

Weekly COVID-19 Update From EKA December 9, 2020

Coronavirus Deaths Soar. The worldwide outbreak of the coronavirus currently is more than 67.7 million confirmed cases across more than 180 countries. At the time of this writing, the U.S. has more than 14.9 million confirmed cases of the coronavirus. More than 283,745 people in the U.S. have died from the virus. The [Safer at Home](#) order has been in place in Los Angeles since March 19.

Previous EKA COVID-19 updates

Our previous COVID-19 updates can be found [here](#). Feel free to share our updates with friends and colleagues. We hope you find the information in the EKA updates and the questions they raise to be informative. If you have any COVID-19 government or communications questions, please reach out to any EKA team members.

OPENING/ CLOSING & RESTRICTIONS

Regional Stay at Home Order

On December 3, the state announced a Regional Stay Home Order will go into effect and would remain in effect for at least three weeks in California regions where ICU capacity falls below 15%. The [Revised Targeted Temporary Safer at Home Health Officer Order for Control of COVID-19 \(12/6/20\)](#), which went into effect in Los Angeles County Monday and will go to at least 11:59 p.m. on December 27, 2020. This Revised Temporary Order has been updated and is issued as a response to the sustained and substantial rise in COVID-19 cases, hospitalizations, and deaths. The Order prohibits private gatherings of any size, closes sector operations, and requires 100% masking and physical distancing. The State Regional Stay at Home Order is similar to the existing County Safer at Home Health Offer with additional sector closings. The five regions are:

- **Northern California:** Del Norte, Glenn, Humboldt, Lake, Lassen, Mendocino, Modoc, Shasta, Siskiyou, Tehama, Trinity
- **Bay Area:** Alameda, Contra Costa, Marin, Monterey, Napa, San Francisco, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma
- **Greater Sacramento:** Alpine, Amador, Butte, Colusa, El Dorado, Nevada, Placer, Plumas, Sacramento, Sierra, Sutter, Yolo, Yuba
- **San Joaquin Valley:** Calaveras, Fresno, Kern, Kings, Madera, Mariposa, Merced, San Benito, San Joaquin, Stanislaus, Tulare, Tuolumne
- **Southern California:** Imperial, Inyo, Los Angeles, Mono, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura

The Order may be extended beyond December 27, 2020 if the projections of the Southern California Region's total available adult ICU bed capacity is less than 15%. For more detailed information on the Order, please click [here](#).

Supplement to the Regional Stay at Home Order

The Order was altered to regarding stand-alone grocery stores where the principal business activity is the sale of food may operate at 35% of capacity (based on fire department occupancy limits). The Order says that all access to grocery stores must be strictly metered to ensure compliance with the limit on capacity.

CalChamber Issues Statement on New Stay At Home Order

The California Chamber of Commerce released the following statement in response to Governor Newsom's new stay at home order: "It is incredibly difficult to balance public health needs against the ability of small businesses to stay open and workers to support their families," said CalChamber President and CEO Allan Zarembeg. "Small business revenues will now be a function of hospital capacity and we need every Californian to support small business by practicing responsible behavior. The loss of revenue many small businesses will experience as a result of this latest shutdown could be catastrophic. We appreciate that the Governor has allowed retail to stay open even if it is at a reduced capacity. With so many small businesses relying on revenue from the holiday shopping season, we are encouraging people to take advantage of local retail establishments to do their holiday shopping. Due to concerns over the economic fallout of the new Order, CalChamber and more than 100 local chambers of commerce sent a letter to the California Congressional delegation urging them to act immediately to provide economic relief to struggling small businesses. A copy of the letter is available [here](#).

LOS ANGELES COUNTY

Judge Says LA County "Acted Arbitrarily" In Closing Outdoor Restaurant Dining

In a tentative ruling yesterday L.A. County Superior Court Judge James C. Chalfant said Los Angeles County acted "arbitrarily" and without a proper "risk-benefit" analysis when it closed all outdoor dining at restaurants to reportedly slow the spread of the coronavirus. The judge said the County was using "fear" to drive its health policy. "Government agencies and the media are generating fear and thriving on fear and the evidence shows that healthy Americans need not fear," Chalfant said. "I think it's been a tremendous failure of government agencies to explain the nature of the disease. People have died, but the average healthy American is not at risk of dying." Still, because of the state's overriding regional stay-at-home Order, which includes an in-person dining ban, "outdoor restaurant dining in the County cannot reopen at this time. This case stems from the California Restaurant Association's attempt to block the county order last month before it took effect. Chalfant denied that request but ultimately ordered the County to submit evidence to support its decision. The CRA argued that the rule was arbitrary and unfair to businesses that had invested in outdoor dining spaces to weather the pandemic. To read the 53-page tentative ruling, click [here](#).

