

A New Catch Phrase, “Social Distancing” - Does it Work?

By Bob Deitrick, CEO and Steven Morgan, CFO

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The answer is a very solid **Yes**. Social Distancing has worked in the past and will work again. What we are experiencing today is a global pandemic, something we have not witnessed in our lifetimes. Having said that, we have had pandemics before, but COVID-19 is unlike those of our past. We are not downplaying what is happening in real time, but what is unique about this virus making it so ominous is that it is manipulative. It can hide in an individual for weeks before having any impact and it may or may not even impact a victim at all. But an individual who has it can transmit it to someone else, unknowingly, who may be vulnerable to it. Thus, social distancing is key. This is why Governor Mike DeWine will be praised for what he has done in Ohio. Ohio is fairing much better than most of the larger states so far thanks to DeWine’s swift action here in Ohio.

COVID-19 is not the Spanish flu of 1918. The Spanish Flu was, without question, the deadliest pandemic of the 20th century. Although the Spanish Flu originated in China, **it was designated the Spanish flu because 8 million people died in Spain in the Spring of 1918.**

During the summer of 1918, the flu mutated becoming more deadly. Many victims experienced cyanosis which leads to blood oozing from the eyes, nose and ears. Patients became oxygen deprived and would turn blue and then black. Therefore, the Spanish flu acquired the nickname - “blue death”. A perfectly healthy individual could become symptomatic of the flu at 9:00 am and be dead by 9 p.m. Patients died within 12 hours to 24 hours, so it was far more fatal virus than COVID-19 is to date.

The Spanish Flu infected 500 million people around the globe - 25% of the world's population at the time. The death toll was estimated at over 50 million souls worldwide - making it one of the deadliest pandemics in human history. **In the United States, 675,000+ American souls were lost to this virus.** Let me repeat that. **We lost 675K Americans in just over a year from the pandemic of 1918.** In Philadelphia alone, 13,400 souls were lost in less than three months! Compare that to the 6,000+ deaths from COVID-19 to date in America, and so far, there is little comparison.

We lost more Americans from the Spanish Flu of 1918 than we lost from all of the wars we fought from World War I through Iraq - including 911 - combined!

• World War I	116,516	American
• World War II	418,500	Deaths
• Korea*	36,914	1918 flu
• Vietnam	58,220	(approx.)
• Iraq**	4,424	
• Afghanistan**	<u>2,403</u>	
	636,977	675,000***

* U.S. Department of Defense figure revised for Korea only, excluding other conflicts

