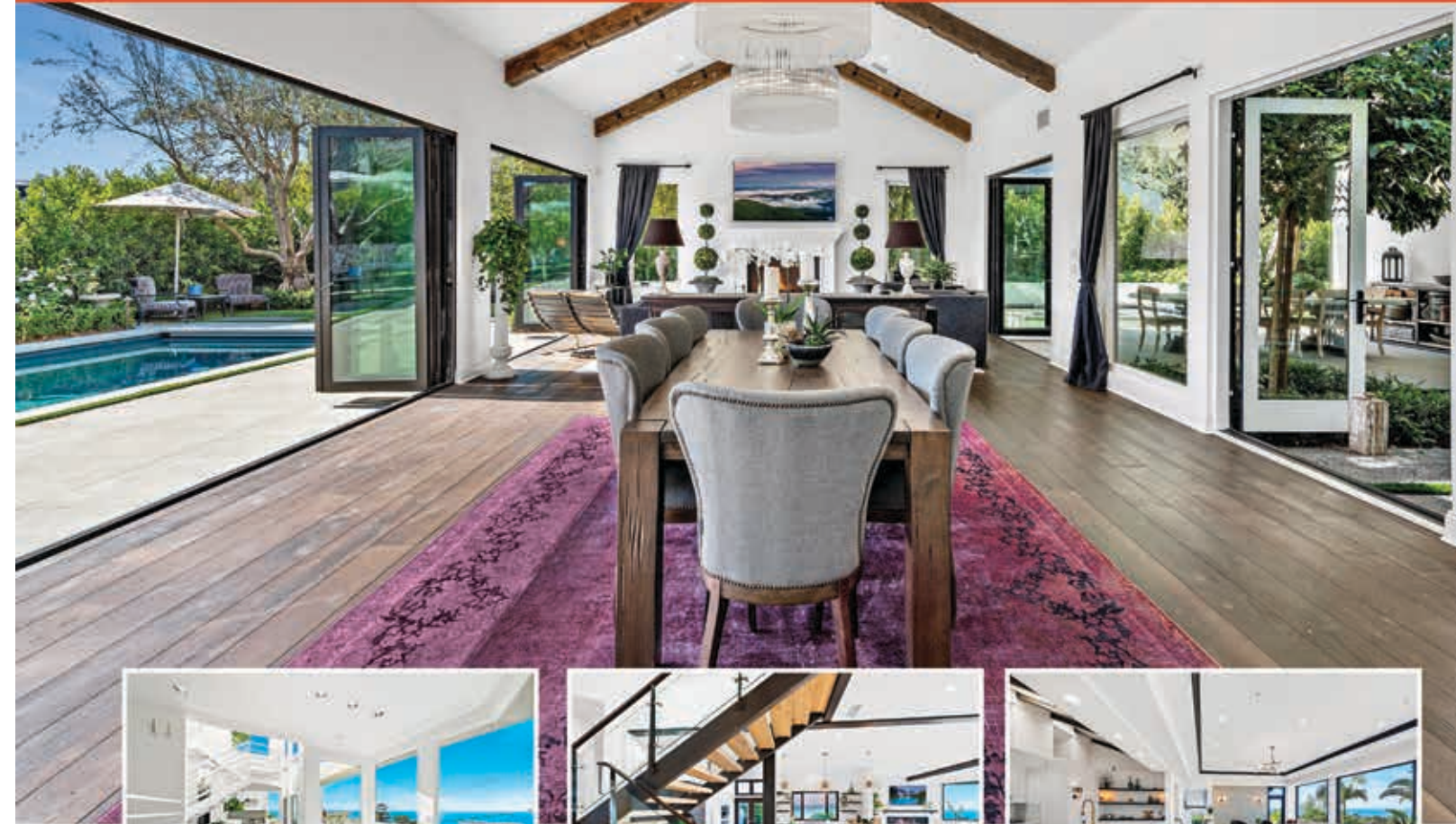


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» publisher's note

What a time we are living in!



Dear South OC Real Producers,

This time in history is one for the books, and something our children will speak of — the only time that we've all lived through an unprecedented crisis like this one. The first couple of weeks of lockdown caused me great concern about what the future would look like. Fairly quickly, I realized how crucial and important our *Real Producers* platform is.

Since we exist to elevate, inform, and inspire the top real estate professionals in South OC, our mission is especially important during a crisis like COVID-19. There's never been a better time or a greater need to unite to inform and inspire our community. I'm a big believer that coming together to fight through this time is not only the best path forward, but that supporting each other through it will strengthen this community even more.

The purpose of this month's issue is to document and share a little bit of what agent life during this "lockdown" has looked like. We asked for submissions and photos from our *Real Producers* community to share with you. I encourage you to document your own experiences to share with your family in the coming years. My children have a COVID-19 time capsule that they've put

together, and I look forward to them opening it one day and having a remembrance — a snapshot in time — of what we went through together as a family.