L.A. County Launches Community Equity Fund

L.A County launched the County COVID-19 Community Equity Fund to help slow the spread of COVID-19 in communities disproportionately impacted by the virus. Fifty-one community-based organizations, or CBOs, will receive funding to provide a range of services, including outreach, education, case investigation and contact tracing. They also will help individuals who live in

hard-hit neighborhoods connect with health and social services. The goal of the Community Equity Fund is to reduce the disproportionate impact of COVID-19 in L.A. County by partnering with organizations and providing them with funding, training and technical assistance. The organizations will raise awareness in their communities on how to prevent spreading COVID-19 and will connect residents to health care, social services and COVID-19 testing when necessary. Some will also conduct case investigation and contact tracing to inform people who have been exposed to or are infected with COVID-19 about their risks and the need to isolate and quarantine, respectively. Click [here](#) for more information.

Grant Program For Struggling Restaurants

As a follow-up to our last update, Los Angeles County announced details of their [Keep L.A. County Dining grant program](#), an effort to help restaurants that have seen their business plummet due to COVID-19. The program will give \$30,000 to brick-and-mortar restaurant owners who qualify to spend on employee payroll, operational expenses and adaptive business practices they need to institute to stay open. To be [eligible](#), restaurants must...

- be located in the County of Los Angeles but NOT in the cities of Los Angeles or Pasadena.
- have a fixed brick and mortar location with a full-service kitchen
- have fewer than 25 employees
- have a current health inspection grade of "C" or better
- have been established and operating no later than March 4, 2020
- NOT have more than five business locations
- NOT be a corporate-owned franchise
- NOT have already received assistance from other L.A. County CARES Act programs
- demonstrate their business experienced hardship due to a COVID-19 closure and reduction in revenue

In addition, the [Los Angeles County Development Authority](#), which is overseeing the program says restaurants that had been offering outdoor dining on November 24, before the [three-week, countywide outdoor dining ban went into effect](#), will be placed at the top of the list. Keep L.A. Dining grants exclude restaurants in the cities of Los Angeles and Pasadena is because the city of L.A. received its own CARES Act funding while Pasadena has its own public health officer and is [not following the L.A. County public health order](#) that prohibits outdoor dining. The Keep L.A. County Dining grant program will start taking applications on December 3 at midnight and will stop accepting them on December 6 at 11:59 p.m. — or whenever 2,500 applications are submitted.

CITY OF LOS ANGELES

City Of L.A. Issues Stay-At-Home Rules That Mirror L.A. County Order

The city of Los Angeles issued a modified stay-at-home order Wednesday night that mirrors L.A. County rules that went into effect Monday. The city order prohibits gatherings of people outside immediate households, with some exceptions such as religious services and protests.

While the Order tells people to stay home, it also allows retail businesses to remain open "after implementing the County of Los Angeles Department of Public Health Protocols for Retail Establishments Opening for In-person Shopping."

Emergency Relief For Food-Service Workers

Mayor Garcetti announced the Secure Emergency Relief for Vulnerable Employees (SERVE) initiative, a new partnership between the Mayor's Office and the Mayor's Fund for Los Angeles, to provide 4,000 local food-service workers with a one-time \$800 stipend. Recent protocols put in place by the L.A. County Department of Public Health suspending outdoor dining at restaurants, breweries, wineries, and bars has left many employees in need of immediate aid. To qualify for the program, applicants must reside within the City of Los Angeles; be 18 years of age or older; have an annual income in 2019 of \$58,450 or below prior to the COVID-19 crisis, which is the threshold for the federal poverty level calculated by [the U.S. Department of Housing and Urban Development \(HUD\)](#); and demonstrate economic hardship due to a job loss or at least a 50% reduction in income at a food service establishment as a front or back of house employee. This includes restaurants, food stands, mobile food units and push carts, and breweries, wineries and bars that serve food on the premises. Recipients with confirmed eligibility will be selected and chosen from a randomized list. Applications will open on Monday, December 7, at 9:00 a.m. and will close at midnight on Friday, December 11. For more information on eligibility, how to apply, and additional COVID-19 support, click [here](#).

