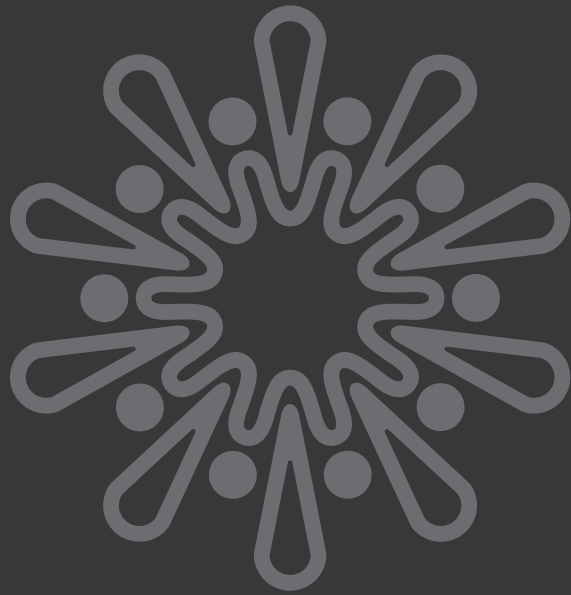


# COVID-19 CORONAVIRUS

*CUSTOM CONTENT • April 27, 2020*



Navigating through the challenges  
facing OC businesses



We are here for you. The answers are here. The quantifiable value of an insurance broker is how they respond to you in times of crisis. In our 66 years of business, Bowermaster & Associates has been there for our clients through many perils and we continue to be there through this COVID-19 pandemic. Insurance and Risk Management play an essential part in any crisis, and the response and resourcefulness of your insurance brokerage plays a significant role in how your business, your employees, and your family are impacted.

We understand the insurance industry is under a lot of scrutiny during this time, and it is our duty to advise our clients accordingly and be an advocate. We understand our role as insurance advisors to those we serve. Aside from understanding insurance protection and claims, how one fares through this pandemic will be driven by the resources they have available to them. One of our primary roles is to be a resource in every way we can. Proof of this can be found in our dedicated COVID-19 Resource website: [www.AnswersAreHere.com](http://www.AnswersAreHere.com), as well as our community outreach website: [www.BowermasterCommunity.com](http://www.BowermasterCommunity.com) dedicated to drive commerce for our local clients and community. We believe that every bit helps, no matter how small.

While we wish the times were different, we are here for our clients and community every step of the way. The Answers Are Here. Stay healthy and stay the course.

Sincerely,

Bowermaster & Associates Insurance Agency

**Real People. Real Resources. Real Results.**



## CoolSys Stays Strong Supporting Essential Businesses, Nationwide

Fortunately for Brea, CA-based CoolSys, the nation's largest provider of service solutions for mission-critical refrigeration & HVAC systems, many of their customers have been designated as essential businesses amid the COVID-19 crisis. "We are grateful to continue to serve grocery retailers, mass merchants, drug stores, telecom, blood banks, etc., during these trying times," states Adam Coffey, President & CEO. "Millions of Americans depend on these vital services, and we are honored to support their needs."



Adam Coffey, President & CEO, CoolSys

Through its expansive offering of refrigeration & HVAC solutions, which includes engineering, installation, service, maintenance and energy optimization, CoolSys is operating at near full-strength with over 1,850 field technicians serving the needs of its customers, 24/7, across 41 states. They are also leveraging their workforce's capabilities to assist customers with COVID-19 safety tasks, like installing sneeze guards at grocery checkout stands.

"In addition to a surge in demand for service and maintenance that will come with the summer, we expect many of our customers will reignite any delayed 2020 installation and energy projects quickly once recovery begins," says Coffey. "CoolSys stands ready to respond!" For more information about CoolSys, contact Mike Ochoa, [mocha@coolsys.com](mailto:mocha@coolsys.com), or (714) 510-9595.

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or 469-534-2346 to let us know how we can help!



For a complete list, visit our website at [CoolSys.com](http://CoolSys.com)



# What to Expect From Your Bank When You Really Need Them

## What's next?

As businesses face unprecedented economic disruption due to the COVID-19 crisis, now is the time to turn to trusted advisors, and your banker should be one of them.

## Where's your banker in all this?

Community banks who chose to participate in the Coronavirus Aid, Relief, and Economic Security Act (CARES Act) and the Small Business Association (SBA) Paycheck Protection Program (PPP) have mobilized their forces, working to get SBA loans in place, and protect workers' paychecks. By now, your banker should've had at least a few conversations with you to figure out how they can help your business survive and then work through different scenarios for tran-

sition into recovery mode. You should've heard about these possibilities from your banker:

- Loan Payment deferral programs
- SBA Paycheck Protection Program
- SBA Economic Injury Disaster Loan (EIDL)
- Financial modeling and scenario planning

## Survival first, scenario planning second.

Once your survival plan is in place and working, start collaborating with your banker on possible recovery scenarios. Now could be the perfect time to relook at critical assumptions that you and your team have followed for years, but might be especially unproductive now. For example, rebuild that cash flow forecast model, re-examine profitability ratios, and reconsider your capital structure to support operations. Your banker

should be helping you with modeling all of those assumptions and using their forecast tools to evaluate possible recovery scenarios. Pacific Mercantile Bank helps Clients plan for recovery and long term success with financial modeling and scenario planning – for no charge – using its Horizon Analytics® methodology. If your banker can't help you think through and build a plan with options, you should be calling a different bank.

*For more on how Pacific Mercantile Bank can react quickly to your company's needs – and build a no-cost Horizon Analytics financial modeling tool to help you plan for success in the long run – please contact Sean Foley at [Sean.Foley@pmbank.com](mailto:Sean.Foley@pmbank.com)*

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When the CARES Act was passed by Congress, Pacific Mercantile Bank sprung into action immediately, working around the clock to maximize the SBA loan provisions for our Clients.

We are currently using our Horizon Analytics financial modeling and planning tool to not only help businesses get through these difficult times, but also position their companies for long term success.

We're grateful for the opportunity to make a difference in the lives of 28,000 employees, committing to our core purpose of:

**We Help Companies Succeed.**



# Plan Don't Panic! How Your Business Can Survive and Thrive Post-Covid-19

Years ago, a very wise and successful client told me that as people age, they don't like ambiguity. Those words resonated with me then, and even more so now. We crave certainty and guidance right now as we try to overcome the fear and uncertainty about COVID-19. Business owners, managers and operators want to know what to do. These people recognize that when running a business, they're not just responsible for themselves and their family. They also feel deeply responsible for their employees, vendors and customers.

COVID-19 is having a negative impact on almost the entire business environment. Nationwide, businesses are closed, others are suffering disruptions including reduced hours of operation from government restrictions, while still others are confronted with supplier or customer delays. Regardless of the business sector, we're all wondering when shelter-in-place orders will be lifted so that we can all get back to work, as if COVID-19 never happened.

Many people have placed a great deal of hope and optimism on the more than \$2 trillion-dollar federal stimulus package, supplemented by state, local, and private



efforts, that have been announced. While the response to COVID-19 begins to take shape, the looming question is "will this be enough?" The old adage of plan for the worst and hope for the best is how every business must proceed in this volatile and unprecedented environment. Businesses must immediately enter crisis management mode as the certainty of more economic slowdown is 100%.