** U.S. DoD figures 2018 (including fatalities from other operations)

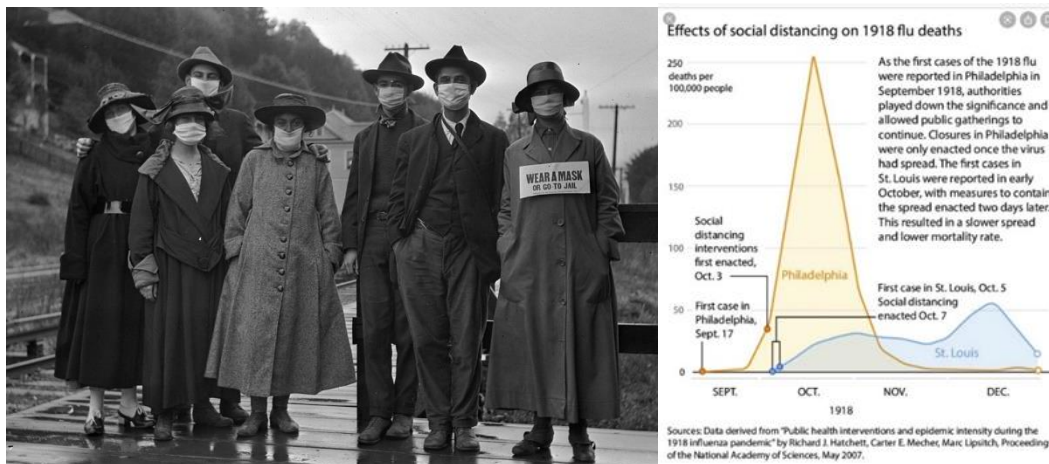
*** Exact figure is uncertain

COVID-19, like most viruses, has the proclivity to kill the very young and the very old; albeit, there have been exceptions to that as well. The Spanish flu was antithetic to this virus. The Spanish flu had a high mortality rate among the Gen X'ers of the time - young adults ages 20 to 40. This virus was deadly. It would trigger something called CRS or Cytokine Release Syndrome - also called a cytokine storm which ravaged the stronger immune systems of younger adults. Once someone experienced symptoms of the Spanish flu, they were often dead within 12 to 24 hours.

Our country was underdeveloped in 1918 relative to today. Malnourishment, overcrowded neighborhoods, army camps and hospitals, as well as poor hygiene promoted infection which spread like wildfire through many parts of America. What is fascinating is that I don't recall much about the Spanish Flu in high school. This was not a proud moment in our nation's history post-World War I.

Over the next few weeks, we are being asked to remain at home. Schools, restaurants, malls and the bars are closed. Public events and large gatherings are all canceled. The summer Olympics is postponed until 2021. We are being advised not to socialize - something antithetic to how we humans enjoy interaction. This is a disruption, but it is a small sacrifice to secure our country and to save lives.

We have been here before. Americans survived the pandemic of 1918 and we will survive this. During the Spanish Flu, the astute mayors across our country ordered citizens to implement "social distancing". Schools, restaurants, and businesses were closed. Public gatherings were banned. Folks were told to isolate, stay at home and quarantine. It worked. Things were not perfect as some cities fared better than others. Those cities that did poorly didn't enforce their own rules and didn't listen to their health experts. In Philadelphia, the city's mayor had been indicted for conspiracy to commit murder and as a result was a lame duck. The Philly health board lied to its citizens stating in early October that the flu had reached its peak. In fact, it was just getting started...



When the Spanish Flu arrived at our shores, it came through the ports of Philadelphia, New York, Boston and New Orleans. Philadelphia, like New York is today, was the epicenter of the Spanish Flu as local officials ignored their health experts. In 1918 the federal government was desperate for money at the end of the war. In Philadelphia, the Liberty Loan parade was held on September 28th to raise money for the war after local health officials begged the mayor to cancel the parade. Those warnings

were ignored. 230K+ people, 1/3 of the local population, attended the parade in downtown Philadelphia and then they went home and infected their families, friends and neighbors. In 72 hours, all 31 hospitals in the city were filled with the sick and dying.

The local hospitals in Philly were so full they would lay incoming patients on the floor next to a dying patient in a bed. When the dying patient passed, the patient on the floor would be laid into the bed, still warm from the patient who had just died. In some hospitals in Philadelphia, 25% of the patients died every day. Once a patient turned blue, the nurses knew the patient would die within a few hours.

The city leaders of Philadelphia reacted, but like Governor DeSantis of Florida - they were late. The flu was everywhere within ten days. By October 15th hundreds were dying by the day.

Three weeks after the Liberty Parade - 4500 Philadelphians had died...

Let's compare this to the number of COVID-19 deaths so far in Philadelphia and Columbus. Over the last four weeks, there have been 13 deaths in Philadelphia and five in Franklin County to date. We are not negating these lives. However, when you compare these figures to the 4500 dead in Philadelphia in October of 2018, Covid-19 is no comparison – again - to date. In Philadelphia - 13,400 people died in less than 3 months from the Spanish flu. In Columbus, a town of 220K at the time, the butcher's bill was 950 in 1918. Today that number would be over 10K. The pic below is of a neighborhood in Philadelphia in 1918.