ORANGE COUNTY

Santa Ana Officials Enact Their Own Mandatory Mask Order

Masks are mandatory for Californians up and down the state, as more and more people get sick with the novel Coronavirus and show up in hospitals. But elected officials in Santa Ana, overseeing a city full of working-class residents who live in densely crowded areas and have no option but to work in public settings and risk exposure, are making that message more clear for locals. City Council members at their Tuesday meeting unanimously agreed on enacting a local, mandatory mask order. Its specific guidelines and provisions are expected to become clearer when it's signed by the City Manager and released to the public either on Wednesday or later in the week. But there's uncertainty over whether it will differ from state law in terms of its effectiveness in getting more people to mask up — in a city that some argue desperately needs these rules cemented locally. And the term "mandatory" has been called into question when law enforcement agencies up and down the state, and in Orange County, continue to push back on punitive enforcement of the mask law — advocating instead for voluntary compliance. And that was a message echoed by Santa Ana officials after the council vote. City spokesman Paul Eakins said the city has thus far tried to avoid punitive action in favor of education and voluntary compliance when it comes to people not abiding by public health orders aimed at stemming the virus' spread: "The new Order will identify what specific consequences there could be — but it isn't necessarily saying police should be out cracking down with fines. There are — there could be — consequences, if they refuse to abide by the rule. But we don't want to do that."

Ventura, Santa Barbara, San Luis Obispo

Ventura, Santa Barbara, and San Luis Obispo counties are asking the state to separate them from the larger Southern California region under the stay-at-home Order. The [Southern California region](#) includes Los Angeles, Orange and San Diego counties. County leaders want the state to create a smaller 'Central Coast' region. Ventura County Executive Officer Mike Powers said a smaller regional approach is important for our community members and struggling businesses. We believe it's reasonable to have the Central Coast as one region instead of including our County with over half the state's population in the current Southern California Region. The Santa Barbara County Board of Supervisors plan to vote on whether or not to send a letter to the state, requesting the creation of a new region, according to Supervisor Steve Lavagnino.

SACRAMENTO

State offering tax relief and grants for small businesses

The California Department of Tax and Fee Administration began accepting applications on December 1 for a tax credit available for small businesses that meet the following criteria.

- Employed 100 or fewer employees as of December 31, 2019; and
- Suffered a 50% decrease or more in income tax gross receipts (generally, all income less returns and allowances), when comparing to 2nd Qtr 2020 to 2Q 2019

To apply, click [here](#).

Sales Tax Relief

The Governor directed the California Department of Tax and Fee Administration to provide sales tax relief to businesses. The tax deferment up to \$1 million is automatic; no need to apply. Businesses can use the money they would normally pay in sales tax to float other expenses, interest free for three-months. This is how the sales tax relief would apply:

- Automatic three-month extension for taxpayers filing less than \$1M in sales tax
- Extends the availability of existing interest and penalty-free payment agreements to companies with up to \$5 million in taxable sales
- Provides expanded interest free payment options for larger businesses particularly affected by significant restrictions on operations based on COVID-19 transmissions. [Click here](#) to learn more.

New Covid Relief Grant for Small Businesses

The Governor announced the creation of a \$500 million COVID Relief Grant administered by the California Office of the Small Business Advocate (CalOSBA) at the Governor's Office of Business and Economic Development for small businesses that have been impacted by COVID and the health and safety restrictions. Funds would be awarded to established networks of Community Development Financial Institutions to distribute relief through grants of up to \$25,000 to underserved micro and small businesses throughout the state by early 2021. Non-profits would also be eligible for these grants. CalOSBA is establishing the program and will make it available to small businesses as soon as possible – for updates on availability [Click here](#) to learn more.

[Click here](#) to fill out a Pre-Application

Phone Tool Designed to Slow the Spread of COVID-19

Governor Newsom announced the statewide launch of C.A. Notify, a new digital tool that will help reduce the transmission of COVID-19. Starting Thursday, December 10, Californians can opt-in to receive COVID-19 notifications informing them if they have been exposed to someone who has tested positive for the virus. C.A. Notify is a digital tool that protects privacy and security – it does not collect device location to detect exposure and does not share a user's identity. The tool was developed in partnership with Google and Apple and [piloted](#) with the University of California, San Diego, and the University of California, San Francisco. For more information click [here](#) and [here](#).

OAL Approves Cal/OSHA's Emergency COVID Regulations

[Robin E. Largent](#) from CDF Labor law reports that California's Office of Administrative Law (OAL) approved Cal/OSHA's emergency COVID regulations, making them effective immediately. Her prior post summarizing these new regulations is [here](#) and the text of the new regulations is [here](#). The California Department of Industrial Relations published FAQ guidance concerning the new regulations' requirements, available [here](#). Robin suggests that employers should review the guidance, as well as the text of the new regulations, in preparing a compliant COVID prevention plan and implementing protocols to comply with the new regulations. Cal/OSHA has published a Model COVID Prevention Plan template for employers to use. A link to the template is included in the FAQ guidance linked above. In the newly issued guidance, the agency seemed to acknowledge that employers cannot reasonably be expected to comply with all aspects of the new regulations effective immediately. In this regard, it provided the following Q&A:

Q: When must employers comply with the emergency temporary standard [the new regulations]?

A: November 30, 2020, the day the Office of Administrative Law approved the [new regulations].

Q: What if an employer is unable to comply with the [new regulation] by its effective date?

