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# How To Avoid 'Losing' At Pandemic Recovery



David Allison

*David Allison is a bestselling author, international speaker, and the Founder of the Valuegraphics Database.*

As the U.S. begins the long, slow process of recovering from the effects of COVID-19, the uphill climb will be steeper for some industries than others. Tourism, for example, is expected to see staggering losses. But the recovery won't be just about making up for lost revenue.

There's a psychological element in play, too. A survey of young people from TruePublic (via CNBC), for example, found that many Gen Z and millennial consumers say they'll avoid large gatherings and gyms post-pandemic. Others have expressed a desire to vacation, see older family members, visit houses of worship, and even return to work. But, they worry about getting themselves or others sick.

Fears aside, recovery efforts will soon be underway (or already are). This begs the question: What industries do Americans believe are worthy of post-pandemic support, and what would they miss the most if it didn't survive?

A new study from my company explored these questions, and the results paint a clear picture. When asked for the No. 1 thing they'd miss if it didn't survive in the wake of the pandemic, only 4% of Americans voted for arts and culture. Moreover, 0% of Americans named arts and culture as their top pick for an economic category worthy of support.

Locally owned small businesses didn't fare much better in the survey. Just 2% of Americans indicated they'd miss them if they were gone, with more than three times that number saying they'd miss shopping malls the most. Furthermore, only 3% named malls as their top pick for support. In 2017, by contrast, Groupon (via Businesswire) found that

"67% of Americans favor shopping at small businesses [for the holidays] over large national chains."

Now, let's move to the big winners. What sectors and industries garnered the most votes in our survey? Americans would miss professional sports teams, stadiums and concert venues more than anything if they didn't survive. As for what sectors are most worthy of support, Americans placed job creation, health care, social security and education atop the list.

## To Garner More Support, Speak To Values

When it comes time for increased taxes, tax abatement and other kinds of government support, those sectors with the most public support will likely have the easiest time of it. These results can be discouraging if you highly value arts and culture, along with a vibrant local business sector.

To increase their chances of attracting more public support, companies in these categories should craft messages that accomplish two goals. First, they should solidify their existing base of support, and second, they should convince more people that this sector is worthy of support.

What's the key to crafting those messages? I believe it's speaking to people's values, which determine what they will do. You can develop messages that will influence their behaviors. Let's look at some examples of how these "losers" can shift their messaging to solidify their base, convert those on the fence, and come out of this in better shape than expected.

## Ideas For Solidifying The Base

For those who supported arts and culture, experiences and creativity were the top distinguishing values in our survey. Therefore, programs that bring people together and get them involved as creators could be powerful. Consider dance-flash mobs at the ballet company, painting mara-

thons at the art gallery and improv festivals at the theatre school. The messaging for these experiences would reinforce the idea that arts and culture are powerful forces for community engagement and enrichment.

The small local business crowd's top distinguishing values were personal growth, compassion and personal responsibility. If the small businesses within a community started a volunteer corps where families could take a shift at the florist, hardware store or grocery store to help businesses get over the recovery hump, that could trigger personal growth and responsibility.

At the local level, messaging can speak to this group's compassion value by reminding them that these stores aren't just buildings — they're family businesses owned by members of our community like Bob and Sally. At a regional or state level, a "keep calm and shop local" campaign could, if pitched properly, similarly trigger this group's compassion value.

## Ideas For Winning Over The Uncommitted

We found that the group of Americans willing to support recovery with a tax increase, but who are not supportive of arts and culture or small, local businesses, value personal responsibility and financial security, so messaging should remind them how much money arts and culture and local businesses are contributing to the local economy. For arts and culture, Americans for the Arts found that the industry generated \$27.5 billion in government revenue in 2015.

Present this message simply so that this group can clearly see arts and culture for the economic driver it is — while also speaking to the group's value of financial security.

Editor's Note: This writer presents an approach to business that speaks to values that are not financial. We believe he is right.



Perhaps you could do this through a PSA campaign that presents arts and culture's contribution to the local economy in a memorable way: "Last year alone, the arts and culture sector in our community generated enough revenue to build two new elementary schools. Investing in arts and culture benefits us all." It's a bit ham-fisted, but it gets the point across.

Small, local businesses can use a similar approach. By reaching out to the local Chamber of Commerce, business owners can find statistics that show the value they bring to the community. A strong local economy impacts everyone's financial security, so focus messaging on the idea that we have a responsibility to keep our economy strong by supporting local businesses.