Our cover photo this month was taken by our event and real estate photographer Thomas Pellicer. When I saw this photo, it struck me and gave me pause. The eerie stillness of this photo evokes a sense of the tough season we recently lived through. I thought there was no better photo to put on the cover of what we are calling our "quarantine life" edition than this.

During the pandemic, I have felt a very large responsibility to be a leader in this community and to continue to do what we do best — connect the top Realtors® with each other and bring in the best affiliates to partner with to make it happen. To continue doing this, *South Orange County Real Producers* pivoted to doing virtual masterminds, which are virtual-connect events where top Realtors® and industry partners join in a small group on Zoom to share what's working and discuss what's ahead. We purposely gather participants from differ-

ent brokerages so that Realtors® can receive different ideas and information on questions they may have.

I have had the pleasure to sit in and moderate every single one of these virtual masterminds, and am so encouraged and, quite frankly, blown away by you. What I've seen in the virtual events we've held is really beautiful... Our business partners have brought in valuable perspectives from their respective industries, educating agents on best practices and equipping them with tools to navigate current challenges. And you, as a community, are extremely transparent and very helpful to each other. You bring a spirit of unity and generosity to this platform that elevates and encourages all of us to remain positive and to pivot our businesses to move forward successfully.

We will continue to host virtual-connect events as we move through and out of the current situation. Please reach out to me if you are interested in participating in a Zoom virtual mastermind and our team will place you in an upcoming group.

What I have seen in the strength of this community has given me full faith that we will come out of this better and stronger than before. Even as I write this, we are starting to see the market turn. So remain hopeful, stay positive, keep planting those seeds in your business, keep helping others... and we will get through this together!

With gratitude,

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TIMES OF TRANSITION

BELIEF SYSTEMS & POLYVAGAL WHAT?

By Nick Deliberato, D.C.

People are cycling through and processing different emotions since COVID-19 decided to welcome in the new year with an incredible bang. It's safe to say that we will see varying impacts throughout business, health care, jobs, culture, and behavior.

I, for one, assert that we choose our future with our actions each day. This may be that opportunity you need to facilitate healing and reconfirm your commitment to health.

First, wash your hands! Next, let's start with some basic tips.

1. Eat healthy fats.
2. Avoid processed foods.
3. Eat real food.
4. Take care of your gut with resistant starch and probiotics.
5. Use unrefined salt, and don't shy away from mineral water without natural flavors.
6. Do some sun-worshipping.
7. Move your body (the next position is the best position).
8. Use heat and cold therapy (infrared sauna/cold plunge).
9. Incorporate bone broth and collagen.
10. Vitamin D/K1/K2 with cod liver oil is a great source of vitamins A, B, D, K, and omega-3 fats.

A pandemic provides more than enough fuel to zap transition. • June 2020

quility. Humans have a penchant for anchoring to negative experiences. The trick is to not let those things define you. We have a lot to get excited about. Here is my number-one antidote — call it a philosophy — for thriving at this moment: Find and engage in activities that feel meaningful. This could be writing, reading, cooking, spooning, or organizing. It is going to be different for everyone, so take some time to really think about it.

If you want to unlock your true potential, permanently erasing limiting beliefs is a game-changer.

Limiting beliefs form the reasoning behind our behavioral patterns. These are beliefs such as:

- I'm not important.
- I won't be accepted.
- Fear of loss
- Fear of inadequacy
- I'm not good enough.
- What makes me good enough is having other people think well of me.
- I'm only as good as my achievements.

By addressing the subconscious programs, we are given the chance to clean up our beliefs

and recreate our lives. Once you are in charge of speaking your values, limitations dissolve. You have to take ownership and serve as your in-house counsel. It's become normal to spend an inordinate amount of time watching news and perusing social media. You owe it to yourself to do a "digital fast" now and again, especially if you find yourself agitated during its consumption.

So, how do we create the space to proceed in a climate of stress, financial strain, and uncertainty? The nervous system is always running in the background, controlling our bodily functions so we can think about other things. The brain will default to survival mode/sympathetic nervous system (a.k.a "fight or flight"), but it's our job to see that it serves us, not sabotages us.

One approach is learning to harness the nervous system. More specifically, the ventral

vagal control of the vagus nerve. The autonomic nervous system patterns are built over time and are shaped through experiences of connection and challenge. This creates a rhythm of regulation and a neural profile that feeds our habitual patterns of reaction.

Polyvagal theory explains how our nervous system responds to stressful situations and handles emotional stress. We have the capacity to put the kibosh on a "freak out" state. This allows us to keep our immune system healthy, emotionally relate to others, and feel calm, grounded, and open. That primal desire to stay safe, conversely, can result in cortisol and adrenaline spikes, anxiety, anger, poor digestion, feeling paralyzed, and a racing heart.

