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The pandemic has set back small businesses, but not their determination to succeed

The COVID-19 pandemic has upended the American economy like nothing else since the Great Depression. The unprecedented pandemic required an extraordinary response – and the President, the U.S. Small Business Administration, Treasury, and Congress stepped up to save America's small businesses and nonprofit organizations. The SBA implemented the highly successful Paycheck Protection Program (PPP) in the last week of March, standing up the program in just over seven days. The number of PPP loans made in the next three months through Aug. 8, constituted more loans than the SBA had guaranteed in its entire history. It was a monumental task, and one which raised awareness of the SBA as one of the most impactful even though it is one of the smallest federal agencies.

The PPP provided nearly 255,000 busi-

nesses in Missouri, Kansas, Iowa and Nebraska with more than \$22.6 billion and a financial lifeline that allowed them to pay their bills and keep their staff on payroll while they were idled during the lockdown.

The PPP program reached across geographic locations, economic regions, including rural and underserved communities, and all industries. Nationally, more than 5.2 million PPP loans were approved, which distributed more than \$255 billion. This extraordinary work was greatly aided by our strong partnership with over 5,500 lenders and our valuable resource partners.

Regionally, our SBA staff was and still is very busy answering questions about the PPP program and our Economic Injury Disaster Loan program. Since April 1, we have logged more than 30,000 phone calls and assistance requests to our district offices. And all the while, staff members provided lender and public trainings.

Almost everyone agrees that the forgivable PPP loan program made bouncing

back by small businesses dramatically easier. And all a business had to do was apply through a lender and then spend the loan proceeds responsibly as outlined by the program.

I have been gratified recently to visit some very grateful PPP recipients, and have even found a few who used their pandemic "down" time, EIDL loan proceeds and resource partner help to expand their businesses – either online or by increasing in size. How remarkable! These small business owners looked to the future despite the situation and made good use of the resources available. Like so many small business owners, they showed the determination and passion needed to overcome... even during a worldwide pandemic.

The SBA continues to look after the needs of small businesses with our longstanding commitment to help as many small businesses and non-profit organizations as possible, through every circumstance.

—Tom Salisbury serves as the Region 7 Regional Administrator for SBA's states of Missouri, Kansas, Nebraska and Iowa.



Tom Salisbury
Region 7 Administrator, U.S. Small Business Administration

Quaranteaching terminology

While "social distancing" is now the rule in public schools and on university campuses, the term "social disconnect" is now being used for the failure of online education to provide the connections that face-to-face communication provides.

Education Frontlines



John Schrock
Educator

We are now using the term "contact teaching" for what we had previously considered the norm.

This reduction in learning is now regularly called the "COVID slide," similar to the "summer slide" that K-12 students undergo while out of school each summer.

"Slide reversal" is any attempt to make up for the lost learning from last spring's shutdown. In China, most K-12 schools and universities were able to start back up and extend their spring semester. They normally have a two month summer vacation, but this year it will only be three weeks. They not only extended the spring through the end of July but will begin the fall semester one week early.

We are now getting data on the damage to higher education. The publication "Campus Technology" reports that "56 percent of faculty who moved courses online were using teaching methods they had never used before." They found that "97 percent of institutions moving classes online had to call on faculty with no previous online teaching experience. 50

percent of institutions had at least some faculty with online teaching experience. 48 percent of faculty who moved courses online reduced the quantity of work they expected from students, and 32 percent lowered their expectations for the quality of student work."

"Chronic absenteeism" has proven to be a big problem with online delivery. Despite having digital devices and online access at home, as many as 15 percent of students essentially disappeared, abandoning any connection with their school and teachers. This does not include the homeless students who are living with a parent in a car or "couch-surfing" and for whom their contact with their teachers at school was their one remaining anchor in society. This is a clear indication that getting everyone a laptop and hooked up to the internet is not going to "reconnect" these students.

When some teachers and administrators came to realize that online is simply not working for many students, they have resorted to "paper work packets" that are delivered to the student's home, sometimes along with school meals. This is somewhat similar to the correspondence courses offered by many universities in the 1950s and 1960s. However, completion of those courses was low due to the lack of face-to-face assistance and no motivation from classmates sitting to each side pursuing the same tasks.