## A Winning Approach To Recovery

As recovery begins, Americans will be motivated more than ever by what they value, and their actions will reflect that. Arts and culture and small local businesses might be losers right now as far as public support during the recovery is concerned, but it doesn't have to stay that way.

Both sectors should solidify their base and grow support from Americans who are ready to do their part. By crafting messages that trigger the specific values of each of these segments of the population, they'll create compelling messaging that's hard to ignore. ▲



# Chief Trag's Corner



Fire Chief  
Chris Tragesser

As 2020 comes to an end, we at Pike Township Fire Department want to take a moment to thank all of Pike Township for your support during this year. 2020 was hard on many, but it also brought us closer as a community. The support we received from both residents and community members was awe-inspiring and meant so much to us. As we close out 2020, we want to give you some insight on all that Pike Township Fire Department was able to accomplish in 2020.

Pike Fire had to change a lot due to the COVID 19 pandemic. In March we closed all our stations to visitors, and it has stayed that way for the whole year and into the new year. Our goal was to stay as safe as possible so we would be able to continue serving the community. Regularly scheduled disinfecting of stations has been



were EMS based, and 33% were fire related incidents. In 2020 alone we had over 8,000 calls for EMS related services. The month of December was our busiest month with a total of 1,209 runs. Cooking fires remain one of our most common fire runs. This was especially true with more people being at home due to stay-at-home orders.

We hired a new recruit class of 15 who are now on duty and working to serve our community. These recruits went through a rigorous five-month process learning all aspects of EMS and fire training. We are also on track to start our next recruit class of eight recruits in February of 2021.

Even during the pandemic, we still worked to be present in our community. Pike fire assisted Trustee Johnson's office with multiple community blood drives, the annual MLK day of giving and donated toys for the holiday season. We also educated as many students in schools as possible. We sent out packets to many teachers to share fire safety lessons with their classrooms and other teachers. We were even able to attend a virtual

career day where students were able to speak with one of our firefighters to learn more about the profession.

Our fire prevention team went on a total of 4,452 inspections cover-



ing over 71,000 square feet of buildings and other spaces. They had a total number of 68 fire investigations, two arrests for arson, and a documented \$68,403 in property saved through prevention and firefighting.

In 2021 we will continue to serve our community at the highest level possible. We are excited for the day when we can open our doors again and see all of our wonderful residents at community events in person. In the meantime, be positive and stay safe, we will get through this together. ▲



come protocol, as well as employee COVID screening twice a day.

In 2020 we went on a total of 12,577 emergency runs. Out of those runs, 66%

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# Never Take Our Democracy For Granted

by Bob Schieffer, CBS News veteran and former "Face the Nation" anchor.

I've covered 13 presidential elections, but I'm 83 now, and the only plan I had for the 2020 election was to paint the magnificent birds along the Georgia coast. I got one done,



... and then the pandemic hit. So, I turned from the natural world to make paintings about human nature, and it was a heart-breaking group of paintings:



Nurses are blocking the sight of bodies being taken from a nursing home.



Sad faces of those whose last contact with loved ones would be through a window.

This story appeared in USA News.  
Produced by Ed Forgotson. Edited by David Small.



Healthcare providers and scientists could not hide their despair.



Some saw masks and social distancing as attacks on their freedom, and in Michigan, heavily armed militants stormed the State Capitol.

Continued on the next page

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Continued from the previous page

The crisis was also changing our culture, and from the start it was driving us apart. With every brush stroke I wondered how we had come to this.

The police killing of George Floyd in Minneapolis brought waves of [protestors] to the nation's streets. . . . They plastered signs [of protest] everywhere, even on the statues of Confederate generals.

Amidst the turmoil, John Lewis, the towering icon of the civil rights movement, died in July, followed by the passing of another icon, Ruth Bader Ginsburg:

And yes, it was all background to the election. We are the only nation to have held an election during a civil war. We managed to

hold one during a pandemic, and Americans voted in record numbers. Crowds filled the streets [to vote for their candidate], though the election has revealed a nation deeply divided.

The vaccine may heal the virus, but healing the divide may be harder.

The president's attempt to [litigate this] election has been blocked at every turn, but he and his allies pressed on.