There are many ways to train this system. Here are a few:

- Introduce body movement.
- Work on a better sleep routine — sleep is key for mental health.
- Avail yourself of chiropractic, acupuncture, massage, and PT.
- Talk to a therapist.
- Practice assertiveness.
- Practice mindfulness or visualization-based meditation.
- Do breath-work and yoga.

I hope that you will take this time to revisit your routine and your prevailing narrative, and cultivate a sense of calm mind and body.



Nicholas Deliberato, D.C., performed his undergraduate degree at Miami University, in Ohio. He graduated magna cum laude from Southern California University of Health Sciences, where he obtained his Doctorate of Chiropractic. Nick Deliberato holds the designation of ADAPT Trained Practitioner from Kresser Institute, the only functional medicine and ancestral health training company. Nick lives in Irvine, CA, with his wife and son.

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Do Your Clients Just Own A Home ... OR ARE THEY Successful Homeowners?

By Ryan Grant

Why you? Let's just get right to the main question that every client is asking and, if we're honest, the question we often ask ourselves. Why would a client choose to work with us, as a real estate or mortgage professional? What is our distinct value proposition that sets us apart from our competitors, and why should a client choose to entrust us with one of the largest financial decisions of their life?

There are roughly two million licensed real estate professionals in the U.S., and there are 600,000 licensed mortgage professionals. Those are some pretty big crowds to stand out in. How are we supposed to say that we will create a better outcome, and be more valuable for our clients, than the others in our field? Take a moment and think about, "Why you?" What is *really* unique about you that makes *you* more valuable to your potential client? I often hear:

Customer Service, Relationships, Experience, Results, Communication, The Extra Mile, Well Known/Well Connected, Price, and/or Hard Work.

These attributes are all *very* important, but the problem here is that ... WE ARE ALL SAYING THE SAME THINGS!

We all know that the discount lenders and real estate agents of the world can't possibly be the cheapest and the best at the same time, but the client doesn't know this. If everyone is saying these things, the customer is not going to know who to believe. So what do you do in order to stand out? The answer has little to do with the transaction and almost everything to do with your ongoing commitment to helping your client not just own a home, but become a very successful homeowner!

Outside of the transaction, you can positively impact your clients' lives when it comes to financial and real estate matters *before* they decide to buy a home and, more importantly, *after* they buy a home. Instead of just helping them own a home, you can help them become very successful homeowners who are growing their generational wealth, saving money, avoiding bad decisions, and planning for future real estate goals.

The successful real estate or mortgage professional of tomorrow will make sure their clients are taken care of in every aspect of real estate and finance, help them create generational wealth, and strive to be the most valuable people in their lives for the next 30-plus years. Those who will prosper will have moved beyond merely helping a client complete a real estate transaction, and will proactively look to add value for their clients in every aspect of real estate and finance – for life. Once the consumer knows this type of professional exists, why would they ever settle for less?



Ryan Grant is a mortgage professional and runs the Pac/West Region of Fairway Mortgage. Ryan is also the creator of *The Art of Homeownership* platform, helping lenders and Realtors® become more valuable to their clients (www.artofhomeownership.com). Ryan and his team have been the #1 mortgage team in Orange County for the last 3 years, and are among the top 50 mortgage professionals in the U.S. from 2014 to 2019. To connect with Ryan and his team, they can be reached at (949) 651-6300 and at Team@RyanGrantTeam.com.

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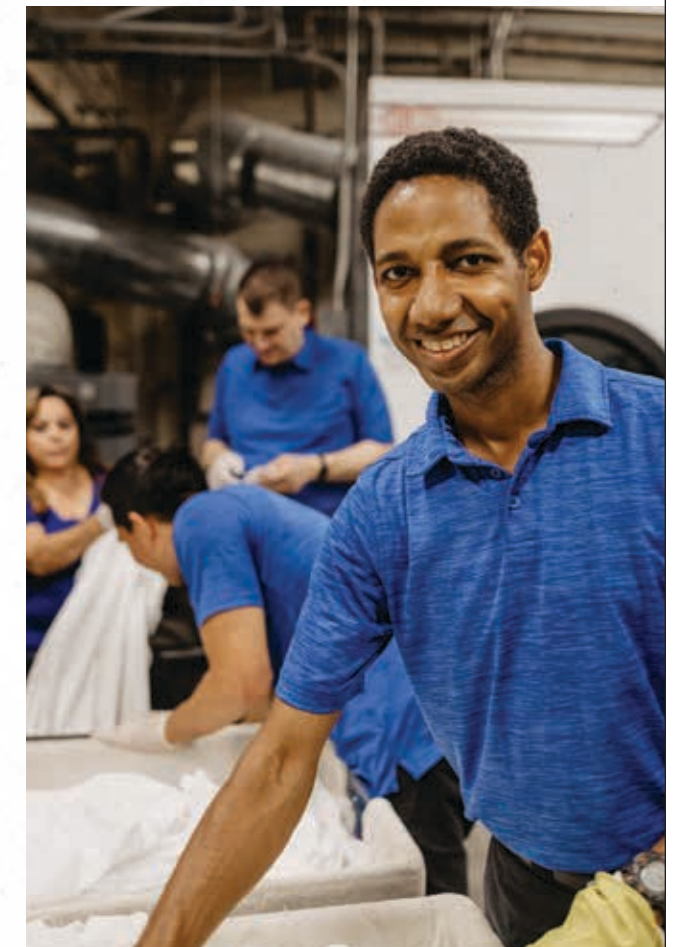
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QUARANTINE SPECIAL FEATURE