"Pandemic pods" are a strategy used by groups of families that band together to improve the educational experiences of

their children when the kids cannot return to full time schooling. Triggered by the generally abysmal results of online learning last spring, these proposals vary from online clusters of students managed by teachers or tutors adept in online delivery, to limited face-to-face homeschooling clusters. In its initial stages, pods mainly appeal to parents of elementary students who do not work well alone. According to Education Week, some affluent families are willing to pay up to \$700 a month to pod teachers, in effect privatizing education.

"Micro-schools" within a community use libraries, community centers or homes to restart face-to-face education with 8-10 students spaced apart and instructed by qualified teachers.

A "distributed campus" is a general new usage for spreading out students across the school or university. It includes timing of classes, transport, offsetting of mealtimes, distancing, etc.

Both K-12 and higher education have quickly discovered that many online/digital educational systems do not have "interoperability" or the ability to work with other systems. Much money for such limited digital technology has been wasted.

And finally, "bullying of teachers" by some school boards has arisen as a concern when schools are mandated to fully open during an upsurge in cases but safety plans for students and school personnel are unclear or lacking. These conflicts are occurring mainly in regions with more "pandemic denial."

Finding beauty in Kansas

Where is your favorite place that you have lived? It might not surprise you that Kansas isn't usually my first response.

Insight Kansas is an acquired taste.



Jackie Mundt
Kansas Farm Bureau

When I first moved here over a decade ago, I was not very excited about the landscape. I had spent most of my life in the northern United States with green, lush woodlands and lakes everywhere you look. Trees and lakes in Kansas seemed a joke to me. And the wind. It was wicked and vengeful; it never seemed to stop. I was not a fan.

At the time, I read a book about the early homesteaders in Kansas and those who survived the Dust Bowl. I remember wondering, "What did early homesteaders think when they got here? Is this it?"

After naming some great attributes of different places, my response to that question about favorites always ends up being, "I can be happy anywhere, there is something to love everywhere, you just have to decide you want to be happy."

The people and strong agriculture industry in Kansas made it easy to love, and over the years, my appreciation of the state's beauty has grown. There are two undeniably spectacular and quintessentially Kansas times of year I love.

In the north, late February and early March are filled with endless gray days and snowbanks or dirty slush everywhere you look. I think that is why it always feels like such a surprise to be driving through Kansas on a sunny day and realize the winter wheat has turned vibrant green overnight and grazing cattle suddenly appear across the countryside. It is a sight that stops me every year; renewing my joy and strengthening my soul.

Then in May and June, the Kansas sky becomes the star. As the wheat begins to turn golden and farm equipment rolls over the horizon sharing the stage with the setting sun, there is no way to accurately capture the beauty of colors that paint the sky. A wheat harvest sunset in Kansas makes me with awe every single time.

Enter 2020. The pandemic deleted a lot of events and activities that normally fill my calendar. This extra time allowed me to say yes to more time on the farm. I was available for daily activities like checking cattle and irrigators or riding along on a tractor during planting season. In addition, my back surgery in May required daily walking as part of my recovery and the pandemic encouraged social distance, I took advantage of the wide-open space available to me and began to walk the gravel roads near my house.

During those extra hours driving around the farm or walking the same gravel path, I started to notice little things I had never seen before while speeding past — all the animal tracks in the road, how crops grow and change every day, and where water gathers after a rain. I finally came to appreciate the wind's cooling nature on humid, sunny days. My phone is now filled with pictures of the landscape because I was in constant awe of the beauty and power around me.

This summer when I slowed down, I figured out why homesteaders stayed and generations of farmers love this land. It's a place where resilient crops and stout creatures withstand fierce weather conditions; a wide-open space that allows the most amazing views of the heavens.

Kansas doesn't have big bold beauty that can be easily seen. It has subtle, detailed beauty that you have to stand in the midst of to feel. It takes patience to experience and time to appreciate.

—"Insight" is a weekly column published by Kansas Farm Bureau, the state's largest farm organization whose mission is to strengthen agriculture and the lives of Kansans through advocacy, education and service.

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