A: Many of the provisions of these regulations have already been required under employers' Injury and Illness Prevention Programs (IIPP), including the requirement to identify and address hazards, use of face coverings, and physical distancing. As employers implement the new regulations, Cal/OSHA enforcement personnel will consider an employer's good faith efforts in working towards compliance, but some aspects, such as eliminating hazards and implementing testing requirements during an outbreak, are essential. So, it seems Cal/OSHA will provide some leeway to employers who are trying in good faith to comply with the new regulations, even if they cannot accomplish this immediately. Many wondered if the guidance would address the very surprising aspect of the regulations that appears to impose a new paid leave requirement on employers who exclude employees from the workplace for 14 days to quarantine due to possible COVID exposure. Well, the guidance does address this but seems (also surprisingly) to confirm that the regulations do, indeed, impose a new paid sick leave requirement ON TOP of employers' existing (also new) requirement to provide supplemental

paid COVID sick leave (in accordance with the recently enacted AB 1867 and the federal FFCRA). Here's the FAQ on that subject:

Q: Must an employer pay an employee while the employee is excluded from work?

A: If the employee is able and available to work, the employer must continue to provide the employee's pay and benefits. An employer may require the employee to exhaust paid sick leave benefits before providing exclusion pay, and may offset payments by the amount an employee receives in other benefit payments. (Please refer to the [Labor Commissioner's COVID-19 Guidance and Resources](#) for information on paid sick leave requirements.). These obligations do not apply if an employer establishes the employee's exposure was not work-related. This guidance, like the actual text of the regulations, suggests that even if an employee has exhausted all available COVID paid sick leave, the employer still must pay an employee for up to 14 days if the employee is excluded from working due to the need to quarantine as a result of possible COVID exposure in the workplace. This could hypothetically happen repeatedly and the employee would still be entitled to pay. [Just when you think the State of California could not do more to try to ruin California businesses already struggling to keep their doors open.]

California Imposes More Stringent Requirements On Employers Relating To COVID-19

As noted in our previous update, on November 20, 2020, the California Occupational Safety and Health Standard Board adopted temporary regulations regarding measures that employers must undertake in order to prevent the spread of COVID-19 in the workplace. On November 30, those regulations went into effect and are set to be in place for at least 180 days. California employers must now take immediate steps to ensure compliance with these new and in some ways extraordinary regulations. Critically, these new regulations require most California employers to create a written COVID-19 Prevention Plan addressing the following categories:

- System for communicating information to employees about COVID-19.
- Identification and evaluation of COVID-19 hazards.
- Investigating and responding to COVID-19 cases in the workplace.
- Correcting COVID-19 hazards.
- Training and instruction.
- Physical distancing.
- Face coverings.
- Other engineering controls, administrative controls, and personal protective equipment.
- Reporting, recordkeeping, and access.
- Exclusion of COVID-19 cases.
- Criteria for employees to return to work after recovering from COVID-19.

These new regulations also address testing and notification requirements for COVID-19 outbreaks in the workplace and specific requirements in employer-provided housing.

NATIONAL

CDC COVID-19 Partner Update December 14

The CDC will have a partner call for updates on the COVID-19 response, including new resources for the private sector and the general public on Monday, December 14, 2020, from 3:00— 4:00 p.m. E.T. CDC Speakers:

- Dr. Cliff McDonald, Medical Officer, CDC COVID-19 Emergency Response
- Dr. John T. Brooks, Chief Medical Officer, CDC COVID-19 Emergency Response
- Ms. Michelle Putnam, Deputy for Partnerships and Risk Management, Policy Unit, CDC COVID-19 Emergency Response (Moderator)

Please submit your questions by 12/9 to group similar questions and answer as many as possible. Please email eocevent337@cdc.gov with "Partner Call 12/14" in the subject line. Register in advance for this webinar: [Ten Truths about COVID-19](#) The call will be recorded and posted with previous Partner Update webinars [here](#).

CDC Recommended Quarantine Time Shortened

The U.S Centers For Disease Control And Prevention Reduced The Recommended Days A Person Must Quarantine After Coronavirus Exposure From 14 Days To Seven Or 10 Days. The New Guidelines Announced Last Week Say People Who Have Close Contact With An Infected Person Can End Their Quarantine After Seven Days If They Receive A Negative Test Or After 10 Days Without A Test. The CDC Defines Close Contact As 15 Minutes Total Spent 6 Feet Or Closer To An Infected Person. The U.S. Follows Some European Countries That Have Shortened The Recommended Quarantine Time. In September, France Reduce Self-Isolation Time For Covid-19 From 14 Days To Seven Days Because It's The Period "When There Is A Real Risk Of Contagion," Said French Prime Minister Jean Castex. Germany Also Reduced Self-Isolation Time For Travelers Coming Into The country high-risk zones to 10 days, [according to a government website](#).