AGENTS IN

LOCKDOWN»

Since the COVID-19 outbreak in early 2020, individuals around the globe were forced to make changes to almost every part of their daily lives, especially those in careers that thrive on conducting business in a personal, face-to-face manner, such as real estate.

Here's an intimate look at how some of our top Real Producers have adjusted – facing the challenges, rising to the occasion, adapting...

NOT
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JAMES SCARCELLI

REALTY ONE GROUP WEST

“YOU CAN’T CONTROL THE WIND, BUT YOU CAN ADJUST YOUR SAILS.”

For Realty ONE Group West broker James Scarcelli, his time has been spent on connecting and deepening relationships, while utilizing virtual tools to continue to conduct business.

While things have come to a halt as far as being able to show listed homes, as people are continuing to limit in-person interactions, James has made use of the popular video-conferencing app, Zoom. He has been working on streamlining digital listing presentation, while making sure his online presence is up to date, and keeping up with new virtual processes. For now, James said he is focused on the changes he will have to make to pivot to conform to our new reality, like accepting that his bright Scarcelli smile is now covered up with a mask and learning how best to converse without using facial expressions.

At home, James said the pandemic has brought his family even closer together. “It’s amazing how my daughters have adjusted

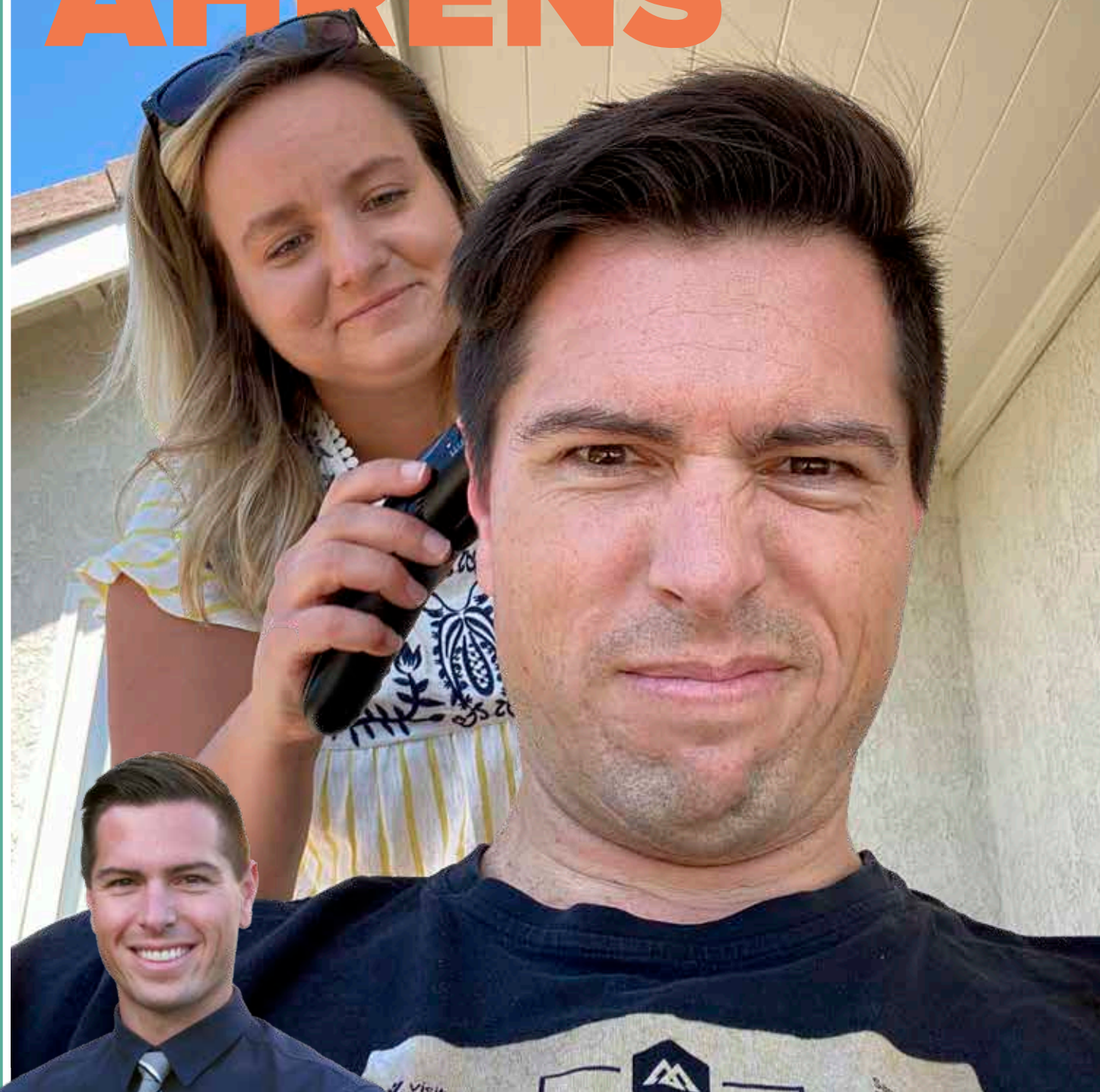
to their circumstances,” he said, adding that he is using this time to inspire and encourage his family and make it a point to be a better listener. James is counting his blessings, and is grateful for his health, his family, and the home that they share.

