

In Virus Veritas

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Monday

So! What's happening?

What's not happening?

I wrote a short newsletter last Sunday and I concluded like so:

Tonight we had a slightly belated bonfire to celebrate the spring Equinox. At dusk we got a fire going in the front yard and Joy read a poem by Wendell Berry, called "A Purification."

I forgot to mention that after the bonfire had burned for just a few minutes, it started to snow. The fire wasn't doing too well as snow fell on it, so we wound up the festivities pretty quickly and went back inside.

On the following Monday, a week ago today, I was put on furlough from my job as a senior software engineer. My supervisor told me that he had been on the phone with the CEO over the weekend and he was very concerned about a precipitous drop in sales revenue. So he took immediate steps to reduce expenses and cut everyone who is not directly involved in manufacturing and shipping orders. My company is also planning a shift, from a company that prides itself on keeping everything in stock, and so can ship almost anything in their very extensive catalog the same day it is ordered, to a company that builds and ships instruments like the ones I design only when they are ordered.

I was not very impressed by the organization's response to the pandemic; for weeks, I tried to rattle some cages as best I could, writing notes about strategy for containment and isolation and monitoring employee health, but said notes were pretty much ignored. With no authority, the best I could do was share advice on "flattening the curve" and "social distancing" with my fellow employees, not management.

The official response came late and at the same time as the company touted how important its employees were, two weeks ago they were still saying that they didn't believe they would have to close the factory floors, and were examining options for allowing some employees to work from home. They announced they

would be doing extra sanitizing in the facility. The “support” they rolled out consisted mostly of reminding employees of their existing paid time off, and that they could apply for state unemployment, family leave, and disability.

I was hoping for something better, but not expecting anything better. It’s a good reminder that rhetoric from employers — managers, human resources departments, and CEOs — is always just that, unless it arrives in the form of a written document with a signature, or a check.

So — I’m on “furlough.” Because it is a furlough and not a termination, my employer was not required to pay me for my unused vacation and sick time. Monday was my last paid day and I got nothing else except a form letter (“Dear Valued Employee”) and advice on how to apply for unemployment.

I’m unwilling to predict whether this company will re-hire me in a month or two. I really have no insight into that at all. I’m not too optimistic, though. I think there’s a good chance they will just close the whole Ann Arbor facility.

There’s something else that makes this furlough different than previous layoffs; I’m literally not permitted, at present, to travel for work, by order of the Governor.

Tuesday

So on Tuesday I applied for unemployment. This took several hours, as the Michigan web site was under severe strain. But I did ultimately manage to get signed up, and I have since heard that I will receive the maximum available weekly payment for up to 26 weeks: \$362 a month. And it’s a little different this year: they have waived the job-search reporting requirement, since I can’t really conduct a conventional job search, at least not in the short term.

\$362

Let’s put that in perspective a bit. That number has been the same for many years — at least twenty years. When we moved to Saginaw, we considered that my work-from-home job might go away at some point, but we were somewhat comforted by the fact that \$362 a week would at pay our combined monthly bill for the mortgage, taxes, and insurance, which was under \$1,000, although it certainly wouldn’t cover much more than that. We had to rely on that fact twice after layoffs; it allowed us to keep our house, and squeak by (under extreme financial stress) without destroying my credit rating.

We eventually had to move back to Washetenaw County, and housing here is far more expensive. Our combined monthly bill for the mortgage, taxes, and insurance is over \$2,400, more than twice what we were paying for housing in Saginaw. So, here is a very rough sketch of the fixed portion of our monthly budget:

- Mortgage: about \$2,500
- Payments on consumer debts: about \$1,250
- Utilities and insurance: about \$1,000

Those three figures add up to about \$4,750.

This global pandemic is coming at a really bad time. Having only gotten rid of the old house a few months ago, we are deep in consumer debt. 18 months from now, we probably would have been free of consumer debt again. Right now our consumer debts total about \$42,000, including two credit card bills racked up during the years we were paying two mortgages, an overdraft protection account, and the loan of almost \$20,000 that we had to take out in order to sell the old house.

Utilities and insurance include gas and electricity, car insurance, life insurance for me and for Grace, cell phones, Internet, and a home phone line via Vonage.

All the fixed expenses come out of one account, and I make a scheduled transfer into that account every week to cover everything, including a little bit extra to gradually accumulate an emergency fund.