Now is a critical time for businesses to engage experienced financial restructuring advisors to assist with the following: update financial projections to evaluate cash flow in worst, likely and best-case scenarios, with an emphasis on hoarding cash; create alternative business plans based upon the updated financial projections; assess cash availability from current streams of revenue, existing loans, and lines of credit; assess unencumbered assets that could be used as collateral to borrow additional funds; review insurance contracts to identify claims for business interruption coverage; analyze current contracts with a focus on force majeure clauses, notification requirements and default provisions; summarize employee wage/benefit requirements and available assistance programs; and implement cost reduction plans to achieve or maintain positive cash flow.

A review of existing contracts and loan agreements by insolvency counsel experienced in bankruptcy and bankruptcy alternatives is critical, with a particular focus on financial covenant compliance and cash-flow-related default provisions. Lenders and other counterparties to agreements will expect management to have engaged competent legal and financial advisors to help navigate the complex landscape of non-bankruptcy restructuring alternatives that include forbearance agreements, waivers of certain financial and non-financial covenants, and other amendments to existing agreements. The goal for management is to implement strategies that maintain value moving forward, and to do so without the need to seek formal bankruptcy court intervention.

While most businesses will suffer, and many will fail, your business can survive. The key to survival is to plan, not panic!

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#### About the Author:

Richard H. Golubow, is a founder and managing partner of Winthrop Golubow Hollander, LLP, a law firm devoted to complex bankruptcy, bankruptcy alternatives, and financial restructuring. Richard devotes his practice and has extensive experience representing primarily corporate debtors in out-of-court workouts, assignments for the benefit of creditors, and in Chapter 11 bankruptcy reorganization matters. Richard has been honored as the recipient of bankruptcy or restructuring attorney of the year awards by several leading international financial publications. He is a perennial selection as a Southern California "Super Lawyer", including being selected a 2017, 2018, 2019 and 2020 "Top 50 Orange County Super Lawyer" and has been recognized by The Best Lawyers in America® for Bankruptcy and Creditor Debtor Rights / Insolvency and Reorganization Law. The awards and designations collectively recognize success, expertise, innovation, service, legal ability, and ethical standards by industry peers and the judiciary.

For more information including discussing advantages and disadvantages to bankruptcy and non-bankruptcy alternatives, contact Richard at (949) 720-4135 or [rgolubow@wghlawyers.com](mailto:rgolubow@wghlawyers.com).



# At times like these, let our experience work for you.

Three decades of experience in helping families navigate volatile markets and a volatile world have prepared us for this.

We focus on long-term planning and investing not to just get you through the crises that arise but to thrive in the world beyond.

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**Laila Pence, CFP®** is the President of Pence Wealth Management, a Registered Investment Advisory firm, and one of the nation's leading private wealth management firms.

This year alone, **she was ranked #1 in Southern California, for the 2nd consecutive time**, as the "Best-in-State Wealth Advisors" by Forbes [2] and listed in the "America's Top 1,200 Financial Advisors" by Barron's [3].



**Colonel Eldon Dryden Pence III** (retired) leads the Pence Wealth Management investment team and is an Accredited Investment Fiduciary®.

Dryden combines his formal training and knowledge as a Harvard educated economist with his years of experience in army special operations and psychological warfare to bring a unique

understanding of human behavior and how it affects the economy and the markets.

He regularly appears on multiple media networks such as CNBC, Fox Business News, TD Ameritrade Network, CNN International, Bloomberg Radio and Reuters TV.



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[1] \$1.1 billion in advisory and \$400 million in brokerage assets through LPL Financial.

[2] The Forbes - Ranking of America's Top Wealth Advisors, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. Those advisors that are considered have a minimum of seven years' experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criterion due to varying client objectives and lack of audited data. Neither Forbes nor SHOOK receives a fee in exchange for rankings.

[3] Barron's - based on assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work.

[4] The 2019 Barron's Hall of Fame - Advisors appearing in the rankings have answered 100-plus questions about their practices in our annual survey. The questionnaire addresses a wide range of data points, including the assets the advisors oversee, the revenue they collect on those assets, the industry designations they possess, their regulatory records, the length of time they've been in the industry, their charitable and philanthropic work, the investment vehicles they use to allocate assets, the sizes and shapes of their teams, and more. The rankings specifically do not factor in investment performance, as returns are tied inextricably to the risk tolerances of individual clients; to reward outside returns would be to encourage advisors to chase them. Instead, Barron's use assets and revenue as their primary quantitative measures, as clients tend to express their satisfaction by voting with their assets and their fees.



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# COVID-19: What Cancer Patients and Survivors Need to Know

A CITY OF HOPE INFECTIOUS DISEASE EXPERT PROVIDES ADVICE



As the number of people infected with COVID-19 increases across the U.S., cancer patients may be concerned about how this virus might affect them. City of Hope, which is developing a world-class cancer center and network of care in Orange County, has vast expertise protecting patients from infections.

COVID-19 affects everyone differently. Those at risk for major complications from COVID-19 include those who are older (particularly over age 70) and people with underlying health conditions such as chronic lung disease, cardiovascular disease, diabetes, chronic kidney disease — and cancer.

Cancer patients who are at particularly high risk include people with acute and chronic leukemias, lymphoma and multiple myeloma and those who have undergone bone marrow transplantation, according to Sanjeet Dadwal, M.D., chief of City of Hope's Division of Infectious Diseases. "Patients undergoing active treatment (chemotherapy, radiation or surgery) are also likely to be at high risk for complications from this infection," he said.

City of Hope has strict protocols in place to protect patients, family members and staff, including screening patients for illness. The institution has already developed detailed initial guidelines for diagnosing and treating all of its most vulnerable patients.

In addition, City of Hope scientists are working around-the-clock on their own version of a COVID-19 vaccine, while City of Hope's affiliate TGen is working on a rapid-response testing kit.

Dadwal, who specializes in treating cancer patients who develop infections, shared some additional information about how COVID-19 could affect cancer patients, as well as some advice on how they can minimize their risk while managing their fears.

## Do We Know How COVID-19 Affects Cancer Patients?

We are still learning how this virus may impact those who have cancer. So far, data from China suggests that patients with cancer have the highest risk of complications. This includes events such as admission to the ICU, need for ventilator support and poor outcomes. The risk is higher in patients with more than one chronic medical condition.

## Are All Cancer Patients At Risk, Or Only Those Currently Undergoing Treatment?

Patients who are undergoing active treatment for cancer are presumably at higher risk than those who are in remission. Patients who are in the first year after stem cell transplantation or CAR T cell therapy could be at higher risk for complications if they get infected with COVID-19. Those who are beyond one year after transplantation and are still considered to be immunocompromised and may remain at an elevated risk for complications.

## Should I Be Washing My Hands Or Using Sanitizer/Wipes More Often Than Others? Is There A Special Sanitation Regime I Should Be Undertaking?

Hand washing for 20 seconds with soap and water or the use of alcohol gel/sanitizer with a greater than 62% alcohol content on a regular basis is recommended. Touching of the face, eyes or nose with unclean hands is strongly discouraged. When in shared spaces, wipe down surfaces such as desk, chairs, doorknobs and tabletops with disinfectant or antiseptic wipes.

## Should I Keep My Follow-Up Appointments?

If you are doing well and are asymptomatic, consider contacting your doctor to determine if routine follow-up is necessary at this time. If you have mild symptoms of fever, runny nose and cough, please stay at home, as you would do for the common cold. However, if you have worsening symptoms or shortness of breath, then contact your doctor and seek medical attention (call ahead so the team can be prepared to take care of you).

