

HINDSIGHT 2020

A Small Business Story love

By: Kyle Corbett

Foreword:

Going a Mile a Minute with nowhere to go.

Currently, I'm going about a mile a minute, and we all say that when we're super stressed out, but it's a factor within life that we all deal with. We go too fast sometimes, and other times we wish we could go slower, but we know we shouldn't. At least that's the case for most of the productive few of us who push hard and make our way through life with productivity and wild amounts of success. My first appointment this morning was a telephone conference at 7:15 a.m. That conference was one that I never expected to have. At least I never expected to have that telephone conference at this stage in my life. That conference was with somebody who works for the State Government of California regarding the CalFresh Program. The CalFresh Program is essentially food stamps.

For the last seven years, I have been a consistent earner of over \$100,000 net profit that I can pay to myself, put into my bank account, keep, save, live off of, invest, and thrive from. I'm applying for food stamps, and I operate a company that makes consistently well over a half a million dollars a year. I founded my company myself with an investment of \$6,500 on a super ugly 1967, 36 foot sailboat in the year of 2010, just after I graduated college from Chapman University. That vessel is now one of the most gorgeous boats in all of San Diego and is requested nearly daily by people from all over Southern California. Every single day people drive down from my hometown of Los Angeles to sail with us on the beautiful San Diego Bay. The company is still open and operating, and COVID began over six months ago.

After more than three months of full isolation and complete shut down by the federal government mandating that we stay closed and not operate our small business with nearly no relief offered to the small business owners, it's been an interesting struggle. This is not one I could have ever forecasted. This is not something that was in the game plan. This is not something that was ever written about in the rule book. I thought I knew what was going on when I started a business and I thought I knew what the ultimate pitfalls could be. It turns out I was wrong. It turns out a lot of the world was wrong. My father thought that the internet was the worst thing in the world that had ever been created, and I always thought this was a silly old man's thought of his. Thinking back on the collection of notes I've created to write this book, it makes me wonder if he was actually correct. He might've been correct on a whole other level that the rest of us will never understand.

The biggest thing I can find myself grateful for these days is the fact that my father died two years ago, and that means he never had to see any of this happened. He never had to watch his son's business be shut down for three months entirely. He never had to watch our government create a PPP, Payroll Protection Program, in order to help out small businesses while they do nothing but benefit the major banks more than anyone else and do not disseminate between an essential business and a non-essential businesses. Essential businesses have been allowed to stay open and operate with impunity the entire

time. Those businesses are offered the same amount of PPP funding as the rest of the small businesses in America. A large amount of those small businesses have now closed. Corporate America is thriving while small business owners go home after packing up the boxes, attempting to hold their heads high, but feeling deep shame for having no control over the one thing they were never ever going to let happen.

The livelihoods of many people have been broken, destroyed, dragged through the dirt. No one has any answers as to why. The entire world feels unfair. The American fair economy that we all operate in has somehow gone away. The chapters of this book will describe one small business owner's experience with COVID-19 in the pandemic that swept the world via news media, social media headlines, political agendas, and all too true false notion of what we should actually be concerned about, how we should react, and what the answers are to protect the world from something that's not killing the human beings that live on it. Don't get me wrong, COVID-19 has killed many people, but the perception is what I'm talking about. The perception of what's going on in the world is skewed. It's spoken about in media headlines, confusing everyone and turning people into sheeple, human sheep.

Each grocery store run I do I walk the parking lot hearing people's radios play outside of their cars as they load their groceries and their families back into their car. Every single one of those radios I hear on the word COVID-19, pandemic, or coronavirus is constantly present, audible over the speakers of every person. It's actually impossible to have any kind of connection to digital media at this point in time in year 2020 without constantly being reminded that there's something called a pandemic going on in the world. Some might call it a pandemic and the majority of people would cause you to be known as a bearer of false witness if you deny the word pandemic, shaming you for decreeing that the world's worst flu isn't the largest threat against the human population.

Chapter 1 : It was a Chinese Thing.

Chapter one. We were told about a virus in China that was barely making the news. No one really knew anything of it. We just knew that something was going on in China and it seemed completely isolated to that side of the world. It would pop-up every now and then in social media and you would hear someone talk about it, but only ever so frequently. My guess is that the majority of people in the United States had never heard of it at all. We just knew there was some kind of sickness in China that had affected the Chinese. The predominant thought in most people's minds that something was going on that only has to do with Chinese people. No idea that ever making any more headway than that. Something was happening in China. Something that seems semi-serious for them, but not enough concern for anyone in any other part of the world to think about.

As far as anyone knew, everything that we heard had been entirely isolated to this place we had never heard of, some city called Wuhan. A Chinese thing. A disease Chinese people get. Some kind of issue for those people on that side of the world. Nothing more. Simply something that had happened in a city in China on the other side of the world. Something that was spreading within their country, possibly outside of that city, but only locally. Only in a foreign country far away with different ideals and different thoughts on life than we believe in on the Western side of the United States on the other side of the entire globe. No one thought any more about it. No one gave it too much thought. It was a Chinese thing. A thing happening in Asia too far away to worry. Too far away to concern ourselves about.