All the “variable” expenses come out of another account. Variable expenses include all groceries, any food out, all miscellaneous purchases like paper products and toiletries, clothes, shoes, glasses, gas, all car repairs and maintenance, all home repairs and maintenance, and all other bills such as medical bill co-pay and co-insurance bills (many of those), the children’s choir, the children’s piano lessons, the children’s allowances, movies, videos, etc.

When we went on lockdown, the “variable” expenses dropped dramatically. I haven’t needed to buy a tank of gas. We were still ordering things like used books, videos, and electronic items, so we were spending a bit. But then when I was put on furlough, we clamped down on all discretionary expenses, and we have not bought groceries, so that number is now effectively zero.

We have applied for food benefits, which may include WIC. We know from past experience that food benefits do actually cover the food costs of a large family like ours reasonably well. So we will try to use only the food benefits to purchase food, and I think we can keep our grocery bill effectively zero.

So that leaves estimated monthly expenses for the fixed portion of our budget close to \$5,000. \$362 converted to an average monthly payment ($\$362 * 52 / 12$) is a bit over \$1,500 (it amounts to \$18,824 annually or \$1,568.67 per month). So, that leaves us unable to pay our fixed expenses of roughly \$5,000, with a shortfall of roughly \$3,500 per month.

Making Up the Shortfall

I actually do have some emergency savings in the accounts we use for fixed expenses. It isn’t the proverbial three months of expenses, but it’s over a month. So we’re not going to start bouncing checks immediately.

On Tuesday I started sending messages and making calls to the organizations that hold every single one of those debts and expenses: Wells Fargo, Team One Credit Union, Barclaycard, Huntington Bank. I also called the gas and electric company and our cell phone provider to see they had any help to offer — were they suspending charges? Or, barring that, what will happen if we just don't pay our bills?

Wells Fargo is the hard nut to crack. They are understandably swamped with requests. However, I did eventually get a reply. They will allow me to skip three months of mortgage payments. Of course, that doesn't mean I don't have to pay the full mortgage amount including interest. It just means they won't report me as delinquent to the credit reporting agencies and won't pile on late fees. They told me that I could suspend automatic withdrawals, but I could not figure how to do this on the web site. I asked them to do it, but I have not gotten a response yet. So I also got in touch with my bank and asked them to block all electronic withdrawals from Wells Fargo.

Team One Credit Union also allowed me to suspend payments on our big loan and credit card for two months, so that will help. And so did our other credit card company. And Huntington Bank allowed me to suspend payments on our line of credit for three months.

So, we will have a reprieve on those consumer debts, too (\$1,250 a month).

So, in April and May we will only have to pay our utilities and insurance (about \$1,000 a month,) and Michigan unemployment will cover that with a little bit left over.

On the Horizon

Of course, we really should be paying as much as we can on those debts, or we're just going to be extending our mortgage even longer, and racking up more interest on everything. And, of course, that leaves a lot of un-covered expenses. And, of course, the biggest issue looming: what is going to become of my job prospects, as a highly compensated, extremely experienced embedded software engineer, in a country and world changed by the global COVID-19 pandemic?

It's hard to predict, but I have a feeling that we will continue our slide into a low-wage country for most people. And I think American workers will increasingly wind up working for companies based in countries with functional governance.

The state unemployment is a sure thing, but it also sounds like there will be some supplemental insurance, and at least one "stimulus" payment on the horizon. So if we start to receive any of that, we will figure out how best to use it. Some will probably go to make minimal payments on debts. Most will probably go into emergency savings so that we are better-positioned to deal with whatever may come after May.

I'm taking a deep breath this week and planning my next moves. Next week,

whether we are receiving food benefits or not, we'll need to start venturing out, gloved and masked, to buy groceries.

Podcasts and Live Streams

We've released a couple of podcasts. There are two new episodes of the Grace and Paul Pottscast: conversations 58 and 59.

I've also been working on live streams. My live stream via Twitch wasn't working out well due to a lack of audience, but I released a recording of one of them — my reading of a story by Arthur Machen.

Several more of these are in the planning stage, so stay tuned.

That's about it for this week — although it is tempting to stay downstairs in my home office, I'm making an effort to spend more time with the kids. I don't know if I will keep this newsletter on a weekly schedule, or not. I was pretty good about getting an issue out every Sunday, but I blew it yesterday because I put together a podcast instead. So, we'll just have to see.