Yet, through it all, our most famous statue still stands tall, reminding us who we are, and that our democracy must never be taken for granted. ▲



John Lewis and Ruth Bader Ginsburg



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# All Library fines are forgiven! The Library wants us all back... no matter what!

Indianapolis, IN— Indianapolis Public Libraries (IndyPL) implemented a fine-free policy starting January 4, 2021, joining dozens of library systems across the U.S. that have eliminated “per day” late fines that accrue when materials are overdue. IndyPL also forgave the fines of over 87,000 patrons. This change supports citywide efforts to build equity in Indianapolis.

**“Our goal is to provide free and equitable access to all,”** said Jackie Nytes, CEO of IndyPL. “By removing the old fines, we are more equipped to provide resources and opportunities to all members of our community.”

Library patrons are still required to return materials on time and

are responsible for lost or damaged books and debt collection charges. Items are still due 21 days after checkout and will be considered “lost” if not returned or renewed.

## The History of Late Fines:

Historically, libraries have used overdue fines to encourage patrons to return materials on time, and to supplement the libraries operating budget. Some libraries view fines as a way to teach patrons, especially children, personal responsibility. Many urban library systems found that fines affected their low-income families most which stopped them from coming. A report from Library Connection, Inc. found that suspending the borrowing

privileges of patrons with overdue materials is the most impactful way of encouraging item returns. That can easily be accomplished without the use of fines.

## Local Impact:

“For some patrons, these fines are manageable inconveniences, but for other patrons, these fines add up to a financial barrier that prevents them from accessing our resources,” said John Helling, director of public services with IndyPL. “We have heard from patrons who feel that they can’t come back to The Library because of fines and fees on their cards. Fines are not effective in getting people to bring books back, and they are not sustainable with the increased use of electronic resources.”

## A New Beginning:

IndyPL’s Board of Trustees approved the elimination of overdue fines at their meeting on July 27, 2020. In addition to eliminating late fines, IndyPL forgave more than \$2,000,000 worth of outstanding fines and debt collection fees. Because so many balances go unpaid, the financial impact will be managed.

“If you have been hesitant to use the library for fear of getting late fines or because you owe late fines, those concerns should no longer stand in your way,” said Nytes. “We have so much for our community to enjoy.”

Visit [indypl.org/finefree](http://indypl.org/finefree) for more information. ▲

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## Time Can Be a Strong Ally in Saving for Retirement



Father Time doesn't always have a good reputation, particularly when it comes to birthdays. But when it comes to saving for retirement, time might be one of your strongest allies. Why? When time teams up with the growth potential of compounding, the results can be powerful.

### Time and money can work together

The premise behind compounding is fairly simple. Your retirement plan contributions are deducted from your paycheck and invested either in the

options you select or in your plan's default investments. Your contribution dollars may earn returns from those investments; then those returns may earn returns themselves — and so on. That's compounding.

### Compounding in action

To see the process at work, consider the following hypothetical example: Say you invest \$1,000 and earn a return of 7% — or \$70 — in one year. You now have \$1,070 in your account. In year two, that \$1,070 earns another 7%, and this time the amount earned is \$74.90, bringing the total value of your account to \$1,144.90. Over time, if your account continues to earn positive returns, the process can gather steam and add up.

Now consider how compounding might work in your retirement plan. Say \$120 is automatically deducted from your paycheck and contributed to your plan account on a biweekly basis. Assuming you earn a 7% rate of return each year, after 10 years, you would have invested \$31,200 and your account would be worth \$45,100. That's not too bad. If you kept investing the same amount, after 20 years, you'd have invested \$62,400 and your account would be worth \$135,835. And after just 10 more years — for a total investment time horizon of 30 years and a total invested amount of \$93,600 — you'd have \$318,381. That's the power of compounding at work.

Keep in mind that these examples are hypothetical, for illustrative purposes only, and do not represent the performance of any actual investment. Returns will change from year to year, and are not guaranteed. You may also lose money in your retirement plan investments. But that's why when you're saving for retirement, it's important to stay focused on long-term results.

Also, these examples do not take into

account plan fees and taxes, which will impact total returns. When you withdraw money from your traditional (i.e., non-Roth) retirement plan account, you will have to pay taxes on your withdrawals at then-current rates. Early withdrawals before age 59½ (age 55 or 50 for certain distributions from employer plans) may be subject to a 10% penalty tax, unless an exception applies. Nonqualified withdrawals from a Roth account may also be subject to regular income and penalty taxes (on the earnings only — you receive your Roth contributions tax free). ▲

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Shawnda has been working with individual wealth management clients since 2007 and helped establish Perspective Financial Group in 2019.