Unimportant to concern the minds of Americans or to even slow our daily lives to worry too much about. Something was happening in China, nothing more. Some people got sick that we don't know who live on the opposite end of the Earth who may very well have had different ideals on life and different sanitation methods, different infrastructure. Many reasons not to bother us. Nothing more than some sickness that doesn't affect the rest of the world, but one small population, not to be thought about, not to be spoken of, not to make the mainstream airways. Simple as that. Something small and insignificant was happening in China to Chinese people in some little city called Wuhan that no one had ever heard of.

Chapter 2 : Networking Chinese Viruses into Condom Jokes.

Chapter two. I remember vividly attending a social media marketing workshop and speaking to one of the head representatives of the entire San Diego Tourism Authority. While standing in the networking group, after the workshop, we stood outside of the University of San Diego, overlooking a beautiful view of Mission Bay and the Pacific Ocean in the distance. We stood next to a water fountain and the entire buffet full of hors d'oeuvres, goodies, treats and a free beer bar for those in attendance. We had a good conversation as we normally do. We spoke about the tourism industry, where our traffic's coming from and how we're getting along during this time. At this point, we were in late January. Might've even been early February. Having the conversation, we talked about the general things we usually do.

We spoke about international traffic and the amount of different flights coming into San Diego. As we spoke about this, we also had a couple of other business owners in the vicinity. One of them being one of the largest charter boat operators in San Diego who operates a very large catamaran and takes large corporate groups out all the time. They are actually someone that we partner with. This is another business owner that I know well and who we have done lots of business with. Speaking to the figurehead of the tourism authority about where our traffic is coming from, the Chinese market was mentioned. The tourism authority always has great statistics and wonderful information that they received from the San Diego Airport Authority.

This tells us a lot about what traffic is going to be coming into San Diego. We learned about what international flights are arriving daily, how many different international flights are coming direct from other countries. We also learn a lot about the entire market of San Diego. And this tells us a lot about where to put our ads, how to advertise, how we can capitalize on the revenue that is already coming into San Diego for transient tourism, for individuals, families, and groups that are going to be patronizing our amazing city. Being tourism operators and us being one of the largest, if not the largest brand for going sailing in small groups, in San Diego and Southern California, we rely on this relationship. And I've had the opportunity to consistently build this relationship over several years. The figurehead of the tourism authority, he gave us some cool statistics about where they are seeing the traffic come from and what a melt of traffic that looks like.

I mentioned that our Chinese traffic had been very good in the last couple of years. Flights had expanded from the Chinese market coming into San Diego, where they had typically only prior to a couple of years before that come into San Francisco and Los Angeles. The San Diego Tourism Authority as well as the airport authority had been working consistently over the last few years to develop more and more flights from the Chinese market and get Chinese tourists to actually come to San Diego direct. There being three main large cities in California, San Francisco, Los Angeles, and finally San Diego, we are actually the most beautiful place to visit on the West Coast, in San Diego.

I mentioned that my Chinese traffic had somewhat slowed down and that we weren't seeing as many direct Chinese travelers. It's pretty easy to see how many people you have coming from the Chinese market, when I operate the boats myself, or even have our captains operating our chartered sailing yachts at San Diego sailing tours. I often meet my clients firsthand. This is a wonderful part of being a tourism operator and a small business owner. In fact, it's the part that I cherish the most. Getting to know my guests and speak to them directly in person and knowing what their lives are like and what their experience is like coming to our city, really gives us an idea of what we're doing and who we're benefiting. In the last couple of years, I had, had more and more direct Chinese travelers who speak Mandarin or Cantonese.

They candidly tell us about what life is like in China and what it's like to come and visit California. I remember mentioning the fact that we had nearly non-existent Chinese traffic, as opposed to the last several quarters. I remember the response being from the tourism authority, "Well, I don't think they're really going anywhere right now." We spoke about something that would have never been utilized in the way of regular speech terms, such as pandemic. That word was nowhere near our vocabulary. There was simply a disease or a virus or a sickness going on in China that was exclusive to China. We laughed about it. These laughs now seem somewhat ignorant, but we had no idea of telling otherwise. The San Diego Tourism Authority figurehead, myself (the owner of San Diego Sailing Tours operating for approximately a decade now), and the owner of the large catamaran touring company, all laughed. China was the one effected and they were the one stuck in their own place, unable to visit other places because of something going on that was exclusively affecting their country alone.