These days, his daily routine starts with breakfast, before sitting down to conduct meetings on Zoom and following up with his clients. When his work is finished, he usually takes a walk on the beach, exercises, and enjoys the pool and jacuzzi before having dinner, and ending his day by watching *Ozark* on Netflix.

For James, witnessing how people around the world have pulled together and cared for each other during this time have been among the positives that have come out of such a poor situation. Acknowledging and accepting the things we do not have control over, and adjusting to the positive, will surely get us through this, and we’ll be stronger for it on the other side.



NICK AHRENS



RE/MAX COASTAL HOMES

It's no secret that the pandemic has severely jolted the economy, and its impact on businesses has been significant. The unknown factors surrounding the virus make it nearly impossible to project what will come next. For RE/MAX Coastal Homes agent Nick Ahrens, though, his transactions have slightly increased since the outbreak, and his business is just as successful as it was before this new reality set in.

Upon the stay-at-home order being issued by the state, the biggest change for Nick was working from home versus working at his office. He said that while he enjoys being home and spending time with his wife and dogs, he misses the sales floor of the real estate office. "I had to buy a desk to make my own office from home. While it was being shipped, I was using an ironing board for a desk," he said. "Now that my desk has arrived, I'm rocking and rolling from home."

As it is for most real estate agents, the amount of digital meetings Nick conducts has gone up tremendously in recent months, compared to in-person meetings. Other than that, business has remained relatively normal; he and his team have been strategic over the last few years in developing dynamic strategies to ensure they are tech-enabled, so a lot of their business hasn't changed.

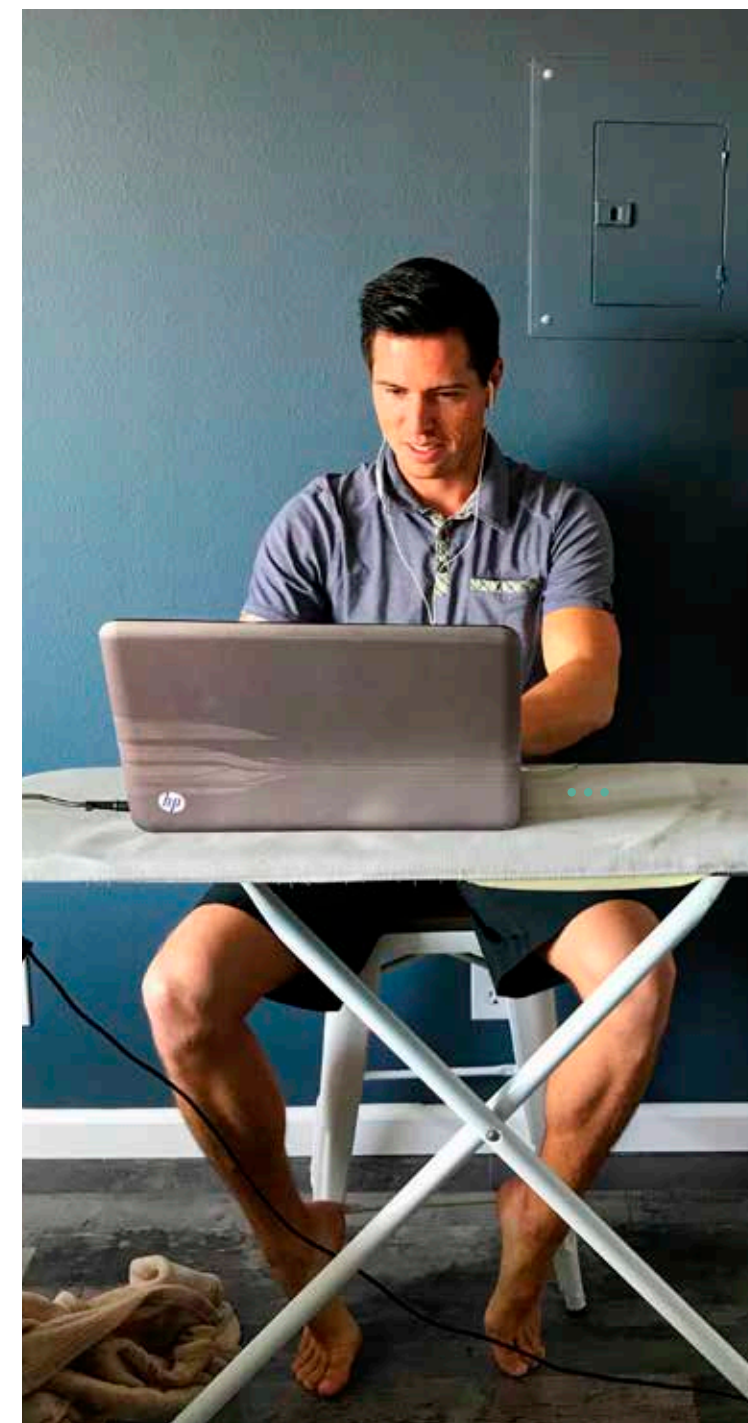
Nick continues to be focused on exceeding his goals, continuing to push hard, and building a sustainable business with his end goals in mind — although he admits that he struggled a bit in the beginning, after the stay-at-home order was put in place. "I got grumpy and lazy," he said. "Being a surfer, it was tough when the ocean was closed. A couple of weeks later, our coach motivated me to start a morning routine. I've now lost