All necessary visits and treatment as scheduled by your doctor should be kept, unless you meet one of the above criteria.

## If I Have Chemo Scheduled, Should I Postpone It?

If you have no symptoms and feel well, with no exposure history, the treatment can continue without interruption (as determined by your doctor).

Cancer patients who are at particularly high risk include people with acute and chronic leukemias, lymphoma and multiple myeloma and those who have undergone bone marrow transplantation.

According to Sanjeet Dadwal, M.D., chief of City of Hope's Division of Infectious Diseases.

## What Should I Do If A Family Member Develops Symptoms?

If family members develop an illness, it is imperative that they and you wash hands frequently. Keep surfaces clean and maintain distance from them if possible (e.g., sleep in different rooms, don't eat at a common table, etc.) to minimize the risk of infection. We empathize that this can be very difficult for families with children — however, having a candid discussion with the family about recommended preventive steps could be helpful.

## Is it Safe for Cancer Patients to Leave the Home At All?

You may plan to take walks around the neighborhood. If your shopping can't be done by someone else, go during off-peak hours, bring your own grocery bags, disinfect cart handles, and wash hands or use hand sanitizer after using the cart. The most important aspect is prevention; hand hygiene is critical.

## Are There Ways To Boost The Immune System?

Get a good night's sleep — lack of sleep has been associated with weakened immunity. There is no substitute for healthy meals — make sure you are eating lots of vegetables and fruits. There is no proven role of supplements; however, if someone chooses to use supplements such as vitamin C, it is unlikely to be harmful. Exercise will keep you strong and conditioned, but avoid gyms.

## How Can I Deal With My Anxiety Over This Virus?

It is most likely that this virus will be circulating in the community for some time, increasing the likelihood

of acquisition. However, by employing frequent hand hygiene, environmental disinfection and social distancing (including of family members if they are ill), you can minimize the chances of contracting COVID-19. We also have a strong team of supportive care experts who can provide support as needed.

Lastly, we recommend vaccination for influenza (for both the patient and family members/caregivers) — it is still circulating in the community and it is also a major cause of poor outcomes in patients with compromised immune systems.

To learn more about the latest developments at City of Hope Orange County, or to make a donation, go to [CityofHope.org/oc](https://www.cityofhope.org/oc).



# CITY OF HEROES

To the doctors and nurses everywhere, tirelessly sacrificing  
To the caregivers going above and beyond  
To the researchers in their unwavering pursuit of answers  
To the patients and families remaining courageous  
To the supporters giving their time and more  
To the communities coming together

Thank you.



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## Helping America Bounce Back

### 117 Global's Response to Covid-19

In a time of great instability, one Orange County based American company (with multiple offices in Mainland China) is leveraging their robust supply chain management experience to help America return from the current crisis resiliently. 117 Global is a single-source company with 20 years' experience in supply chain management specializing in medical Personal Protective Equipment (PPE) and Food Technology. They are a licensed and a bonded FDA certified importer with a strong foundation in product development and manufacturing, mixed with the knowledge of regulatory compliance and global logistics. Their clients range from established corporations such as Bausch and Lomb, Essilor and Medtronic to start-ups like Miso Robotics and POPID.

#### Current Supply Chain Environment Under COVID-19

Simply put, demand is crushing supply and sending shockwaves across all channels. Today COVID-19 has created a complex problem where traditional inventory and Purchase Order resources are overwhelmed and cannot keep pace with the spiking demand for the much-needed medical supplies and PPE. 117 Global has circumvented this supply bottleneck for purchasing medical PPE by utilizing our staff "on the ground" in China. Our US and Chinese personnel are dedicated to solving the pandemic supply chain pitfalls and are working hand in hand with their proven Chinese vendors to keep the PPE supplies on their way.

#### Finding and Vetting Qualified Vendors

created 3-5 days ago. It is a commonplace that manufacturers in China change quickly and even overnight, to take advantage of an opportunity. Therefore many vendors marketing themselves as qualified may not be. Resource the FDA website database, and you will find many vendors listed, and that seems adequate, but researching a bit deeper, you'll find that many of them registered within the past 30 days.

Finding and vetting vendors is a multi-step process, which consists of cross-referencing spec sheets on products, procuring references, and researching certifications. Established relationships and manufacturing site visits are essential components in this process. Since time and travel, restrictions make this almost impossible, sourcing PPE or any supplies from China through established companies like 117 Global mitigates ordering via unproven newly formed companies and fraudsters.

#### Understanding The Product Specifications and Alternatives

Recently, we heard of a US hospital that was in the process of ordering 2.5 million masks based on the manufacturer's product name. Just before they finalized the purchase order, it was discovered the masks did not meet the CDC's guidelines for a medical application.



Somewhere in the translation from Chinese to English, the name of the mask became a general term used by the manufacturer that applied to a general style but multiple types. The hospital order type did not meet the specific use the masks were intended. Being able to navigate Chinese to English translations is a needed skill set to match specifications and avoid costly and timely mistakes.

Likewise, understanding your minimal viable product requirements such as a color or material thickness or even construction can dramatically impact the price and timeline of the product. Still, it may have little or no impact on the product's use, performance, and compliance. We recently were asked to provide pricing and lead time for blue color gowns for a medical group. We were able to have an upfront conversation around why the customer needed a blue colored gown. Our customer allowed us to be flexible with the exact blue color of the gown; we were able to deliver the gowns on time and for a better price.

**Knowing The Regulatory Guidance**

The CDC has been very proactive in creating guidance to help mitigate and find solutions to deal with the current shortage of medical supplies. By keeping current with government standards and guidelines allows our team to make the correct purchasing decisions. We also can help clients navigate an ever-changing landscape in real-time. Recently, a client requested pricing on NIOSH masks. The NIOSH certificate is limited to a minimal number of suppliers and was going to be costly to source. Working with the client, we determined that the KN95 mask was an acceptable alternative based on the client's intended use and timeline. By knowing and explaining the difference to the client we were able to save them money and get their masks delivered to their people in need faster while keeping the supply of NIOSH masks available for those who work on the "front line" of COVID-19 pandemic.

**Knowing The Regulatory Guidance**

COVID-19 has changed the traditional business practices and payment terms for scarce and high demand medical PPE and even household toilet paper. The adage time is money, remains true, but time can also mean no longer available no matter how much money.

Recently we received approval on a bid. In the 18 hours, it took the client to sign the PO and pay the deposit. The factory received an order for 150 million pieces of the same item. This new order landed before our clients and extended the delivery of our client's request from 10 days to 30 days. Also, the factory raised their prices by 30% because the needed raw materials exceeded what was available to the vendor. Luckily, our Shenzhen, China team was able to physically go to the factory and source our client's order from their existing inventory and stay on track, but this was a close call and demonstrated the frantic buying that needs to be managed diligently.

While we at 117 Global are doing our best to normalize this frenzy. There is unprecedented pressure for clients to execute orders quickly because the availability and terms of the transactions are changing overnight. Making sound decisions rapidly will save time and money, and we are here to help you do it with confidence. By having a local presence, good relationships, and clear communication 117 Global can navigate and adjust to this unique business climate.