When you mentioned about them being on some sort of lockdown and that they're communist or socialist government, I can't remember which term was used. They had some crazy thing going on where they weren't allowing their people to leave their country or the areas directly affected by this virus going on, that only affected other people on that side of the world. It seemed that we gave credit to this idea, not because of a real social health issue, but because of a different style of government, not the same as ours. This was definitely not entirely understood or agreed upon by those of us who are business owners in the fair market economy of democratic and republican split, good old America. We all operated under the American Dream, laughing at how China was exclusively to deal with this on their own and it was a problem isolated to Chinese people. I vividly remember the tourism authority figurehead saying, "Well, I don't think they're going anywhere right now, hahaha"

We did mention in a kind tone, each of us that hopefully everyone is okay over there and hopefully not too many people get sick. But tourism authority figurehead also let us know that Chinese traffic is slow everywhere, not just in San Diego, but everywhere that China would visit. Other cities in California had slower Chinese traffic. He mentioned that other states have slower Chinese traffic and that their traffic outsourced to different countries for tourism had slowed down considerably. We didn't think too much of it, so we moved on and continued our conversation.

Chapter 3: More Networking Less Condoms

I remember that day more vividly than I would ever imagine that I would remember. A simple day that I went to a social media marketing workshop. As we stood there in our small group networking overlooking the beautiful view of the Pacific Ocean, I remember it quite clearly. I'm not sure if this is because of the joke I told or due to my own personal shock at the naivety of our entire group. This is a group of people with quite wise minds, at least to say they are in the top level of success in the tourism industry.

One of the gentleman we were speaking with is an actual figurehead for the San Diego Tourism Authority as I mentioned. This means that he not only conducts business in San Diego, but also flies out of market to places all over the world and meets with the top delegates of their travel authorities, city planning departments, government officials, and airline authorities.

The other gentlemen standing around the group as a couple more had walked up to our circle, are predominantly all large marketing and management reps for humongous brands. One or two gentlemen managed humongous hotels of which names I won't mention because you'll see them in every city you go to at the top of the large buildings that offer suites and business accommodations, as well as tourism and travel lodging.

Each one of us in the group has managed millions upon millions of dollars over the years that we've been in business. Some of them manage and represent organizations that conduct millions of dollars monthly. To think that we could all be this naive blows my mind. I suppose when you hear somebody that you would consider uneducated or underdeveloped in the way of economic commerce, say something, well, rather uneducated and underdeveloped in the way of economic commerce.

You write it off and take it with a grain of salt that maybe that person didn't understand as much as they ought to about things that might be more commonly clear to a more experienced mind. Being that one of my passions has always been comedy writing. I remember the quick quip that I laid on them before I decided to make my getaway. Jokes travel, maybe even faster than the coronavirus does.

Jokes stay with you. They hold a resonance in your mind that gives you a positive afterthought and a delight as you go into the next period or moments of life. For that reason, I saw my opportunity to politely excuse myself from that networking circle in order to go shake a couple of other hands and network some more. It's funny writing this six, maybe eight months later as I develop this small business story of COVID-19. Just the mere fact that I mentioned shaking hands seem so foreign and rare at this point.

For the most part, I haven't shaken a person's hand in business in months and months. It is not appropriate. It is frowned upon. It is now not socially normal. That's been one of the hardest things about this entire weird world we are living in. People keep mentioning a term called the new normal, not one person I have met appreciates, understands, or recognizes this with a smile.

No one seems to like the new normal, yet we all accept it. We understand that the social decree of the way human beings see each other nowadays and the way we act toward each other has to be conducted in a certain socially appropriate manner. That is to say that if it does not conform with the majority of the social mindset of most, well then we better not do it. Just like at all times in modern society, as well as ancient society.

Socially accepted decrees of the new normality are simply something we must accept. Blowing my mind right now is writing these words into this book about the fact that I shook hands with people on that day, while coronavirus 19 was alive and spreading in a different part of the world. If you had asked any of us that day, if we would stop shaking people's hands, we would have laughed.

I probably shook at least 15 to 20 different people's hands that day. Shaking hands is something that we've done since the dawn of day. Human beings show each other that they do not have a weapon in their hand, that they are willing to get close enough, and trust that the other person will not kill them. A solid handshake means a lot or at least it used to. These are the things that scare me about the psychology of social society as things progress to an unnerving new normal.

So here's the joke. I remember when we were standing there in a circle of about five people, one or two other gentlemen had walked up by that point, each person pitching in their 2 cents about the economic state of the tourism industry. I heard the conversation shift from business to personal, as it typically does. This is how we keep in touch with each other, and this is how we relate with each other as human beings. A large part of business is simply being human. It is not businesses that run the world, but human beings that work for those businesses and conduct what they do as a community.

The conversation shifted to fatherhood and speaking about each other's kids. Again, this is rather regular to find out about what the people who you work with and network with are doing when they're not sitting at their desk, promoting their product, or even operating their businesses and showing their presentation to the public. The fatherhood conversation revolved around the owner of the Catamaran company, talking about his two daughters, schooling, family adventures, and the struggles of raising kiddos. The head figure of the tourism authority also spoke of his younger children and what it is like to go through the first few years of becoming parents for he and his significant other.

I heard them speaking about an area that I really can't throw too many cents on top of, as I am a single individual who has well, no immediate family that I foster to take care of on a regular basis. I scanned the crowd really fast and realizing that it was an all male circle, I chose my next comments to be appropriate and well timed. Let's put it basic as it is. I was in a situation where I needed to leave the conversation and network with other people. I also wanted to be polite and advocate my appreciation for their personal lives, as well as their duties and obligations as family men.