Born and raised in the Hoosier state, she resides with her husband and son in Fairland, Indiana. Her husband Travis is a career Firefighter for Decatur Township Fire Department.

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# CCA Requests Indiana ACLU to Sue the City Indianapolis

Kerry Michael Manders Reporting  
Crooked Creek Alert (CCA) — Crooked Creek Community's neighborhood umbrella organization — has requested Indiana American Civil Liberties Union (I-ACLU) sue the City of Indianapolis in order to require the City to provide an open and transparent process for selecting the relocation of the Indianapolis Metropolitan Police Department's (IMPD) Northwest District Headquarters. CCA claims the City and IMPD have not been open, transparent,

or responsive to efforts to resolve this issue through dialogue.

As highlighted in the last edition, CCA alleges that the 4100 Lafayette Road relocation of IMPD's NW District HQ was selected without due diligence or consideration of CCA's alternative site, and the implications to the Taxpaying Public. CCA believes the City's actions are unlawful — violating Indiana Code 5-14-3 — Indiana's Public Records Act. CCA believes that political chicanery was at the heart of this decision. That the actions of Mayor Hog-

sett, Council President Osili and others acted in a disingenuous fashion in order to deceive the Crooked Creek Community about their intentions to "arrange" the relocation of IMPD's NW District HQ to 4100 Lafayette Road for their own political reasons. CCA believes our government must be transparent — but we believe the relocation process was not.

The Marion County Alliance of Neighborhood Associations (McANA) has sent a letter to Mayor Hogsett and IMPD Deputy Chief Baily expressing their sup-

port for CCA's position that IMPD facilities should not be located at the political whims of city politicians. CCA believes IMPD has a "seat at the table" but no voice, thus is also victimized by politicians making such determinations that are not in the best interests of the Community, or IMPD. A past example is IMPD's facility "The Rock" on the east side — where politicians forced IMPD into a 25-year lease for a facility IMPD did not want.

Indiana ACLU will determine whether to accept CCA's request in the coming weeks. ▲



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# The eye-opening history of Facebook. What is MAU anyway?

From just 3000 users in 2004 to **2,700,000,000 monthly active users** (MAUs) in 2020, Facebook is by far the world's largest social network. While Facebook is the most popular social network in many countries, in some places, it still hasn't taken off.

What started as Mark Zuckerberg's late-night intoxicated project called Facemash — a “hot or not” type website for students at Harvard University — it soon evolved into the Facebook we all know.

Before 2008, the social network landscape was populated by **social network pioneers** such as Myspace and Hi5. Google's Orkut was the most popular network in Brazil and India, and Friendster found a foothold in Southeast Asia. But by 2009, Facebook took the title of most popular network for the bulk of the Americas, Europe, South Asia, and Oceania, with Orkut in Brazil being the sole holdout until 2011.

The story was similar in Africa, as increasing internet traffic data pointed to Facebook.

By the beginning of 2020, Facebook was measured as the leading social network site in 151 out of 167 countries — **over 90% of countries involved in social networks.**

The social giant's growth, however, did not come without resistance. China's most popular social networking website has been Qzone since the mid-2000s. WeChat — a popular

all-in-one messaging platform — does not technically qualify as a social networking website, but the app now has more than 1.2 billion MAUs. Facebook had attempted to gain ground in China but was banned in 2009.

In Iran, Facebook was blocked in 2009. Iran's most popular social networks have been Persian sites Cloob and Facenama. Facebook did manage to slip into Iran and capture the #1 spot briefly in 2011, but since then, they've been displaced by Facebook-owned Instagram.

Facebook has had trouble getting into Russia and many former Soviet republics. There,

social network dominance has switched regularly between the networks VKontakte and Odnoklassniki, both owned by Mail.ru, a Russian internet giant.

As big of a footprint as Facebook has on social networking, the tech giant's reach is magnified when factoring in its mobile apps.