117 Global, with its diverse skill-set, global presence, quality control processes, and knowledgeable regulatory partners, can provide its clients with a seamless experience from order to delivery.



**Greg Maselli** (pictured above at the beach with his daughter) has over 20 years of experience in sourcing & manufacturing. Contact Greg at [sales@117global.com](mailto:sales@117global.com)

**Some of 117 Global’s products, you can download their full product catalog at [117global.com](http://117global.com).**







## Next-Gen Technology Providing Patient Care During the COVID-19 Pandemic

*See how technology can improve patient care!*

Today, we are facing one of the most significant healthcare crises in over one hundred years. The COVID-19 response is proving how technology can help manage continued care, even if you cannot see your patients or clients in-person. Telemedicine and telehealth services are not necessarily a new concept; however, today, it has become a critical tool for healthcare providers to ensure continuity of care for their patients, virtually at any time in any place. The technology has also come a long way; it is more secure, faster, and easier to use than ever.

Today, information at our fingertips enables all persons to self-diagnose. They perceive themselves as medical consumers and expect more from the provider they choose.

Healthcare patients are using the information at their fingertips to help choose their providers. They want to have the ability to have access to medical care from the safety of their own homes. Patients in today's world are native to technology and have a digital device in their pocket. Telemedicine is the bridge that connects healthcare providers to their patients.

### What is telemedicine?

Telemedicine is the use of digital communication technologies across platforms, whether you are using a computer, smartphone, or tablet to provide healthcare services remotely and manage your patient and client care online.

### The benefits of telemedicine:

- Access to healthcare for patients that are isolated, living in rural communities, or physically unable to visit in-person.
- Physical distancing for patients and providers during a pandemic that keeps both patients, doctors and staff safe.
- Informal consultations for both the provider and the patient.
- Seamless communication and paperless document sharing.
- Healthcare accessibility for mobility challenged patients.
- Support self-management of healthcare.

Healthcare Success researched how people choose their healthcare team. The following information is telling the future of how providers will give care.

Mobile devices — everyone's constant companion—

- 44% of people on a mobile device scheduled an appointment, compared to 34% who only use a computer
- 83% of patients visited a hospital website before scheduling an appointment
- 25% of patients are booking appointments with their doctors through non-traditional means
- 77% used a search engine before booking an appointment

### The Solution?

tMed by Titan Health & Security Technologies, Inc. is the next generation of video medicine and has a platform built specifically to address the needs of healthcare providers and their patients. Ease of use? Check. Secure and privacy by design? Check. HIPAA compliant? Check. Real-time translation between patients, providers and staff? Check.

tMed by Titan HST brings you into the 21st century with user friendly design and innovation.

### How does tMed by Titan HST work?

#### Web Portal

The tMed Web Portal can be accessed via tablet, or computer. It offers an alternative to email and video services that lack appropriate security and HIPAA compliance.

tMed offers security you can trust with full end-to-end encryption and BAA to assist your office in maintaining HIPAA compliance.

Providers can record visit to share with patients or keep in patient electronic files as well as share relevant documents, videos, etc. with patients and staff.

#### Mobile App

Access tMed anytime, anywhere through the free mobile app and speak with your

healthcare provider if you are a patient and to your entire patient base if you are a healthcare provider

With tMed by Titan HST, you can securely:

- Communicate with your patients or healthcare provider.
- Review the need for prescription refills.
- Review and share test results and summaries of previous visits.
- Schedule appointments and send appointment reminders.

If you're part of a healthcare practice, tMed can also serve as a single communication platform that allows you to securely send important updates or information, via Titan's mass communication feature, to patients or staff.

### Doctors talking to doctors

tMed allows you to take advantage of technology as you provide your services. A virtual consultation would allow a Physician Assistant or Nurse Practitioner to consult with an attending doctor during the patient's visit, or even allows you to transfer the patient to other providers during their visit, allowing both patient and provider to seamlessly connect and receive diagnosis. tMed also provides an easy way to get input from additional specialists even allowing up to 50 providers to consult on a patient's case at

the same time.

The healthcare team can respond to the care plan electronically, conduct additional consultations, and increase the overall patient experience and outcome.

Virtual consultations prevent unnecessary in-person referrals to a specialist, reducing wait times for specialist input, and eliminating unnecessary travel and road pollution.

### Virtual appointments

At times, an in-person appointment is not possible, is not required, or is not safe, such as the COVID-19 pandemic showed us when it was recommended that individuals maintain social distancing and "stay-at-home" orders were issued world-wide. tMed allows you to provide ongoing care and check-ups virtually which keeps healthy individuals healthy and reduces the spread of infectious diseases.

### The potential of telehealth

tMed helps the care provider improve the quality of healthcare access and improve patient outcomes. tMed by Titan HST increases healthcare efficiency, is flexible and easy to coordinate, and allows for better in-home care through a video treatment call. A 2016 study\* found that the use of telemedicine, both remote medical support and virtual monitoring of vital signs, reduced the risk of death and hospitalization for heart failure and improved quality of life.

\*(<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5520762/>)

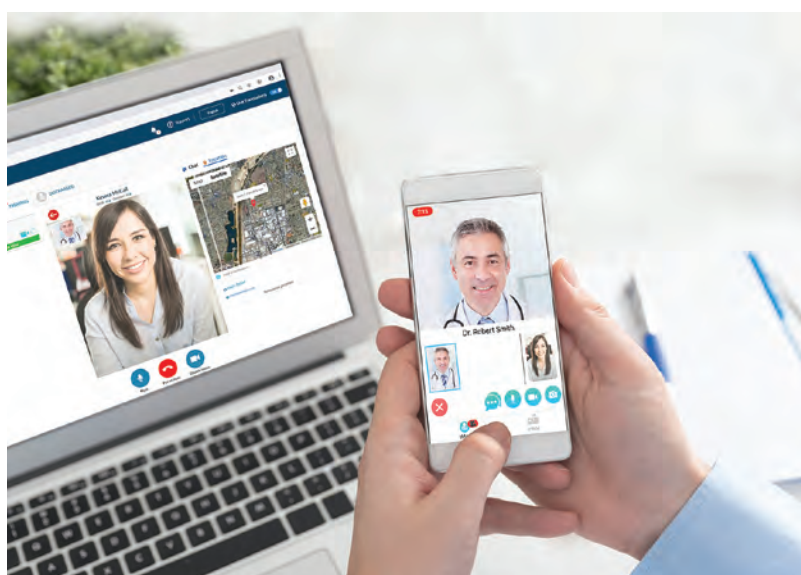
### tMed for allied healthcare

tMed has many benefits for non-medical clients as well. Health coaches, nutrition specialists, physical therapy, pastoral care, mental health professionals, and more can benefit from virtual appointments as a means to check in or follow up with their patients. 21st century telehealth technology offers greater connectivity even as physical distance grows.

### Learn More!

tMed is a pandemic capable telemedicine platform that empowers medical providers to quickly and remotely connect directly with their patients, both for medical consultations and for general mass communication.

Provide patient care during the COVID-19 crisis and beyond. Contact us at [Sales@TitanHST.com](mailto:Sales@TitanHST.com) for more information or get started today at [www.TitanHST.com/tMed](http://www.TitanHST.com/tMed)



Titan HST is a customizable 2-way emergency mass communication and video (tele)health solution with multi-patented features such as Augmented Reality allowing users to "see" in no-visibility situations, Mesh-Networking creates an ad-hoc network even in disaster situations when cell towers are down or overloaded, and Real-Time Translation which bridges language barriers instantly.