IRS Issues CARES Act Guidance Addressing Tax Issues Prevalent in M&A Transactions

The CARES Act's Paycheck Protection Program (PPP) was a boon to many businesses, but some of its particularities have become a headache to acquiring taxpayers. Our Federal Tax Group untangles how PPP loans affect employee retention credits and deductions.

- New IRS guidance for both equity and asset acquisitions
- A revenue ruling confirming that certain expenses cannot be deducted

In a series of guidance taking various forms, all issued in the same week, the IRS has provided much-needed clarity on the interaction of two significant, but mutually exclusive, benefits offered under the Coronavirus Aid, Relief, and Economic Security (CARES) Act and also reaffirmed its position on the nondeductibility of expenses funded with loan proceeds under the Paycheck Protection Program (PPP).

PPP Loans and Employee Retention Credits

Under the CARES Act, a PPP loan borrower cannot also claim employee retention credits (ERTCs). In fact, no member of a PPP loan borrower's "aggregated group" can claim ERTCs. Since the CARES Act was enacted, M&A practitioners have struggled with how the ERTC and PPP loan provisions interact with one another when a target is a PPP loan borrower and the

buyer (or a member of its aggregated group) has claimed ERTCs. The concern is that when the PPP loan borrower becomes part of the buyer's aggregated group, it could taint the group, causing potential recapture of prior ERTCs claimed by the group and prohibiting members of the group (that did not otherwise receive a PPP loan) from claiming ERTCs going forward. This issue is especially acute for private equity funds, which can have numerous portfolio companies treated as part of an acquiring fund's aggregated group for ERTC purposes. When considering a new target with a PPP loan (even if the loan was ultimately returned by May 18, 2020, in which case the borrower is treated as never having received a PPP loan for ERTC purposes, but nevertheless gave rise to lingering recapture risk in the view of the most cautious of advisors), these ERTC risks often caused the parties to restructure transactions in an effort to mitigate potential adverse tax consequences, often reverting from stock to assets sales with significant corporate and tax implications. On November 16, 2020, the IRS added [FAQs 81a and 81b](#) to its list of guidance on ERTCs, which provides guidance that will help buyers and sellers better understand the implications of acquiring a target that has (or that has taken but returned, paid off, or had forgiven) a PPP loan. The guidance addresses circumstances when an acquiring employer acquires either (1) the stock or other equity interests; or (2) the assets and liabilities of an entity (a target employer) that has received a PPP loan.

Nondeductibility of PPP Loan Expenses

In [Rev. Rul. 2020-27](#), the IRS confirmed its position (issued earlier this year in [Notice 2020-32](#)) that expenses paid or incurred from proceeds of forgiven PPP loans cannot be deducted. The ruling clarifies that such expenses are nondeductible even if a PPP loan is forgiven in a later tax year. In one scenario described in the ruling, a PPP loan borrower pays "eligible expenses" (meeting the requirements under the CARES Act to be eligible for loan forgiveness) and applies for forgiveness in November 2020 but does not receive a determination from the lender by the end of 2020. In a second scenario, the facts are the same except the borrower does not apply for forgiveness in 2020 but expects to apply in 2021. The IRS ruled that in both scenarios the taxpayer had a reasonable expectation of forgiveness and could not deduct those expenses. Congress has criticized the IRS on its position in no uncertain terms. One day after the ruling was released, the Senate Finance Committee issued a bipartisan [statement](#) affirming that their intent in the CARES Act was not to deny taxpayers these deductions, urging the IRS to reconsider its position, and expressing an expectation that Congress would clarify this intent in subsequent legislation. In companion guidance, the IRS in [Rev. Proc. 2020-51](#) provided a safe harbor for PPP loan borrowers who have had their forgiveness requests fully or partially denied (or who decide to withdraw requests). These borrowers *are* allowed to claim deductions for covered expenses and can claim these deductions on their 2020 original tax return, on a 2020 amended tax return or administrative adjustment request, or on their original tax return for the subsequent tax year in which the forgiveness request was denied or withdrawn.

Checklists to Guide Parents, Guardians, and Caregivers

For many families, school will look different this year than it has in previous years. Your school may offer virtual learning or have new policies and practices in place to prevent the spread of COVID-19 during in-person learning. Whatever the situation, the [CDC checklists](#) are intended to help parents, guardians, and caregivers, plan and prepare for the upcoming school year

LEGAL DEVELOPMENTS

Supreme Court sides with California religious ministry

Last week, the Supreme Court on Thursday sided with a California ministry that argued the state's Covid-related restrictions on indoor services violated its religious liberty rights, the court's second such ruling on pandemic guidelines for churches in two weeks. In an unsigned order, the justices sent the dispute between the Harvest Rock International Ministry and California Gov. Gavin Newsom back to the 9th U.S. Circuit Court of Appeals to further consider the case in light of its ruling from last week when the court blocked similar restrictions in New York. There were no noted dissents. The California charged that Newsom continued to impose "draconian and unconscionable prohibitions" on the lives of Californians and they accused the Governor of disregarding the restrictions "at his own whim." To make their point they included in the legal filing a picture of Newsom at a restaurant with a [large gathering](#) where no one was wearing masks.