I said that, "I think it's so amazing that you guys are such impressive fathers and care so much about your children." I was looking for an exit and I knew this would be it. I had grabbed their attention, and so then I laid my punchline. After complimenting their fatherhood and giving respect to what is most important in their lives I said, "But boys, I'm still buying condoms." And with that, I snuck right out of the group, leaving all of them chuckling and laughing for the next few seconds while I made my escape to grab a beer at the bar and choose the next network opportunity. Once again off to shake hands and

bolster the development and growth of both our business and our personal relationships therein, which contribute to the fostering of what we do as small businesses.

Small businesses are in fact, the backbone of America, and that backbone is attached to a human being. Us human beings, communicating together are what get us to where we're going. It is not business that runs America or the rest of the world. It is in fact, the people who are behind those businesses and the people from other businesses who work together. In the end we are all people, making each other laugh, smile, and understand one another is how we get to where we're going. Mutual and combined interest is what makes money flow across the world. Money's got to feed people, pay people's rent, return a positive return on investment, and most importantly, put us in an area where we can communicate with others.

For this reason, I swooped up an IPA with an additional free ticket that I am professional at grabbing from the people who I know are not going to use and are leaving. Oftentimes knowing that they have families or kids to pick up from soccer practice, they happily slide me their extra tickets on their way out the door, and I knew I had a couple more in my back pocket. So I would choose to reach into my back pocket and not buy a beer that I provided for the next person. I would sit down and converse about the tourism industry and how we can develop our brands.

During the time of the networking convention overlooking the beautiful view of San Diego Bay and the Pacific Ocean in the distance at the University of San Diego, we had been speaking regarding the last couple of weeks of January about our Chinese traffic. And at that convention, which I vividly remembered due to cracking a wisely placed, yet rather crass and somewhat inappropriate joke at the end of, we had been conversing about the recent times, and didn't know any better to converse more about the coming times.

During the next couple of weeks that followed, I feel that as a small business owner, I was fortunate enough to catch a glimpse into what might be coming in the future. As a business owner, certain trends regarding economic commerce, and the economic situation of the nation and world in general come to us a little bit in advance of the general public.

The way I began to see what might be coming, though I had no idea the magnitude or size of the wave that was approaching, was through corporate travel. We started receiving a couple of phone calls from corporate groups. These groups were calling regarding upcoming reservations. These reservations in particular were ones coming in months in advance. After developing our company for the last 10 years, we have come to see reservations on our calendar not just days in advance, not just weeks in advance, but oftentimes several months in advance of the actual itinerary date.

Corporate groups are a large part of our business structure in tourism in San Diego. Southern California is a major sought after destination for corporations to send their associates to. The San Diego Convention Center is one of the most booked venues of all the ones we have in Southern California. In fact, we oftentimes see higher amounts of revenue in the way of corporate dollars coming into conventions for San Diego over Los Angeles, which would be contrary to popular belief.

The San Diego Convention Center is an institution that we have done business with for years, advertising large image ads on the walls of the actual conventions, putting advertisements into their newsletters, print, online, digital, and social media, we have come to develop a bit of a relationship and understanding of how the convention center works. In 2018, two years prior to any of this beginning, pandemic situation, I learned the convention center to be booked out for nearly the entirety of each individual year coming all the way until 2030. Corporate businesses spend high dollars in the fostering and development of their staff in order to bring to fruition their ability to network and receive education

at the seminars, which are found in large conventions. Conventions happen for a reason, and they strengthen the backbone of each individual organization by empowering their staff with further knowledge, as well as the ability and opportunity to converse, network, and partner, with others in their industry.

Corporate travel is not limited specifically just to business use. There is an entire area within this industry of tourism that I have learned from going to conventions I've sent myself and my own staff to these, as a small business owner, that comes to be very important. This is the industry of business and leisure. It's also become very strong in the recent years, as experiences have come to be higher valued than products by the majority of consumer-ship across America. This also follows internationally, so much that we have an entire category for this called bleisure. Which is most obviously a mix of the two words, business and leisure.

Bleisure travelers book our tours in way before their travel dates because they get their itinerary very far in advance. We started receiving a phone call or two each week at the beginning, and then it became a few a week. These phone calls indicated business travelers who had an itinerary to come to San Diego, which included a convention that their employers were sending them to. On our website we have a full forgiveness policy for any itineraries canceled within an entire eight days prior to the booking date itself. This means that we offer a 100% full refund to anyone who calls us at least a week in advance, in order to give us time to repost the tickets or private small group sailing experience onto our website, sell it to other people through our office, and incorporate the availability into our online digital social media, and online reservation system. This means that each person that called would receive a full refund, no questions asked.