# *Thank You*

To our first responders, doctors, nurses and medical staff who are risking their lives each day to help keep us healthy and safe.

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## Orange County Based VC “CerraCap Ventures” Ready to Take the Reign to Defend Wealth and Health Beyond COVID-19

CerraCap Ventures is a Global fund headquartered in Costa Mesa, California dedicated to early stage technology investments. CerraCap focuses on Enterprise (B2B) products and solutions in the emerging technology areas of Healthcare, AI and Cyber Security.

CerraCap invests in innovative companies with a potential to dominate global markets. They look for companies and outstanding entrepreneurs with fundamentally relative business models. CerraCap takes the time and effort to understand each idea and decide on its merits and potential through its comprehensive evaluation process.

### Identifying and Deploying Investments

CerraCap Ventures deal flow model is distinctive from other Venture Capital. The founding team is leveraging their decades of expertise and deep connections across the globe. They source the finest innovations and are focused in key theaters such as USA, Mexico, UK, Israel, and Singapore. CerraCap has exceptional advisory board members, who are also a great source of deal flow in addition to well positioned ecosystem of financial institutions, and fortune 500 leaders. They have a proven approach to identify the most innovative early stage startups that can readily meet the demands of enterprise world. To which they apply their unique “Sales and Scale” model, enabling portfolio companies to achieve large sustainable growth and increase its valuation over a short period.



Dr. Harvey Rubin, Advisory Board Member, CerraCap Ventures

CerraCap recent investments such as GreenArc and Robotic Skies (RS) further validates this approach. RS is the only commercial unmanned aircraft (drones) systems maintenance network in the world. Robotic Skies already has some of the top drone manufacturers as clients, and Boeing as one of the marque investors. CerraCap’s exceptional investment approach to “Source globally, operate locally” further helps portfolio companies expand. By doing so it facilitates sales into the largest enterprises. Robotic Skies is already being positioned to expand in Asian markets. GreenArc deploys its capital for positive societal, economic, and environmental outcomes through sourcing and structuring credit solutions in a select Asian Emerging Markets. Today Green Arc is active in seven emerging markets. “Not only these deals were referred to us by our institutional investors, these new investments are already trending at 1.6x within a few months.” said Ritesh Agarwal, Managing Director at CerraCap Ventures.

### Breaking walls of fear and anxiety

Mary Meeker, an internet analyst and an influencer in 2001, discovered near the end of the dot-com bubble, that marketing is driven by data and research, this model became the defining characteristic of how venture capital firms do marketing. Yes, which is true even today. Gaining trust and confidence of investors is the single most focus of CerraCap. Nikki Arora, Partner and CMO, added “We do this through research, multi-channel communication, and personalized engagement. It is about doubling down on transparency and continue to be the custodians of investors wealth.” By doing so, they believe they are placed in a position of strength. While investor relations are a significant part of marketing, as a female entrepreneur it is evident in her effort of empowering female workforce throughout her professional career. She continues her endeavors at CerraCap. Today 30% of CerraCap portfolio companies consist of female founders and CEO’s. CerraCap distinguishes themselves to be the platform of investment and innovation for women in its community. Their passion and drive to build a firm that’s extraordinary, socially mindful and is entrusted as delivering results is in forefront.

### Defending Health and Wealth

Did we ever imagine the global economic downturn and such a takeover on our productivity through a pandemic in our lifetime? Well, it became prudent to CerraCap management team to facilitate open dialogue with industry experts about the collective future. To help us understand the risks, that has clearly impacted health and wealth. CerraCap was quick to react and host a

webinar facilitated by Vikas Datt, Partner, CerraCap with Dr. Harvey Rubin, Professor of Medicine and Computer Science at University of Pennsylvania (UPenn) and an advisor to CerraCap, who has been working with the various government agencies and key experts around the world to tackle the current pandemic. The webinar was focused on briefings by Dr. Rubin on the COVID-19 background, status and response. Lee Rand, Partner at Sun Mountain Capital, who is also an Advisor to CerraCap provided an outlook into Private Equity and Venture Capital investments. For CerraCap, the conversation was well received, and it further motivated the dialogue with investors, global enterprise leaders as well as its portfolio companies.

Link to webinar: <https://www.cerracap.com/news-events.html>

### Utilizing Power of Technology in the Community

CerraCap is fortunate to have an alliance with industry leaders focused on futuristic solutions for social good such as Neil Sahota, an AI SME for United Nations, IBM Master Inventor and an advisor to our portfolio company - Nirveda Cognition. The following is an excerpt from our conversation with Neil on the Post-COVID world.



Lee Rand, Advisory Board Member, CerraCap Ventures

It’s no secret that in the Post-COVID world, things will be different. While we have lots to consider, two areas are going to be paramount: health and wealth. Thankfully, Orange County is a vibrant place for innovation and small businesses, which fuels *growth*. With the ecosystem we have built to invest in startups and support new ventures, Orange County is in prime position to a promising economic recovery. Social enterprise/entrepreneurship is something ingrained into our culture, and this is very evident in the overwhelming support and execution in partnering with the United Nations to host an event here “AI for Good Initiative” (Post-COVID permitting, in 2021). With the coalition of business leaders, government officials, non-profits, and academics is a very telling sign of how strong our community is. More importantly, it is a sign that Orange County is poised to be a driver in a Post-COVID world.

### Market Sentiments

In deals being negotiated, we have already seen a downward shift in valuations, and deal terms have swung back in favor of investors following a prolonged movement toward founder-friendly terms. With several viable deals cross our desk in Q1, with the COVID 19 crisis in full swing, we expect twice that number in Q2 as companies scramble to raise enough money. The environment is certainly conducive for investment. (Source: Pitchbook) “Indeed, I couldn’t agree more with the industry sources. A terrific time to set goals to diversify wealth and a favorable time to deploy dry powder. At present we are focused on several promising companies in the area of Cyber Risk & Assurance, Telehealth and Population Health Analytics.” shared Saurabh Suri, Managing Partner, CerraCap Ventures.

### Lights are ON

“With the changing time, we acknowledge the uncertainties. At CerraCap we are listening to our global unparalleled leadership team and embracing the challenge to continue to sustain performance while being vigilant about assessing the opportunities. We have confidence that future technology investments will be fascinating and an exciting space to catch the next wave of unicorns. At CerraCap, we are actively evaluating opportunities and considering new investments, it is business as usual here at home.” said Saurabh Ranjan, Founder, CEO - CerraCap Ventures.

We want to hear from you, if you are a startup with transforming ideas for the enterprise world, or an Orange County **investor looking to diversify** investments.

Let’s get through these transformative times and reinvent commerce together. For more information contact Nikki Arora, [Na@CerraCap.com](mailto:Na@CerraCap.com) or (949) 309-8598.





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VENTURES

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-John C Cushman Chairman, Cushman & Wakefield,  
CerraCap Investor & Advisor

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## Coping With Market Volatility in Uncertain Times

As the United States desperately tries to flatten the contagion curve for the coronavirus, many state governors have mandated the closure of an unprecedented number of businesses and issued stay-at-home orders to their citizens. The global pandemic is wreaking havoc with the markets and causing concern among many investors. Dealing with market volatility during uncertain times can be stressful, and these tips may help.