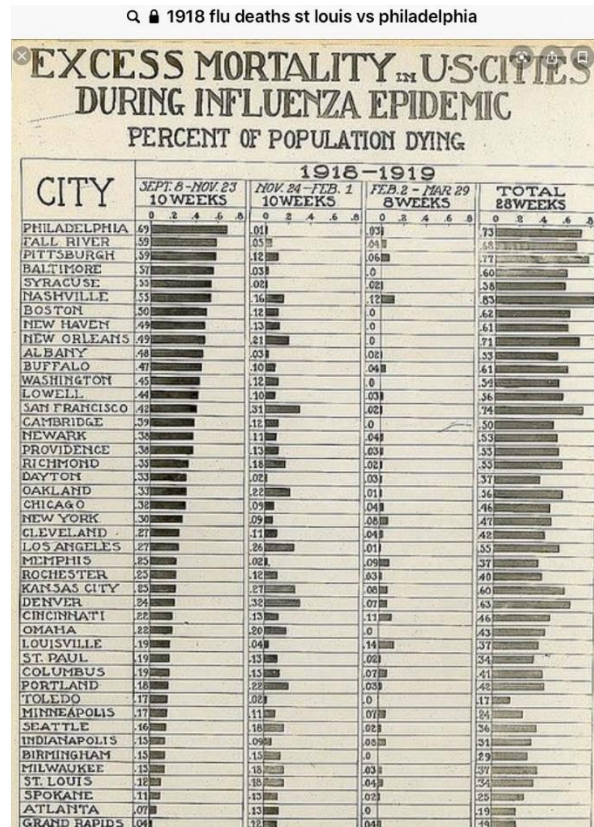
Within three weeks of the Liberty parade, everything was closed but grocery stores and hospitals. One week after the parade, city operations ground to a halt. Gravediggers became ill and refused to bury the dead. Funeral parlors ran out of coffins. There was nowhere to put the dead bodies in Philadelphia so the living would wrap them up and place the bodies of their loved ones in closets of their homes. Bodies were laid on porches or stacked in back alleys. Most of those who died from the Spanish flu were young adults so when the parents got sick and died - people were afraid to go near the children of the deceased, so the children of flu victims would starve to death.

There was no food in Philadelphia because truck drivers refused to enter the city. Every business in Philadelphia was closed as people hid in their homes. Compare that to today, and we are not suffering at all!

There is plenty of food on the shelves of our local Costco and Kroger.

Finally, some prosperous women in Philadelphia decided to act. They set up soup kitchens and information centers. They volunteered their cars to transport doctors to sick people and to hospitals. City leaders, who were afraid to act earlier on - finally did. They sent out trucks and to carry the dead to mass graves. There were no coffins, so the bodies were stacked in carts. Philadelphia used construction equipment to dig mass graves where the bodies were placed.

Melancholically, this debacle happened in the United States just 100 years ago.



In 1918, children in Philadelphia made up a song to jump rope to. It went something like this:

I had a little bird, its name was Enza, I opened the window, and influenza...

The largest city in the country at the time, New York had over 5.7 million people. 33,000 souls were lost there before they stopped counting the dead. Small towns like Gunnison, Colorado set up armed guards at barricades not permitting strangers to enter the town. Martial law was exhibited there.

San Francisco and St. Louis were fortunate. They listened to their health officials. When Philadelphia was proclaiming there "was nothing to see" - San Francisco and St. Louis were passing out facemasks and recommending social distancing... San Francisco police enforced rules at gunpoint. If someone refused to wear a facemask - they were imprisoned. Many truck drivers became ill as there were not enough truckers to deliver food in the fall of 1918 so many store shelves were bare.

In the United States the Spanish flu killed 675,000 people. Globally, it killed over 50 million people and others estimate it as high as 100 million who died. The Spanish flu killed 3% of the entire world's population in two years...

I think it is important to consider our past to have some perspective.