Wagner Week

Last week was “Wagner Week” and the Metropolitan Opera provided free streaming of a number of operas including the entire Ring cycle. I didn't write full reviews, and we didn't see all of them; it's hard to get the kids to allow the grown-ups to watch operas that are three, four, or even five hours long. But we did see a bit of *Tristan und Isolde*, all of *Das Rheingold*, all of *Die Walküre*, part of *Siegfried*, and part of *Götterdämmerung*. I wrote this on Facebook:

Grace and I tried to watch *Tristan und Isolde*. We really did. But the grim, dark, claustrophobic set (which looks like the inside of a modern ship or submarine) was not making us feel any better about being under lockdown, and the slow pace put us to sleep. The music was beautiful but about ninety minutes in when nothing had happened and we had both dozed off several times we had to call it.

But we were much happier with *Das Rheingold*:

OK! So, we watched *Das Rheingold*. This was the Met's production from 2010. It was wonderful!

It's hard to imagine doing the entire thing — costumes, magic ring, giant snake, rainbow bridge, spears, magic helmet, all that — *entirely* straight and deadpan, with no “leavening” at all. But you also don't want to turn it into slapstick — I mean, the Norse myths have enduring beauty and a lot of psychology behind them, right? So you need to find a balance. I think, first and foremost, they did a fantastic job at finding a balance, where they found the joy and just a bit of silliness in things like giants wearing huge shoulder

pads and padding with belt buckles the size of dinner plates, and mermaid-like Rhinemaidens teasing Alberich the dwarf. And because they did that, it *allowed* space for some of the more psychologically serious moments to have some weight and beauty to them. So, I feel like they struck a perfect balance between you-can't-be-serious, so-ponderous-it-collapses-under its own weight, and constant camp. I'm imagining that the perfect balance point probably has changed over time and older productions probably were a lot more deadpan, but it's hard to see how that would work in 2010.

If you're going to talk about the 2010-2011 Ring Cycle at the Met, you *have* to talk about the stage. The staging is all done using this absolutely bonkers device, a sort of giant robot that looks like it escaped from the MIT Media Lab. It's a set of enormous aluminum beams that can all rotate and flex and fold and even turn completely over. It weighs, I'm told, ninety thousand pounds(!) and is controlled by huge banks of giant cams and computers. But what this thing allows them to do is to seamlessly and (barring the occasional squeak) silently change the setting *around* the actors *while the music and action is still progressing*. So, in one scene it might be folded in a convex shape to represent an underwater cliff. Then in the next scene it might be folded into a concave shape to represent a ledge near the top of a mountain. Then parts of it might fold down, or up. Characters can hang from parts of the "thing" on wires, or make grand entrances by sliding down the beams, or climbing up from underneath. The whole thing can even flip over and form the curved rooftop of a cave, and then reconfigure into stairs and tunnels *while characters are walking across it*. And they can project different patterns and textures on it — clouds, flames, gravel — and these things can move and react to what the characters do on stage. In short, it's jaw-dropping. I'm told that while it is impressive in the "prelude," *Das Rheingold*, it really starts to show us what it can do in the next part, *Die Valkyrie!*

I did not write up notes specifically about the next three operas, but I'll just say that as they got longer and slower, we were less able to enjoy them. They all made amazing use of the staging apparatus, and had some beautiful moments, but those beautiful moments got further and further apart.

I would like to give these all another try. If and when I have regular income again, I am planning to buy the whole 2010-2011 Ring Cycle on Blu-ray. It is quite expensive, but I am feeling guilty because I have not been able to contribute to the Met over the last two weeks, and this seems like a good way to do it.

We watched a bit of *Die Meistersinger von Nürnberg*. The set and scenery and costumes in this opera were absolutely gorgeous; every scene looked like a Renaissance painting. But it also had that same very slow pace that just doesn't work with a household of kids.

Tonight we're going to watch *Airplane!* (the 1980 film).

There is a great and eclectic assortment of operas scheduled for this week, and the one I am the most excited about is *Nixon in China*, scheduled for Wednesday night. I own two recordings of this opera and have written about it previously. And it's in English!

That's about all I have time for today — please stay safe, have the best week you can, and I'll see you online! (Assuming the Internet doesn't go down; our connection has been grinding to a halt recently, what with so many people streaming videos).

About This Newsletter

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