### 1. Focus on What You Can Control

During times of economic uncertainty, you may be worried about your investments, your business, your job, or other financial issues. For the most part, you have limited control over these elements, and focusing on financial parts of your life that you can control may help to alleviate your stress. Consider doing the following:

- Follow a spending plan.
- Reduce unnecessary spending.
- Pay down debts if possible.
- Refinance your home into a fixed rate while interest rates are at historic lows.
- Reduce credit card expenses.
- Build up an emergency savings account.
- Keep a non-retirement account that is conservatively invested as a back-up to your emergency savings account. This account allows you to leave your other investments intact for spending needs so you don't need to draw down from your account that is invested in equities.

### 2. Rebalancing Investments

When you're watching the markets fall, selling all your investments can be tempting, and depending on the nature of certain investments, it may make sense to sell some of them and reallocate for the current environment. However, moving to cash with all of your investments rarely makes sense because you have to also make the decision when to get back into the market. Because the markets tend to move quickly, most people miss the upside of the markets when they move to cash.

Over the last 90 years, the S&P 500 has posted an average annualized return of 9.8%. However, this growth is almost never steady. Between 1928 and 2016, only six years showed between 5 and 10% growth. In contrast, over 20 years had more than 20% growth, and of course, many years saw substantial drops.

During times that the markets drop, your equity exposure goes down to your target risk allocation. That translates into cautiously increasing equity exposure back to your target risk level. Taking a disciplined approach to rebalancing both when the markets go up and when they go down makes for a better long-term strategy than not rebalancing at all.

Your portfolio should be set up to handle a certain amount of risk within your comfort zone. As you get closer to retirement or change your long-term goals, you also need to rebalance your portfolio as your risk tolerance decreases.

### 3. Consider Avoiding Excessive Economic News

As indicated above, the daily ups and downs of the market do not affect the overall growth potential of your investments. But economic news can be stressful. If you're feeling a lot of anxiety, you may want to limit your exposure to hourly economic news.

Consider choosing a few news sources that you enjoy and sticking to a time limit. Then, you can stay informed, but you don't have to worry as

much about succumbing to stress.

### 4. Explore Strategies for Coping with Anxiety

Uncertainty about the markets and the economy can produce a lot of anxiety, and you may want to explore strategies to help you cope with these feelings. Exercise, yoga, meditation, and relaxation techniques may help.

Due to the increasing number of people who are choosing or mandated to stay home, many of these services are now available online. Consider downloading a breathing application like Breathing Zone, connecting with a counselor over the phone, or watching a yoga livestream.

### 5. Avoid Making Decisions Based on Fear or Stress

Keep in mind that fear and stress can cloud your decision-making process. As you make financial decisions during uncertain times, try to step back and make sure your decisions aren't driven by your emotions. You may want to consult with a financial advisor to get an unbiased opinion about the right decisions during this difficult time.

If you would like a second opinion on your wealth management or financial planning, give us a call at (949) 748-1177.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

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Source

<https://www.cnbc.com/2017/06/18/the-sp-500-has-already-met-its-average-return-for-a-full-year.html>

### Loreen Gilbert, Founder and President

Loreen Gilbert is an experienced wealth manager who has spent thirty years creating comprehensive wealth strategies for her clients. Upon graduating from the University of Texas at Austin with a degree in Business Administration, she launched her career at Fidelity Investments where she assisted clients with investment management services. Gilbert then worked for a private company selling retirement plans to municipalities and their employees. She has been in private practice as a wealth manager since 1997, and is the founder and president of WealthWise Financial Services, which offers securities and investment advisory services to individuals, business owners and corporations through her affiliation as a registered principal with LPL Financial.





# WHAT SHOULD INVESTORS FOCUS ON DURING THIS VOLATILE MARKET?

During times of economic uncertainty, you may be worried about your investments, your business, your job, or other financial issues. For the most part, you have limited control over these elements, and focusing on financial parts of your life that you can control may help to alleviate your stress.

Schedule a consultation for your investment strategy today.



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# Got Lemons?

## Make a Lemonade Stand with a Twist

The economic conditions accompanying COVID-19 have created many avenues of change. As a law firm specializing in comprehensive estate and income tax planning for affluent investors, our imperative is to identify planning opportunities when they occur, even under these current conditions. The effects of the pandemic have caused a decrease in the valuation of a significant number of closely held businesses, investment portfolios and real estate properties.

To that end, there is a once-in-a-generation estate and tax planning opportunity, called the **Preferred Partnership Freeze (PPF)** for those who wish to seize the opportunity brought on by the current crisis. The Great Recession of 2008 created similar opportunities and many of our valued clients seized the opportunity when presented.

This PPF uniquely provides both the estate tax savings while taking advantage of income tax laws. The overriding essence of the PPF captures natural

discounts associated with the current low interest rates combined with declining asset values created by the pandemic. Rarely does an estate tax planning technique allow both.

The assets you expect to appreciate in the long run can be frozen at today's lower valuations while shifting the future appreciation into a dynastic trust for future generations spanning 365 years. For depreciable property, like rental real estate, the PPF combines the best of the estate tax deferral of the "freeze." It provides for a favorable income tax-free "step up" in basis for capital gains elimination and increased depreciation and amortization at your death.

### How Does the PPF Work

You identify assets expected to appreciate in value over time which might include closely held businesses, investment portfolios, and especially encumbered real estate, and then contribute those assets to one or more limited partnerships ("LP") that are established with two classes of LP interests: 1) a class of Preferred LP shares; and 2) a class of Common

LP shares. You keep the Preferred LP shares and then you gift or sell some or all of the Common LP shares to a newly formed dynasty trust, such as our HYCET Trust™. This action freezes the current value (by the Preferred LP shares) while shifting the future appreciation to the Common LP shares you transferred to the dynasty trust which is how estate taxes can be avoided for generations to come.

It's important to remember the big picture in the midst of this day-to-day crisis. You may be aware that the generous lifetime exemption of \$11.580M will be cut in half on January 1, 2026, and if there is a change

in the White House this November, estate and gift tax exemptions could be repealed altogether while tax rates increase. Moreover, to help pay for the new stimulus package likely to be between \$1T and \$2T, look for these generous gift and estate tax exemptions to be rolled back well before 2026.

The bottom line is this once-in-a-generation planning opportunity will not likely be available once we recover from this current crisis – And recover we will! So now is the time for an action plan, especially while you are hunkering down indoors perhaps with the time and attention to devote to this. Stay safe and stay healthy.



**JEFFREY M. VERDON**  
**LAW GROUP, LLP**

*The Fusion of Planning and Protection.*

*Jeffrey M. Verdon, Esq. is the Managing Partner of the Jeffrey M. Verdon Law Group, LLP, a Trusts & Estates boutique law firm located in Newport Beach, Calif. With more than 30 years of experience in designing and implementing comprehensive estate planning and asset protection structures, the law firm serves affluent families and successful business owners in solving their most complex and vexing estate tax, income tax, and asset protection goals and objectives. Please call us for a complimentary consultation.*

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# Don't Let Your Assets Crash



2020 may be a watershed year for estate planning. Many of the extraordinary transfer tax benefits currently available under the current law could be repealed if there is a change in Administration in November, 2020.