This has been a policy that has always worked for us, been rather forgiving for our guests, and been mutually beneficial for the small business, as well as its clientele. This time it wasn't so beneficial for the small business. We upheld and adhered to our promises made online, through our social media, in each reservation's digitally sent itinerary email and booking confirmation. And we upheld it verbally in our office and through the phone lines with our staff. This means that we started giving out several full itinerary refunds. These refunds could be in the amount of \$400, \$600, \$700 or \$800. In the case of individual tickets at a couple hundred bucks for each pair of people that needed to cancel. Eventually, these reservation cancellation requests came to be not just a couple or a few a week, but started to become multiple per day. All of a sudden we saw revenue leaving our company's bank account at an alarming rate that we had never seen before in the 10 years we've been in business and taking people out on sailboats in southern California.

This gave me kind of a shock. It made me wonder more and more about what was going on, and how large the scale of this situation actually was. You didn't hear a whole lot about it on the news yet. There was some speak about it, some talk about this situation coming to America, there was conversation seen in the headlines about the spread of this virus going to other countries, and possibly far outside of China, but it really wasn't known. Meanwhile, we gave out refund after refund, wondering why large corporations were beginning to postpone, reschedule, or entirely cancel their attendance to conferences that would be costing them tens of thousands, hundreds of thousands, or even in the millions of dollars to send their employees to.

Eventually, entire conferences began to be put on hiatus. We were told by many of our guests that they didn't know if they would be coming to the conference at all. Eventually, once we started receiving multiple of these per day, we began receiving phone calls from people who had bookings with us, indicating that their entire conference had simply been canceled. Never before in the decade of business we've done have we heard of entire conferences being canceled in such a manner. These corporations plan these things up to 10 years out. A full decade in advance, putting time, effort, energy, and

scheduling priorities within their company's organization into the efforts of making sure they can foster their employees and benefit the organization by attending such conferences. Suddenly there was a real alarm factor going off in my head, but no news or warnings to tell us that anything scary or potentially damaging to our business was to come. All we knew is that a lot of groups were starting to cancel.

Next would come individual travelers. But we didn't know that yet. All I knew is that we'd never done so many reschedulings, postponements, full itinerary cancellations, and were beginning to refund more money than we ever thought we would have to. As a small business, we operate on the funds that we have in the bank to foster the further development of our company. This means that we spend the money as it comes in, in order to facilitate the next tours coming, just like any business does. Businesses rely on a constant flow of revenue. That constant flow isn't necessarily able to be saved or put away, but is rather used to continually operate the business. Dollars earned go into advertising, business operations, staff development, online software services, maintenance of our vessels, and continuing of our successful organization's operations.

Suddenly during February of 2020, more and more reservations were being canceled than we had ever seen before. And we didn't really know what was coming. Somehow I knew this was going to be bigger than we thought, though we could never anticipate how big.

Chapter 4: Cruise ships Quarantine California

It was when the individual travelers began to cancel their itineraries that the alarm bells really started going off in the back of my head. None of the news headlines had indicated the level of magnitude that this would include. COVID-19 was sweeping the nation, and not the way it did months later. It was sweeping the nation in a way that people began becoming concerned about hotspot areas. Suddenly the CDC was a website that everyone began to know about a lot more than we had paid attention to before.

Things were happening, but we really didn't know what was happening. There had been a cruise ship, or actually several, which had become a concern. One of these cruise ships had a decent amount of people on it who had COVID 19. People were testing positive and people were afraid to have the cruise ship come to our land. I remember one of these cruise ships being located in the San Francisco area.

We had gotten word that there was a hotspot breakout in Oregon or Washington, and that these areas had suddenly seen a large amount of cases in a short period of time. When the cruise ship coming into San Francisco was known to be requiring a full quarantine, people started getting a bit worried. People got really worried when the headlines of the news suddenly indicated lots of information about the California cruise ship being a really big issue.

Once again, we really didn't know a lot about what was going on. All we knew was that something was happening. We knew that people were talking a lot of it and that something was going on that seemed to be a cause for great concern. What we didn't know, really didn't make sense. All we knew was that something bad was going on and we had this coming to our soil.

As I read further into the issue regarding the cruise ship, I found out that it was predominantly crew members who were affected. We also learned that there were several elderly people on the cruise ship. Suddenly, we started knowing more and more about COVID-19 and we started to understand more and more as to what was really going on with this disease. We had no idea what we would learn coming into the future. We just knew that it was actually coming to American soil and that people were starting to begin to be very, very concerned.

As I mentioned, alarm levels started raising in my head, not because the cruise ships had come, but because suddenly our reservations started to take on a whole new turn. It wasn't corporate groups

having canceled itineraries anymore. Now we were seeing people actually canceling their own itineraries. We were hearing about people not being able to visit the great state of California any longer. This caused great anxiety in myself. I'm not going to lie. I started to worry more about something that I didn't know about than I ever have before. I got online and I started learning as much information as I possibly could. Trying to figure out what was going on seemed to be a daunting task.

All we could do is read, learn, find out more, but it really just wasn't enough. All we knew is that something was going down and we didn't know what it was. We knew that there were people with this sickness coming to California and the initial anxiety and fear from people was frightening. People were more afraid of something they didn't know about than it seems like people became months later as we came to know more about it.