weight, have more energy, and have turned my attitude and my business back around."

Nick's morning routine begins with 15 minutes of meditation, using the Headspace app, followed by a Peloton ride and making breakfast for his wife, who is also working from home. Soon, he plans to carve out time before work in the morning to write down his affirmations and goals.

"The biggest new challenge I'm facing is having too many good distractions around while working from home," Nick said. "My wife is working from home, the dogs are interrupting and jumping on me. These are all things I love in my life, so, for me, it's hard to stay disciplined and efficient with them all right next to me." Although he and his wife are starting to go a little stir-crazy, Nick said they are happy to be assisting in the prevention of spreading COVID-19.

One upside to the pandemic is that Nick has been able to spend more time with his wife and parents. In the past couple of months, he has attended his dad's 70th birthday on Zoom with over 20 family members, and attended a virtual wedding and reception for a close friend. "We've had time to really connect at a deeper level, and help our friends, family, and clients stay positive and motivated during these times."



HEIDI STOOPS

FIRST TEAM REAL ESTATE

In these uncertain times, as people worldwide are grappling with a plethora of challenges, good Samaritans have shown up in large numbers to volunteer and restore our faith in humanity. One such volunteer is Coast to Canyon Real Estate agent Heidi Stoops, whose efforts during the pandemic have helped countless individuals in need. Professionally, she is dedicated to keeping the lines of communication open with all of her clients, past and present, and continuing to work and safely show property.

Outside of work, Heidi does a lot of volunteering for organizations and the Aliso Viejo community. When the virus first began spreading, Heidi and the neighborhood social committee delivered masks to neighbors to help prevent further spreading and put minds at ease, especially for adult children who were nervous about being around their elderly parents. Heidi also serves on the Saddleback Memorial Care Board of Directors and collected and dropped off medical supplies, as supplies were low, and residents donated items as a result of a post on

“

I HAVE BEEN TOUCHED BY ALL MY NEIGHBORS AND FRIENDS WILLING TO GO OUT OF THEIR WAY TO HELP THOSE IN NEED...

While working from home, Heidi has used her time to reach out to past clients and her sphere of influence about how they are coping. After all, with more free time on their hands, most people are finding that they have time for a good phone conversation. Outside of her home, Heidi continues to work while using all of the recommended safety precautions. “With clients having to jump through hoops now to get into a property (watching virtual tours, PEAD signed, proof of funds) before being allowed in, I know who is serious about buying,” she said.

Heidi has been focused on her health, family, and home, and has found time to complete projects that she has been putting off, both personally and professionally. “I feel like I have been given the gift of time to get things accomplished and concentrate on what changes to make, so when we can start selling homes, I am ready,” she added. “[The pandemic] has forced me not to rush through things; I feel I now have the time to get things done and do it correctly the first time!”

the Residents of Aliso Viejo Facebook page. The hospital is also collecting items for clinical staff and dropped off donations of granola bars, chocolate, and tea.

“I have been touched by all my neighbors and friends willing to go out of their way to help those in need,” Heidi said.

As for her work with the Aliso Viejo Community Association, Heidi said upcoming summer event planning is currently on hold, as the association is still unsure about social distancing guidelines for public events. “We are working on doing some concerts via live-stream for residents to watch,” she added.