Legislators File Brief With California Appeals Court Seeking Check On Newsom's Pandemic Authority

Two California legislators have filed a brief with a state appeals court in their fight to limit Gov. Gavin Newsom's ability to issue executive orders indefinitely. State Reps. James Gallagher and Kevin Kiley, two northern California Republicans who won one of the first court victories against Newsom, filed a 13,986-word brief in their appeal to the court. Newsom's latest Order divides the state into five super regions with a stay-at-home order determined by ICU capacity. If the appeals court agrees with the lawmakers, "it would be one of the biggest checks on the California governor's executive authority in times of state emergencies," according to Phil Wilson at the Los Angeles Times. There has never been a nine-month statewide state of emergency implemented in the history of California. No governor in California history has issued unending, limitless executive orders, plaintiffs in numerous cases filed against the Governor argue. The legislature is scheduled to meet from January 4 to March 25, from April 5 to July 16, and again from August 16 to September 10. In total, legislators would be in session for roughly 145 days. Those who accept per diems would receive up to \$30,595 in additional taxpayer-funded payments while California businesses are on the brink of record permanent closures, and 9.3 percent of Californians continue to file for unemployment benefits.

MLB And All 30 Teams Sue Insurance Providers, Citing Billions In Losses Due To Covid-19

According to [CNN](#), Major League Baseball is suing its insurance providers, claiming insurers are refusing to cover the billions of dollars in losses the sport has suffered due to the coronavirus pandemic, according to a lawsuit filed in October. All 30 MLB teams, the baseball commissioner's office, MLB's digital and streaming services, MLB Network and Tickets.com have collectively sued their insurance providers, citing massive property damage and "time element" losses that the clubs and their affiliates have experienced due to the pandemic, according to the lawsuit filed in Alameda County, California, and obtained by CNN. The suit, filed on October 16, states claims that MLB purchased "top-shelf All Risks Policies" to protect baseball "against the risk of catastrophic economic losses" that it now faces due to the pandemic. "Baseball paid

millions of dollars in premiums year after year because it deliberately bought broad, more protective coverage" but the insurers "have very publicly refused to live up to their contractual obligation to pay what they promised," according to the lawsuit.

WHAT WE'RE READING

Some Southern California Sheriffs Pushing Back Against Enforcing Coronavirus Health Order

Some Southern California sheriff's departments are pushing back against enforcing new stay-at-home orders that are set to take effect on Sunday night, while others are focusing their messaging, instead, on helping residents stay educated about the transmission of the virus. Among those speaking out against the Order, which will restrict several non-essential businesses and activities for the next three weeks, is Riverside County Sheriff Chad Bianco who accused California Gov. Gavin Newsom of having a "dictatorial attitude" regarding coronavirus protocols. Bianco's criticisms were shared in a [YouTube video](#) on Friday. To read the full story, click [here](#).

Many Aren't Buying Public Officials' 'Stay-At-Home' Message. Experts Say There's A Better Way

Some 33 million Californians are now under a new regional stay-at-home order that began Sunday night, a last-ditch effort to turn the corner on an alarming rise in coronavirus cases statewide. The blunt messaging worked to bend the curve in the spring, when fear of the novel virus and the insidious ways it might spread kept many indoors. But nine months later, the words seem to have lost their meaning. To read the full story, click [here](#).

Elected Officials Criticized For Not Following Own COVID-19 Advice

The day before Thanksgiving, Denver Mayor Michael B. Hancock urged his constituents to remain in their households and refrain from travel during the holiday if they could. That same day, he boarded a plane to join his wife and daughter in Mississippi. The decision ignited calls of hypocrisy, and the mayor issued a public apology to those "angry and disappointed" in his decision. On Tuesday, the mayor of San Jose, California, issued a public apology for attending a Thanksgiving meal with more households than currently allowed under state regulations. To read the full story, click [here](#).

Lancaster Gives LA County Health Director A 'No-Confidence' Vote

Lancaster's City Council on Thursday, December 3, backed a vote of no confidence in Los Angeles County Public Health Director Barbara Ferrer, while greenlighting a study to determine if the city can create its own public health department and set its own path for coping with the coronavirus pandemic. The actions, both unanimously approved, came in response to stay-at-home orders the northern L.A. County city and a handful of other communities say are too restrictive, issued from a large agency they say is too distant from their residents. To read the full story, click [here](#).