- *The Russian cholera epidemic killed 1 million in the 1850's.*
- *In the 1850's 12 million died in India and China from the third plague.*
- *The flu pandemic of 1890 killed over one million worldwide.*
- *In 1916, polio killed over 7,000 infants in the United States, and killed 2000 more in 1946.*
- *During WW I - typhus caused three million deaths in Russia.*
- *The Asian flu or H2N2 of 1957 killed 2 million around the globe including 70,000 in the U.S.*
- *The flu in 1962 killed 102,000 Americans including my grandmother who died before Christmas in that year.*
- *The Hong Kong flu of 1968 killed around 1 million globally.*
- *The Bird flu of 1997 killed almost 1000 people.*
- *SARS in 2003 killed almost 3000.*
- *The Ebola epidemic of a few years ago in 2016 killed 11,325.*
- *The Swine flu of 2009 of H1N1 was not nearly as serious as we responded quickly but it still killed 12.5K in the U.S.*
- *COVID-19 as of the date of this newsletter has almost 1 million confirmed cases with over 50,000 deaths worldwide, 6,000+ in the United States to this date.*

Albeit COVID-19 is not the pandemic of 1918, it is very serious, and it is troubling because it has fooled many of the experts. Dr Fauci stated on January 26th that he thought this would pass over us and would not be a huge threat. No one believes that today – except Rush Limbaugh who believes this is a communist, Chinese, Democratic conspiracy to destroy capitalism. The experts suspect that the peak of this virus will be in a few weeks. Until then, the best thing we can do is to protect one another and to protect ourselves by implementing the strategies below:

Wash your hands frequently - thoroughly clean your hands with an alcohol-based hand rub or wash them with soap and water.

- *Why? Washing your hands with soap and water or using alcohol-based hand rub kills viruses that may be on your hands.*

Always maintain social distancing.

Maintain at least 6 feet distance between yourself and anyone who is coughing or sneezing.

Avoid touching eyes, nose and mouth. *Why? Hands touch many surfaces and can pick up viruses. Once contaminated, hands can transfer the virus to your eyes, nose or mouth. From there, the virus can enter your body and can make you sick.*

Practice respiratory hygiene

Make sure you, and the people around you, follow good respiratory hygiene. This means covering your mouth and nose with your bent elbow or tissue when you cough or sneeze.

Droplets spread virus. By following good respiratory hygiene, you protect the people around you from viruses such as cold, flu and COVID-19.

If you have a fever, cough and difficulty breathing, seek medical care now

Stay home if you feel unwell. If you have a fever, cough and difficulty breathing, seek medical attention and call in advance. Follow the directions of your local health authority.

Stay informed and follow advice given by your healthcare providers

Stay informed on the latest developments of COVID-19. Follow advice given by your healthcare provider and local public health authorities on how to protect yourself and others from COVID-19.

- ***Stay at home if you begin to feel poorly, even with mild symptoms such as headache and slight runny nose. Why? Avoiding contact with others and visits to medical facilities will allow these facilities to operate more effectively and help protect you and others from possible COVID-19.***
- ***If you develop fever, cough or have difficulty breathing, seek medical advice promptly as this may be due to a respiratory infection or other serious ailment.***

Studies have proven the social distancing efforts of 1918, in cities like San Francisco and St. Louis, slowed the spread of the flu and reduced mortality rates. What Governor DeWine has done is gutsy and is contrary to what happened in Philadelphia. DeWine is striving to accomplish what was accomplished in St. Louis. He is flattening the curve so fewer Ohioans get sick and die.

We will get through this, but we need to work together. We are not being asked to secure a beachhead in Iwo Jima or run up the stairs of the World Trade Center the morning of September 11th. We are just being asked to stay at home, chill with our loved ones and take care of one another. It is not a lot to ask given what our grandparents and great grandparents went through in 1918... We will prevail over this and emerge stronger. We at Polaris Financial Partners are here for you to answer any questions. Please feel free to call us at any time. Polaris Financial Partners and our board have decided to volunteer, and we will be providing Easter Dinner for a group of disabled vets next Easter weekend. We will keep you posted of what we are doing specifically early next week.

Stay safe, enjoy your family, friends and loved ones. We will get through this and be a stronger nation on the other side - financially and socially. Have a great weekend!

Bob Deitrick and Steven Morgan

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