In her free time, Heidi has enjoyed spending more time at their cabin in Big Bear with her husband and talking to her daughter and grandchildren. “I don’t know what I would do without FaceTime,” she said. “At least I still get to see my grandkids and daughter, and that is a blessing.”



ROBERT MACK

KELLER WILLIAMS REALTY



FOUR THINGS I DID TO KEEP MYSELF FROM GOING CRAZY DURING QUARANTINE

Doesn't matter what you call it ... COVID-19, the coronavirus, the "Rona," pandemic, or even Steven Thomas' clever twist, calling it a "Pandession." None of that matters, because we are all dealing with it in one way or another, and doing our best to adjust, pivot, and roll with the punches (some of us better than others).

Being human, you probably have your days, maybe even weeks, like I do. Being an active real estate agent comes with

a lot of pressure. I'm reminded of that great *Spiderman* quote: "With great power comes great responsibility." As much as I want to have my own pity party, the fact of the matter is I have too many people relying on me to actually have one. My family, my team members, my coaches, my mentors, and my clients are all looking to me for answers. How does the saying go? "Please put on your own oxygen mask before assisting others"? Yeah, that's it. You can't help others if you don't help yourself first.

1. EXERCISE – Before COVID, I was a very active guy. I would probably exercise eight to 10 times per week. So you can imagine how I felt when the Orange County trails were closed, or what I did when my gym announced they were closing their doors until further notice. I was lost. All I had was a Peloton that I maybe rode one to two times per week. Maybe. I was also struggling with my morning routine. You see, exercise was how I started my day. It

woke me up, it got my blood moving, and it set me up for success. Now, with shelter in place, I had no accountability to wake up, and I noticed myself waking up later and later in the day. My days were not as productive, and, honestly, I felt like a loser. I was also concerned about how I'd transition back into normal life again after getting comfortable waking up later in the day. Until one day I decided to set up an accountability group with my Peloton bud-

dies. How could I recommit to waking up early, getting my movement in, and starting my day the way I did before COVID? It started with four of us. As I posted the rides online, our group grew to close to 30 in just two weeks. I haven't missed a ride in four weeks. The lesson here is, it doesn't matter what you do, all that matters is you do it. Having friends to help keep you accountable significantly increases your odds of success.



2. NUTRITION – Before COVID, the nutrition and the lifestyle choices I made were a priority for me. I took this very seriously. In March 2019, I weighed close to 240 pounds, and by March 2020, I was down to 185. This wasn't a fad diet. It was 12 months of work on myself. I began making my health a priority and lost close to 55 pounds without a diet. Heading into COVID/quarantine, I was in the best shape of my life. Once shelter in place was enforced, I (like many of you reading this now) started making poor food choices. I found myself snacking to satisfy cravings I thought I had. I noticed myself feeling low, and the worse I ate, the lower I felt. This went on for a couple weeks. I went back to my roots and shifted my focus back to eating with intention, listening to my body and understanding how certain foods made me feel. Questioning whether what I was putting in my mouth was going to give me energy or not. This was an easy one. I got rid of everything that wasn't in line with my goals, and stocked my fridge with healthy, nutritious, whole foods. I forced myself to focus on creating meals that gave me energy, and never looked back.

3. PICK 1 NEW HABIT – My entire life, I've always wanted to be flexible. I exercise daily, and feel great, but when it comes to flexibility, I'm a 0.8 on a scale from 1-10. It's that bad. For me, I wanted to pick up a new, positive habit that I can take with me for the rest of my life. For you, it can be something else; just pick something new to occupy your down time. Stretching, for me, offers a ton of value. Quiet time to breathe and think, a cool-down after a strenuous workout, decompression, relaxation, and, most importantly, recovery for the next day. Start small — 10 minutes per session — and work your way up as you grow. As I sit here and write this, I've got seven days in a row with intentional stretching, and every day I do it, it not only gets easier, it also feels better! What's one new habit you've been putting off?

4. FILL YOUR BUCKET – Oddly enough, being in quarantine had me working harder (not smarter) than ever. It got to a point where the harder I worked, the less I got done. I was so burned out. I was in a huge funk until I had a pivotal coaching call with one of my best friends and real estate mentor, Bill Pipes. What we uncovered is that I was working too much, too hard, *every* day for five weeks, and wasn't really making any progress. I felt this unnecessary pressure to work more than I needed to so that I could feel busy and good about myself. I was on autopilot in a bad way. I learned that once we were hit with shelter-in-place, I had to stop doing the things that filled my bucket — the things I did daily, weekly, or even monthly that put a smile on my face and made all the tough times okay. That was missing. Bill told me to completely disconnect, which meant no cell phone, no social media, just present in the moment. I planned a two-day break, where my wife and I did everything we missed doing. It was just us in the moment. Those two days were exactly what I needed to get back on track, mentally, to be productive for the people in my life counting on me. The lesson here is, we are human, and we need time to ourselves to do what we love doing. For me, quarantine made me forget. What do you need to get back to, to make you whole again?