Where Is The Data To Support Closing Outdoor Dining In LA? It's Complicated

Restaurant owners, workers, and diners have been [loudly asking](#) the same thing since last Wednesday, November 25, when the Los Angeles County Department of Public Health recommended that restaurants be [closed for outdoor on-site dining](#): Where is the data? Frustrated LA operators have spent nearly a year being pushed to the brink — forced to lay off staff, change concepts, amass untold debt, [fight landlords](#), and stay safe during the largest public health crisis in recent history. Now they've been told that the outdoor, open-air spaces they spent thousands to build are [no longer suitable](#) for safe operation while coronavirus cases [rise precipitously](#) across the state, despite little direct data linking restaurants to the uptick. Meanwhile, owners argue, grocery stores and retail shops and outdoor gyms [are allowed to remain open](#) with capacity caps in place, as hotels and airlines continue to ferry and house travelers during the ongoing holiday season. To read the full story, click [here](#).

Los Angeles Official Who Voted For Outdoor Dining Ban Says Being Caught Dining Out Is A Non-Story

A Los Angeles County Supervisor who dined at a [restaurant](#) in Santa Monica last week just hours after she voted to ban outdoor dining in the County because of [coronavirus](#) concerns, told a local reporter on Wednesday that getting caught was a "nonstory." Fox 11 Los Angeles was the [first to report](#) this week that county supervisor Sheila Kuehl was seen dining outside at Il Forno Trattoria, an Italian restaurant near her house. Hours before, she had referred to outside dining as "a most dangerous situation" during an Los Angeles County Board of Supervisors meeting. To read the full story, click [here](#).

Long Beach Restaurant Owners Are Frustrated With City's Outdoor Dining Ban

Restaurants in Long Beach were given a lifeline earlier this year when the city announced its Open Streets initiative, allowing restaurants to build parklets in public spaces for outdoor dining amid the coronavirus pandemic. Now as coronavirus cases continue to rise, Long Beach officials decided to align with Los Angeles County in late November, banning in-person dining until at least December 16. To read the full story, click [here](#).

More Than Half Of FDNY Say They'll Refuse COVID-19 Vaccine

More than half of New York City firefighters say they won't be vaccinated for COVID-19 when the potentially life-saving shot becomes available to first responders in a matter of weeks, according to a new internal survey. About 55 percent of 2,053 smoke-eaters polled in the last three days by their union, the Uniformed Firefighters Association, answered "No" when asked, "Will you get the COVID-19 Vaccine from Pfizer when the Department makes it available?" UFA President Andy Ansbro told The Post. The responses account for about 25 percent of the UFA's 8,200 active members. To read the full story, click [here](#).

Sherman Oaks restaurant owner vents anger over dining ban

The owner of a Sherman Oaks restaurant expressed her anger and frustration over Los Angeles County's outdoor dining ban in a gut-wrenching video. Angela Marsden, the owner of Pineapple Hill Saloon and Grill, posted a video on social media after she saw production tents and tables set up in a parking lot just a few feet from the outdoor dining area she's not allowed to use.

People involved in the television production were seen dining under the tents. To read the full story, click [here](#).

A fight to stay alive: new restaurant association gains quick clout amid pandemic

Big-name restaurateurs in Long Beach had tried for years to form a collective to advocate on behalf of local eateries. But it took a pandemic, and restrictions on dining that threaten to put many restaurants out of business, for the effort to find success. "It gave us the true impetus to go forward," said Michael Dene, one of the founding members of the Long Beach Restaurant Association and whose restaurants include Micahel's on Naples, Michael's Downtown and Chianina Steakhouse. "Necessity is the thing that put us together." To read the full story, click [here](#).

Obama, Bush, Clinton Offer to Take Virus Vaccine

Former presidents Barack Obama, George W. Bush and Bill Clinton have all said they are willing to take the new coronavirus vaccine when available, possibly even doing so on T.V. to show that the vaccine is safe. Obama said on an episode of SiriusXM's "The Joe Madison Show" airing Thursday that he will take a COVID-19 vaccine whenever it becomes available to him. To read the full story, click [here](#).

Pandemic Pushing Drug Overdoses Up

There's a higher rate of overdose-related cardiac arrests this year, a new analysis shows, highlighting how the COVID-19 pandemic has impacted substance use nationally. The overall rate of overdose-related cardiac arrests in 2020 through August 1 was approximately 50% higher than the average trend observed for 2018 and 2019, the study found. To read the full story, click [here](#).