The time to “lock-in” these valuable benefits and be grandfathered if the laws change is now. Heads you win — tails you win. In the field of tax planning we use disruptive technologies to transform your thinking to protect your legacy from creditors and predators in order to transfer to your loved ones. You didn’t achieve success by being content with the status quo. So, thinking differently should hardly be disruptive.

***Contact us to disrupt your thinking and protect your legacy.***



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## THE NEW BUSINESS NORMAL

BY SCOTT KUETHEN

Most of us in business today have lived through some type of business upheaval caused by events beyond our control, be it economics, politics, the stock market, civil unrest, or global health. In Amtec's 61 years of business, we have endured many of these events. In recent history, we've experienced global pandemics, but COVID-19 has proven to be a different kind of enemy than we've faced in the past.

As the toll on our lives and freedoms continues, businesses are being challenged in ways they never imagined. Business leaders are working to adapt and innovate, to stay afloat and keep their team members healthy and safe while respecting the guidance of our medical and government leaders.

Facing and overcoming these challenges is no easy task. In the week that ended April 11, 660,966 Californians filed jobless claims. The impact of this pandemic on California's 19.3 million workers is staggering. We have seen companies we work with do amazing things to keep their businesses operational and employees working safely. We are so grateful to be part of that journey.

In the spirit of resilience, humor is also making its way into our lexicon to help us all cope and persevere. With so many now working from home, our kids home from school, and the shelter-in-place orders, we are looking for an antidote to feeling cooped up and isolated.



## REMOTE WORKING ANECDOTES TO LIGHTEN YOUR MOOD

Pajama pants are the new business casual. In fact, I heard it declared that 9 p.m. is the official time to change from your daytime pajamas to your nighttime pajamas.

Kids and significant others are making cameo appearances on company conference calls, sometimes forgetting that a camera is rolling. There have been some funny moments, as you can imagine.

Pets have also been getting their 15 minutes of fame, momentarily upstaging video meetings by walking across keyboards or insisting it's time to go outside RIGHT NOW!

Not to be overlooked, coworkers are sharing this experience with hilarious stories, memes, and GIFs about their new kitchen table office and their 20-step "commute" to work.

## PERSEVERANCE AND HOPE

Perseverance and hope have been bolstered by the historic Small Business Administration's Paycheck Protection Program (PPP). The PPP has already infused small businesses with \$349 billion in emergency loans aimed at keeping workers on the job, bills paid on time, and businesses operational.

Those funds were quickly depleted as many businesses grabbed on to this lifeline. Congress is working on a plan to further fund an additional multi-billion-dollar stimulus plan to help businesses and their team members bridge the gap during this difficult time.

One of the ways that businesses can save money and scarce human resources is through the use of Amtec's payroll service. With our payroll program, Amtec becomes the Employer of Record. This shifts the time-consuming tasks of managing workers' compensation, state and federal taxes, unemployment taxes, payroll, insurance, benefits, and risk to Amtec. It allows businesses to focus on their core competencies instead of administrative tasks.

To demonstrate our commitment to aid the collective effort to sustain business, we are offering this service at a discount by not adding any additional markup to the direct labor rate. **This offer is good through May 31. Call us at (877) 200-1630 or visit [amtec.com/payroll](https://amtec.com/payroll) for more information.**

**"THE PESSIMIST SEES DIFFICULTY IN EVERY OPPORTUNITY. THE OPTIMIST SEES THE OPPORTUNITY IN EVERY DIFFICULTY."**  
— WINSTON CHURCHILL

I am so proud of the optimists at Amtec and the spirit of determination, camaraderie, and common purpose. I see this every morning in our 9 a.m. stand-up team meeting.

Thank you to all our loyal clients and the thousands of job candidates we serve at Amtec. This isn't business as usual; however, our commitment remains unchanged to helping our customers build high-performing teams and helping candidates find meaningful work.



Scott Kuethen  
CEO  
Amtec







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# Reopening Our Businesses and Leaving Behind the Office as We Knew It

As a long-time business owner in Orange County, I understand firsthand that the novel coronavirus has greatly impacted and posed numerous physical, financial and emotional challenges for the local business community. In a matter of weeks, many of us were pushed to vacate or close our workplaces, make reductions in staffing and stay at home to practice social distancing, all while helping our teams adjust to working remotely.

As state and local governments plan to reopen our economy, it's clear that returning to the workplace will not only be a gradual and measured effort, but also the "office" as we've known it can no longer look or function like it had before. This is only the beginning of a new era of business. With six-foot social distancing, density reduction, an increased use of contactless technologies, and health and safety protocols, business leaders will need to think differently before executing a reentry into the workplace. The coronavirus has officially rewritten the way business works.

**Through this process, Hendy has developed a three-phase playbook to assist our clients in reentering the workplace. Here are a few of our best practices to consider implementing as a part of reentry:**

**Space Risk Mitigation:** Physical changes may include occupancy density reduction to meet six-foot social distancing requirements in personal workspaces and common areas, as well as temporary measures to reduce risk of infection including the addition of screens, panels and other barriers. Additionally, implementing headcount reduction using staggered or block schedules and workplace cleaning and maintenance protocols should be considered as a part of the overall health and safety strategy.

**Continuing Technology Innovation:** New toolkits. New options. We will undoubtedly come out of this with new skills, and a better understanding of what technologies can enhance and support the future knowledge worker. The coming months may bring to light new ideas around virtual collaboration, potentially utilizing augmented reality platforms and technologies we could not have imagined three months ago. Built environments will also look to add touchless solutions that use voice activation, motion sensors and virtual receptions to support the new hands-free environment. Hendy recognizes that technology will continue to be a vital part of workplace strategy.

**Employee User Experience:** User experience is at the heart of it all. In striving to make our workplace healthy and our employees feel safe and productive, we must effectively communicate new protocols and expectations upon returning to the office. Management must also engage with their employees to understand the readiness of their workforce.

**Change Management:** As we begin to bring our people back to work, we must be prepared to communicate changes and the many ways in which employee safety and health are being addressed. Documenting and communicating change in an effective manner will help improve buy-in and ensure that employees comply with new guidelines. But remember, change should be communicated in ways that are easy to understand, remember and follow. Enter the journey map: a single-source guide for a new onsite experience that helps limit the need for employees to physically search the office for answers.

**A Certified-Healthy Workplace:** Now more than ever, the workforce is thinking about their health and how their surroundings are physically and mentally impacting their wellbeing. As people return to work, they may have several unanswered questions such as: Will the office be sanitized? Are viruses living on the surfaces? Will the air I breathe be clean or just recirculated? These concerns can be addressed by working with an interior architect to design a WELL-certified office with accreditation from the International WELL Building Institute™ or Fitwel, a star rating system based on how many wellness strategies are successfully implemented.

One thing we have learned from our collective work-from-home experience is that we are social beings. We need to gather. We yearn to collaborate in person. And, despite all the talk about a distributed workforce, the office remains relevant. Take this as an opportunity to pause – to reexamine your priorities and reset your corporate vision. Focus on building a better office with the adaptability needed to evolve and consider how your employees and your space can best support your long-term objectives.

Adapting to all this change understandably may feel daunting. Here at Hendy, our experienced team of WELL-accredited, licensed interior architects have been guiding Orange County businesses through space planning for 40 years, creating workplace environments that promote employee wellbeing, deliver on business objectives and provide optimal return on investment. Our newest product offering, "The New Generation Space," is focused specifically on helping local businesses adapt to today's new normal, post-COVID-19. We're here to help.