As we learned more, we found out that we simply don't know a lot about these people, the cruise ship, the staff members, where it's been, or why we're all of a sudden getting multiple reservation cancellations. It was the nature of those cancellations that became quite concerning.

I remember mid-February, seeing a KPBS local news article on the 13th of February titled, 'Second Case of New Coronavirus Confirmed in San Diego'. Suddenly people had major concern that this disease was coming to our actual home front and that it could be on our doorstep any minute.

That being said, we really didn't know what it meant to have it. We didn't know what it meant to have it within our state or within our city. And we had no idea what it meant to have COVID-19 as a person, or be near someone who has it. All we knew is that this crazy virus was starting to become an outbreak and most people were quite concerned that it would come to our doorstep.

By the end of February, concern started to grow. And in late February and early March is when the individual travelers started setting off louder alarm bells in my head. In early March, headlines from CBS News indicated that 21 people tested positive on a cruise ship. They also mentioned 14 testing positive in Washington State and having died from it. They mentioned two people in Florida having died from it, and a person in California also having passed away, due to this horrible disease.

At that point, on March 6th, the CBS News article indicated a total of 17 deaths in the United States alone. And suddenly, people began to realize that this was actually something not exclusive to China, not exclusive to the surrounding areas, and that we were seeing it pop up in, in Europe and on the other side of the world, still far, far removed from our soil. People had no idea how it could get to us, and they started becoming concerned about airline traffic and cruise ship traffic.

It started becoming a real thing. They started canceling cruise lines and indicating to the general public that we should basically be afraid of these huge cruise ships coming in with boatloads of people. Literally boatloads, pun intended. Boats of people were coming to California, had the disease, and people got very, very scared.

After the first death, I remember seeing another KPBS article, and around March 5th, Governor Gavin Newsom of California declared a state of emergency. The article indicated further information about this cruise ship, and all this was still early March. They said the cruise ship was under investigation.

It seems funny now to look back and think that we had in our minds the ideology that the cruise ship or one individual airplane would be the entire source of this pandemic leading into America and the great state of California. Things just seemed bizarre. But the main thing is that none of us really knew anything about this. All we knew is that everyone started watching the news. People started becoming very aware of the fact that it was coming to California. Different states started indicating a couple of different people having gotten the disease. We heard about the huge spike in East Asia, one in particular in South Korea.

I remember seeing a CNN News article on February 22nd, 2020, indicating that there had been a humongous surge in South Korea. And at that time, it indicated the global death toll at 2,458 people. Places in China, outside of Wuhan and where it began, started indicating that they had more and more people breaking out with it in different areas.

Looking back at some of the news articles that I remember reading during this time, I don't want to use the word comical. It does definitely seem rather interesting for us to have an idea now that is much, much more developed than the one we had back then. I also kind of laugh in my head at the comical side of the fact that many, many months later in the peak of the hot summer season it still was not a major issue and we still didn't know that much about COVID-19.

I remember the CNN article written on February 22nd, 2020 indicating that Kuwait was to repatriate 700 citizens from Iran amid the coronavirus outbreak. It seemed that people all over the world were starting to become extremely fearful of this disease and realized that it was a major problem. I remember on that same day, the CNN website had additional articles about Israel expanding restrictions on foreign nationals. Suddenly different municipalities and governments across the world were starting to change the way they had operated and not allow people in from other countries.

The hot spot of Italy would eventually become a major concern. I remember seeing a CNN article, which I've looked up again since written at 3:38 p.m. or published, I should say at such hour. On February 22nd, 2020, CNN indicated that the number of coronaviruses in Italy had risen to 62. We would find out more soon and that number was only going to rise significantly.

On the same day that multiple articles were coming out from CNN, again, looking back at these articles and seeing them having been written on February 20th and again on February 22nd, it gives my mind's eye kind of a neat look as to what we were reading and when about what.

'The US State Department raises travel advisory for South Korea.' The headline is one of many that read the entire time throughout coronavirus 19. We have been chasing our tail as human beings across the entire earth. We learn one thing about one country that has it, and we react immediately without looking into the global outcome and the major effect that this would have. On that same date, CNN reported that 10 villages shut down in Italy. People became rather concerned with the way that it was being dealt with by different places. Once again on that exact same day of February 22nd, 2020 a CNN news article indicated that Japanese health minister admitted 23 passengers were released from cruise ships without being retested for coronavirus. Suddenly everyone just started pointing out what people weren't doing and what people were doing wrong rather than focusing on what was actually happening.

Dr. Anthony Fauci is the director of the US National Institute of Allergy and Infectious Diseases. On this same day, February 22nd, 2020, a news article indicated we are clearly at the brink of pandemic quoted by Dr. Fauci once again from the news channel CNN. On that same day, another article read 'Israel releases a warning on nine South Korean tourists who tested positive for coronavirus on returning home.' Israel's concern was that nine people returned to their home country with the deadly virus.