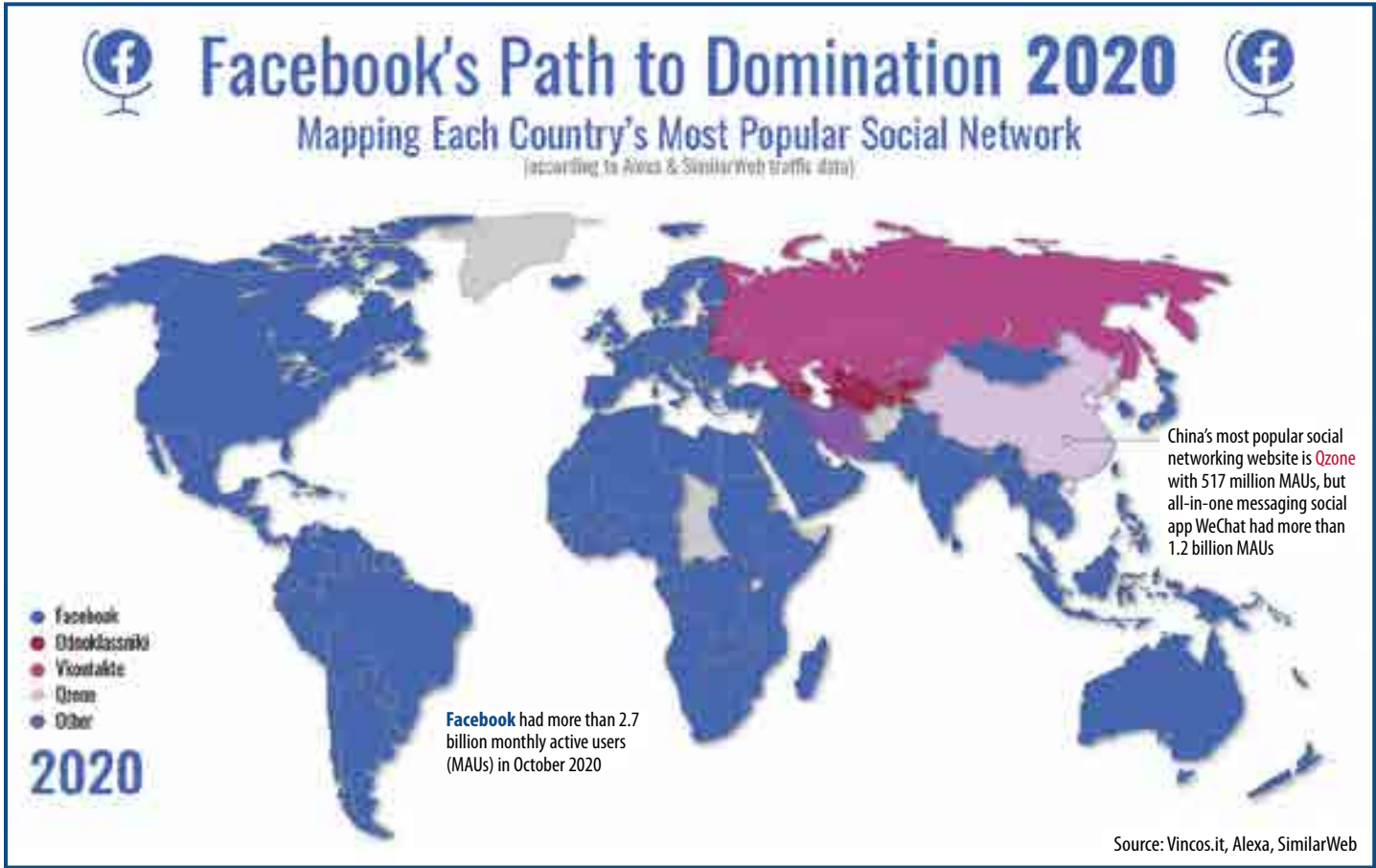
In 2020, the company saw 1.3 billion MAUs on their Messenger app, 2 billion MAUs on the world's most popular messaging app WhatsApp, and just under 1.2 billion MAUs on photo sharing network Instagram.

By Facebook's own estimates in its Q3 2020 reporting, its core products are used by

more than 3.2 billion people every month. That means that **40% of the earth's population** (7.8 billion in December 2020) uses Facebook-owned social media.

With increasing scrutiny of tech giants, the company is facing massive antitrust lawsuits in the U.S. by both federal and state authorities. Other countries are stepping up potential regulation as well. At the same time, Facebook is working to reach younger audiences in developed countries, which have increasingly turned to Snap and TikTok for social media. ▲

 **VISUAL CAPITALIST**  
by Omri Wallach



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