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PARTNERS IN QUARANTINE



ANDREW WALSH WFG TITLE

COVID-19 quarantine life with the stay-at-home notice has sparked a newfound energy and has unlocked creativity that had been waiting to get out. Since I am no longer driving all over Orange County as a title rep, like everyone else, I am in the house and behind my computer all day, which gives me more time to work.

My morning routine has stayed exactly the same. I am still up at 5 a.m. every morning. Since the stay-at-home notice: I have been posting daily home fitness workouts, working out six days a week, uploading more YouTube videos, I started a podcast, have been interviewing guests two to three times a week, I started posting more on social media, watching how-to videos on YouTube, started creating a paid webinar, I have at least two Zoom meetings a day, and I've stayed in touch with real estate clients and friends through audio messages, video texts, phone calls, and social media.

I've enjoyed the quality time with my wife, cooking dinners together, puzzles, Netflix, and virtual church service to unwind on the weekends. I have really relied on my faith more than ever; I increased my morning devotional time and doubled the amount of sermons I listen to a week. I'm staying positive and encouraged. I know God is working miracles behind the scenes, as He knew this would happen. I'm keeping my foot on the gas, and know this hard work will pay off down the road.

Stay safe, stay inspired, and live every day to make someone else's life better.

#awalsh4title



JJ MAZZO CROSSCOUNTRY MORTGAGE

Taking for Granted the Little Things That Were...

I know it's been some time since I have sent out one of my "Letters of the Heart," and I truly apologize. I'm sure it was part not being sure what to say, part embarrassment and guilt, but, Lord knows, the start to the second quarter this year has been unsettling and crazy, to say the least, so I couldn't think of a better time than now to pick this back up. You are all so important to my family and business, and I hope my sharing will inspire you to do the same for others.

My dad has been in Memory Care and on lockdown during this coronavirus crisis. We have been missing him, so, like everyone, we learn to adapt. We sent him an iPad and had one of the caregivers help him to learn how to use it, and the whole family was able to FaceTime with him. It was great, and helped him to know we are here and we miss him!

We had planned this amazing 40th birthday trip to Nashville for my wife with some friends, and then were put on lockdown, so her BIG 40th was nothing like she thought it would be, but what can you do? She knows this was just a postponement, but she has a gift for

always finding something to be grateful for. She chose to think about what she is grateful for, and that is a big part of why I love her. We will take that 40th birthday trip when this all settles down, and it will be one for the books!

In addition to that, we will have celebrated our 14th wedding anniversary in much the same way — in lockdown. There is no one I'd rather be "doing life" with than my amazing wife. The celebration will be a little late, but the sentiment is the same: for better, for worse, forever. I am so thankful to have her by my side and in my corner every day.

We are really proud of the way the kids have handled this stay-at-home order, considering they have not been able to see their friends or have much of a sense of normalcy lately. The end of their school year came way too early, and without all the fun social and end-of-year activities. They have adapted well to school at home, and are doing an amazing job. We are fortunate to be spending such quality time with them, regardless of how it came about.

Somedays, I find myself missing the simple things, like traveling or going to a bar or restaurant and meeting up with friends,

or simply being in the same space with my coworkers. I am happy and grateful to have my team together via our regularly scheduled Zoom calls throughout the week, but can't wait until we can do those things again in person!

I find myself having feelings of guilt as well ... guilt for being so busy and having a lot of work because rates are at an all-time low, when others have lost their jobs, at least temporarily. I have guilt for being healthy when others are sick. Times like these are when an extra dose of gratitude kicks in and I am just thankful that my family is well, and I pray that we all come out of this at least relatively unscathed. The stay-at-home order has not been easy, and we go crazy sometimes, but my faith in God, routine, exercise, and wine have all been helpful!

It's amazing to think of all the things that we had taken for granted, small and large, and how quickly it can change. I hear from so many people what they are going to do once things get back to normal. What will normal look like? I hope that normal will be taking every experience in life little by little, or not as though it were to go on lockdown tomorrow, because when you really break it down, it's truly the little things and little moments that matter.

RYAN GRANT FAIRWAY MORTGAGE

In 2030

College kid: “In history class, we learned that the COVID-19 pandemic in 2020 was really bad. What was it like?”

Parent: “Well, everything was shut down in an attempt to kill the virus, but not everyone followed the order to quarantine for 15 days, so it lasted longer than anyone expected. Many people died who shouldn’t have. Grocery stores were out of everything because people were hoarding as much as they could. We were scared of economic failure for our country and for ourselves because we couldn’t work. Don’t you remember it? You were eight.”

College kid: “All I remember was the school closing and being homeschooled. I remember doing scavenger hunts in our yard. I remember eating meals as a family, for a change. I remember getting great sleep because I wasn’t up late for homework or getting up early for school. I remember board games as a family. I remember watching our pastor on our laptop. Honestly, it was the happiest time of my childhood.”

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