Pictures of people laying in makeshift hospital beds while doctors and attending staff walk around with medical masks covering their faces. The patients have all been outfitted with masks on their faces as well. Highlighting these images are pictures of people completely wrapped in chemical suits, gloves on their hand, booties on their feet and full head covering shielding them as if they are pouring heavy chemical compounds in a laboratory.

You can look up the Getty Images shots of these things by searching for news articles. when you see it, it does alarm you quite much. One that caught my eye was another one written on the same day, February 22nd, 2020. All of this information coming out immediately with multiple headlining articles filling the social media feeds, taking over news pages, covering televisions, radio stations, and any other major media broadcast channels with information about this deadly virus. At this point, it was a virus that we really didn't know anything about, but everyone was afraid of coming to us.

Written on that same day, February 22nd, 2020, and published at 10:50 a.m. by CNN Eastern time, one of the headlines and the one sitting above the picture of makeshift hospital beds in Wuhan, China was a man on the right hand side covered in a completely white suit head to toe. The article was titled 'Number of global cases now stands at more than 77,000.' This was the very beginning. The caption on the picture indicates the scene inside an exhibition center converted into a hospital in Wuhan, China on February 17 by AFP Getty Images. The scene alone would shock anybody. The picture depicts the man wearing an entirely white suit with his head covered, face covered and every part of his body concealed from the outside world. He looks like an astronaut as he's walking by children's beds. Creepy looking to say the least. One that would cause major concern in just about anyone.

In this particular article, and I'm indicating the date so much, because this is when it really started taking off where people began knowing about it more and more, and knowing that there was something going on in the world, whether or not it was in our backyard yet or not. This particular article with the picture of Wuhan, China and a man dressed in a chemical suit walking by what looked like children's beds inside of a makeshift hospital converted from an exhibition center, indicated a long line of statistics from different countries.

I'll read those out. And once again, this is February 22nd, 2020. Japan 738 cases, three deaths; South Korea 433 cases, two deaths; Singapore 86 cases; Hong Kong 68 cases, two deaths; Thailand and United States 35 cases each; Iran 28 cases, five deaths; Taiwan 26 cases, one death; Malaysia 22 cases, Australia 21 cases, Italy 17 cases, two deaths; Vietnam and Germany 16 cases each; France two cases, one death; Macau 10 cases; Canada, UAE and UK nine cases each; Philippines three cases, one death; India three cases; Russia and Spain two cases each; Belgium, Cambodia, Finland, Nepal, Sri Lanka, Sweden, Egypt, Lebanon and Israel one case each. This information is taken from the same CNN article published at 10:50 a.m. Eastern time, February 22nd, 2020.

If this kind of information hitting the headlines isn't something that causes the world to be stricken with fear, then I don't know what is. This was the end of February. Things didn't happen in California for a little while yet still, but weeks before this date and time, we had received multiple itinerary cancellations as if the corporate world knew something the rest of the world didn't.

As the weeks would progress, more information that started coming out in US news article headlines was indicating the disease to be on our soil. NPR published an article on March 5th, 2020 at 9:03 p.m. Eastern time, which headlined Maryland confirms three coronavirus cases as COVID-19 spreads in other states. Suddenly we began seeing headlining articles in different areas of the United States indicating that it was here.

The coronavirus world map became something that myself and my girlfriend had looked up a few times a day. All of a sudden, we were concerned with this global issue going on and we wanted to know more about when it would be outside our front door. We also learned that America wasn't doing much

testing. The United States of America didn't have a lot of tests going. In fact, South Korea was able to quickly test hundreds of thousands of people more than we were in the United States. For whatever reason, the testing kits hadn't been available, hadn't been approved, hadn't been purchased or just hadn't been thought to be necessary.

We started realizing the effect these headlines were having upon the general public because this is when the individual traveler itineraries started to majorly affect our business. Being a travel and tourism operator, we see people come to our docks and board our boats from all around the world. Our international travel has started to significantly decline. Suddenly, we started getting calls from Americans living right here in the United States of America in different states other than California.

During the first week or so, and this time being the last couple of weeks of February, we had some people calling and saying that they were concerned about the cruise ship, additional cases happening, and this virus being a real threat. They said they wanted to cancel their itineraries, or at least postpone them for many. As people began to postpone and cancel their itineraries, we upheld our reservation policy and said, "Hey, as long as it's eight days out, we won't even charge you a rescheduling fee. We'll just take you off the calendar and move you to a different time - OR process a FULL REFUND"

Our captain's were still needing to be paid. Our office staff was still needing their paychecks. Revenue was still being required to enter the company's bank accounts in order to continue doing what we do. The boats have to be slipped. Each of our slips cost over \$800 a month, not including insurance. In fact, it goes even higher than that if you include the full cost of the liability insurance, overhead excess liability policies, insurance policies that allow us to maintain our liquor license on each vessel, and a long list of additional items too many to mention.

Right now, I'm not even talking about the government fees that are included with operating a company that does over the water passenger transport for hire. Our sailboats take paying guests on them and we serve alcoholic beverages onboard. All of our vessels are federally documented. We pay property taxes on every one of them. The state of California and the federal government have their hands in our pockets in every way you could imagine. This is just all part of the fair playing field as we used to call it in the United States of America for a small business owner.