## Hendy

Heidi Hendy is the founder and managing principal at H. Hendy Associates (Hendy), an Orange County-based interior architecture and planning firm commemorating 40 years in business. Heidi oversees the design development and project operations for a prestigious list of clients including Behr Paint Company, SAP and Kawasaki, among others. In 2019, she was named an "Excellence in Entrepreneurship" honoree by the Orange County Business Journal.

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An aerial photograph of a multi-level highway interchange. The concrete structure features several lanes of traffic, with a few cars visible. A green exit sign is positioned over one of the lanes. The scene is captured during the day, with some shadows cast by the bridge structure.

Our streets may be empty. But our hearts remain full.  
Whether staying home or working the front lines,  
thank you for doing your part.



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## Address Verification is Crucial for Enable Emergency and Essential Services to Homebound and At-Risk Residents in the COVID-19 Era

As the COVID-19 pandemic rages, first responders, on-demand prepared food, grocery, and retail delivery companies in Orange County and across the United States are realizing the critical value of address accuracy to pinpoint assistance calls or delivery locations and adequately service the needs of stay-at-home and shelter-in-place residents.

Unfortunately, businesses can fall short by relying solely on mapping technologies like Google Maps, Apple Maps, MapQuest, and similar services because these apps do not feature the parsing, standardization and address verification capabilities needed to ensure the street address actually exists and critical information like a suite or apartment number or ZIP+4 code isn't missing or incorrect. Instead, these mapping services only provide an approximation of where an address "should be" based on street range data, but with no assurance that the address is real and formatted correctly. This can lead to longer drive times, missed deliveries or delayed first responder assistance.

To paramedics, EMTs, police, firefighter, and similar critical resources, every second counts. Quickly getting to the person who needs help requires the gold-standard in address accuracy from the moment of dispatch. And, restaurants, grocery stores and essential goods retailers can also step up their game to meet the demand with smarter address technologies that empower quick, accurate delivery without a hitch.

That's why both first responders and essential services providers should look to a USPS® CASS Certified™ address verification provider like Melissa to ensure critical address data is verified at point-of-entry, standardized and matched to the LACSLink® dataset (identifies rural route, highway route and box number addresses that have been converted to city-style addresses as part of 911 system implementation), and rooftop geocodes (precise latitude and longitude coordinates) are assigned, if necessary. It's the best, easiest way to ensure

services and goods are delivered to those in need quickly, efficiently and accurately.

To assist with the COVID-19 response, Melissa is currently offering free address verification services for six months (up to 100K records per month) to qualifying new customer organizations including EMS first responders, city governments, state and county health departments, at grocery and prepared food delivery services working to support our communities. If you think your organization might qualify, please fill out the application and [www.melissa.com/covid-19-service-donations](http://www.melissa.com/covid-19-service-donations) and we'll get back to you shortly.

In this time of global crisis, we at Melissa want to help make a positive impact where we can. One world; together at home.

Ray Melissa  
CEO, Melissa Corp

The 'Melissa' behind the company name, Raymond Melissa is responsible for corporate growth strategy and supervising business and new product development, sales, and marketing. A computer industry veteran, he co-founded several tech-oriented firms during the 1970s, including Eikon, Inc., and in 1974 helped launch Printronix Inc., a computer printer manufacturer. In 1978, Melissa also co-established Trilog, Inc., one of the first companies to develop a color printer.



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## COVID-19: A Q&A with Entisys360's Mike Strohl

With an increasing number of businesses adopting work-from-home strategies to comply with shelter-in-place mandates, Entisys360, an award-winning IT solution provider with a regional office in Irvine, has been on the front lines, helping its customers maintain business continuity in the face of massive business disruption. We sat down with Mike Strohl, CEO of Entisys360, to learn more about how the spread of coronavirus is impacting local businesses.

**Q: What are the top challenges facing businesses as they move to work-from-home?**

A: The biggest challenge is whether or not they can maintain business operations and generate revenue in a work-from-home environment. Not all companies that can conduct business from work-from-home environments have the infrastructure, or in some cases the culture, required to achieve this. Situational work-from-home scenarios are one thing, but when the masses must work-from-home, that brings a new set of challenges.



Mike Strohl

**Q: What are the steps that businesses are following to solve these challenges and adapt to the "new normal" that is stemming from this pandemic?**

A: The first phase is getting employees out of the office and connected to the resources they will need to do their jobs. Phase two will focus on driving productivity and optimizing security. Once shelter-in-place orders start to lift, we will enter phase three – getting people back into the office. How that will look is still to be determined. Businesses can leverage what they've learned to build

systems and processes that enable them to more quickly and effectively move people in and out of the office as this situation continues to evolve.

**Q: What are some of the technologies that businesses should have in place during these uncertain times?**

A: Some of the technologies that are helping businesses during this time include Virtual Desktop Infrastructure (VDI), desktop and application virtualization, cloud-based virtual private networks (VPNs) for secure connectivity, and collaboration tools like video conferencing. Businesses should be leveraging powerful security tools (i.e. firewalls) and policies to protect their infrastructure, applications and data.

**Q: What are some of things businesses have done right in migrating to work-from-home models? What could they do better?**

A: Businesses that have been able to get out of their own way – getting people back to work quickly at home are having the greatest success. No one could have ever imagined the extent of the disruption we have faced as a result of this pandemic. I give kudos to our vendor partners – including Cisco, Citrix and Zscaler, who have responded rapidly with free or heavily discounted offers to help with this transition. In the future, businesses that have technologies like VDI and collaboration tools in place will be more prepared to face disruptions like this head-on.

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## Businesses Losing Millions, Their Ins. May Cover COVID-19 Loss

by Dan Jacobson, Attorney at Law\*

Recently, many O.C. business people have been mis-informed that their business insurance does not cover their COVID-19 losses. There are several categories of business insurance policies that may offer coverage for COVID-19 losses. Many policies result from templates that are written by a private insurance industry group (the Insurance Services Office or "ISO.") A particular insurance company can choose an ISO template and then make changes to that template, or an insurance company can write its own policy. In any case, the insurer then must submit the policy to the California Insurance Commissioner for approval.



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When a business suffers a loss and the lawful reading of the wording of the policy shows that the loss was covered, assuming that the business properly tendered the loss to the insurer, the insurer can be liable to the business not only for the lost money, but for major "bad faith" damages.

Without reading a business' policy or policies and understanding that reading, a business could lose millions of dollars that it may be rightfully owed. The law requires that the insuring portion of a policy be read broadly and that the restricting portions of that policy be read narrowly. With all of this, an insurer's, an agent's, or news' simplistic statement that X-type of business insurance does not cover a business' COVID-19 losses is shallow at best, and business-destroying at worst.

A precedent-setting Orange County case summed up the first and vital step to understanding legal writings. "If the first rule of medicine is 'Do no harm,' the first rule of contracting should be 'Read the documents.'"

\*About the Author. Former CA Insurance Guarantee Association Governor Dan Jacobson has practiced law for 31 years; is a law professor; and, has author of more than 40 scholarly articles. For COVID-19 business insurance coverage, visit [www.jacobsonlawyers.com](http://www.jacobsonlawyers.com) and click "COVID-19." To speak personally with Mr. Jacobson, call (714) 505-4872. Email him at [dij@jacobsonlawyers.com](mailto:dij@jacobsonlawyers.com).

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