People eventually started calling us with a different message that I had never heard of before. People began calling and telling us that their local government had advised against traveling to California. People started telling us that their governor, the mayor of their city, or their county supervisors had told them it's not a good idea to go to California. The news articles in their local areas said, "Don't go to California. It's a hotspot. If you go there, essentially," as I understand people to have perceived it, "your family could get sick. You could bring this disease back home." They basically said, "Please don't visit California and go enjoy time in the sun with your family and loved ones, stay away and stay home where you're safe."

At first, people were rescheduling until a later date or requesting credits be added in their name so that they could reschedule their family's vacation to later on when things would be a little bit safer and under control. Most people asked if they could come out later on in the spring, possibly visit us over spring break or see us during the coming summer. We said, "Of course, and anything we can do to help. This thing is weird and none of us really know what's going on."

Everyone started washing their hands like crazy. I began to find myself on the CDC website just about every day. That's not true. I found myself on the CDC website multiple times every day, looking at the global map of what would eventually be fully declared as a pandemic. I looked at the map over and over again, and it simply didn't show a lot of cases coming into California or the United States in general. We were also heavily warned by headlines that this was false information because America didn't have any tests.

Such a weird thing to write so many words and so many notes about the beginning of a potential downfall that would end everything we've built for 10 years. A decade of hard struggle in difficult times, pushing forward to cover the mountain of bills that we have as a small business and make our boat tours possible. Suddenly, the gravity of owning five large vessels became a real threat to my own financial existence. More and more people called stating that they didn't want to travel to California and that they were afraid about what was going on in our area.

For a long time, it seemed that California would be the only area indicated as a hotspot and that this disease would predominantly, for whatever reason, only affect the West coast of the United States. People thought it better off not to travel and to stay at home. We adhered to our company policies and we processed credits in many people's names. Eventually, people stopped asking for credits and wanted full cancellations with a 100% refund per our company policies. We processed those too. All we could do is be good people, work with other people, and fulfill our promises. Those promises now affecting us more than they ever had before.

Suddenly, California was an off limits area. I began to realize the gravity of this and the effect it may have on us.

Chapter 5: Small Businesses are People.

Being a small business owner with an established organization does have its perks and advantages. Though we are oftentimes stressed out and working non-stop, 80 and 100 hour weeks seem to be the norm and not really complained about by most of us because we simply get used to it. We do have some advantages. We get to see things on a different economic scale than most other people would who are employees of companies or who work for large corporations at the more human level and not at the executive or board member zone levels.

We see things happening within our own community. This community is oftentimes developed of many different business owners and other people with like-minded initiatives. Many of us are parts of different organizations that include several other business owners. Many of us speak to other business owners constantly regarding the status of the nation, if you will. That is the status of our own small individual nations at the city, county and state levels. Small businesses keep small economies going. Small businesses keep taxes within local areas. Small businesses keep revenue and dollars inside of our smaller subsets of the larger economy. Small businesses being the backbone of America is something that could be explained only by having lived it.

Many of us have softwares as a service that we utilize in order to facilitate what we do as business owners. These software services cost us a great deal in comparison to our gross revenue and equate for a large amount of our monthly overhead. These softwares are a lot more affordable for large organizations who have the infrastructure to afford and pay for many employees to utilize their service. Most software companies also offer major discounts to larger corporations who purchase from them in bulk and who buy many users under their account. The account settings for most small business owners are typically the lowest they can possibly afford while still achieving the usefulness of the service.

Many of us small business owners even have logins that we share with our staff members, because we simply can't afford to buy a software service that encompasses multiple users. These softwares and different online programs often become crucial. They are crucial because in modern day, a lot of things are done online and our company's websites require a hosting website maintenance, advertising and marketing solutions that help us know what's going on within our industry and allow us to facilitate that which a larger organization would have several people doing by just one person.

We get a lot of information firsthand from other people within our industry. Our industry at San Diego Sailing Tours is tourism and travel for the large part. We are the front lines. Not the airlines, not the rental cars, not the hotels. We are the actual attraction they go to the destination to patronize. We are the thing they choose to do after they have already booked these other travel itinerary pieces. Their memories, their social media, pictures and videos, and the stories they tell their friends come from organizations like ours; small businesses that take them out on tours and show them the destination they are visiting.

One of my friends, the owner of a medium-sized small business, which conducts speed boat rentals and tours is a part of a large worldwide entrepreneurs organization where people communicate regularly about what's going on within our industry on a global scale. This gentleman owns tens of speedboats and also owns a few other tourism brands. His company has grown large enough to become a franchise where he has locations in several different places. Having friends like this gives you a lot of information when it comes to knowing what's going on at the national and international level. Having friends like his through the entrepreneurs organizations that he subscribes to and pays a great deal of money annually to be a part of also gives him a larger global idea of what's going on way before the general public would have any idea.

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