More Than Half Of Emergency Small Business Funds Went To Larger Businesses, New Data Show

More than half of the money from the Treasury Department's coronavirus emergency fund for small businesses went to just 5% of the recipients, according to data on more than 5 million loans released by the government Tuesday evening in response to a Freedom of Information Act request and lawsuit. According to data on the government's Paycheck Protection Program, about 600 mostly larger companies, including dozens of national chains, received the maximum amount allowed under the program of \$10 million. To read the full story, click [here](#).

Bell Gardens, Commerce, Hawaiian Gardens Facing Dire Financial Situation With Closure Of Casinos

Officials in Hawaiian Gardens, the City of Commerce and Bell Gardens are asking Los Angeles County supervisors to allow casinos to reopen as the industry sees widespread job and revenue losses. Those cardrooms and casinos are now closed under the new restrictions that took effect across the County on Monday -- after they spent millions of dollars building outdoor facilities in order to keep operating. To read the full story, click [here](#).

Trump Organization, Kushner Companies Benefited From Pandemic Relief Loans: Report

Businesses at properties owned by the Trump Organization and President Trump's son-in-law Jared Kushner's family reportedly received more than two dozen Paycheck Protection Program (PPP) loans worth more than \$3.65 million. An analysis by NBC News of Small Business Administration (SBA) data released Tuesday night found that millions of dollars were given to businesses located at Trump Organization and Kushner Companies properties that pay rent to the two companies. To read the full story, click [here](#).

California Paid \$400 Million In Fraudulent Jobless Benefits To State Prisoners

SACRAMENTO — California sent about \$400 million in fraudulent unemployment benefit payments to state prisoners, a state official said Tuesday, nearly triple the amount disclosed last week and a number that could grow as a criminal investigation continues. Nine county district attorneys and a federal prosecutor are investigating unemployment fraud involving payments from the California Employment Development Department, which was under intense pressure to quickly process millions of claims as the economic impact from the coronavirus intensified last spring. To read the full story, click [here](#).

Supervisor Sheila Kuehl Eats At Santa Monica Restaurant Hours After Voting To Ban Outdoor Dining

LA County Supervisor Sheila Kuehl, who represents Santa Monica, ate at a local restaurant just hours after voting to ban outdoor dining and saying doing so is "probably more dangerous in terms of contagion than any other kind of business." On Tuesday, November, 24 Kuehl along with two other Supervisors voted to suspend outdoor dining for three weeks in Los Angeles County due to rising COVID-19 cases. The ban passed with a 3-2 vote. To read the full story, click [here](#).

WHO Chief Says Mexico 'In Bad Shape' With Coronavirus Pandemic; CDC Says Avoid All Travel

The [Centers for Disease Control and Prevention](#) is urging Americans to avoid all travel to [Mexico](#) as the country grapples with rising [COVID-19](#) deaths. The CDC has currently placed Mexico in the Level 4 risk category, which is the highest risk level for COVID-19. If anyone must travel to Mexico, the CDC recommends getting a viral test one to three days prior to traveling as well as prior to returning to the United States. To read the full story, click [here](#).

CDC-Convened Committee Votes To Add Nursing Home Residents To First Phase Of COVID-19 Vaccine Access

Public health officials voted Tuesday to add residents of long-term care facilities to front-line health care workers as the first Americans to get a COVID-19 vaccine. Nursing home residents previously had been further down the priority list to vaccinate as doses become available. To read the full story, click [here](#).

U.K. authorizes emergency use of Pfizer and BioNTech COVID-19 vaccine

The United Kingdom became the first western country to approve widespread use of a COVID-19 vaccine developed by drug companies Pfizer and BioNTech, the British government said Wednesday. The Medicines and Healthcare products Regulatory Agency said the first shots will be given next week. Studies show it is up to 95% effective. To read the full story, click [here](#).

Protest through Belmont Shore demands city officials reopen local businesses

Long Beach business owners, employees and residents rallied together at the 2nd & PCH shopping center, in the southeastern portion of the city, on Wednesday, December 2, to challenge the recent tightening of business restrictions intended to slow a second surge of the coronavirus, arguing the health orders harm local companies. The organizers of the "March to Save Small Businesses" — Ryan Choura, owner of Choura Events, and Trent Bryson, CEO of Bryson Financial — said the point of the nonpartisan march was to seek accountability from city officials over coronavirus safety orders that impact local businesses. To read the full story, click [here](#).

Newsom's Staff Members In Quarantine After One Tests Positive For Coronavirus

Staff members in Gov. Gavin Newsom's office are under quarantine after one tested positive for the coronavirus, officials said Wednesday evening. Officials did not release the name and position of the staff member who tested positive on Wednesday afternoon. Governor's officials said they are working with state public health officials to do contact tracing. To read the full story, click [here](#).

Hospitals Activate Surge Plans As L.A. County Heads Into Pandemic's Most Dangerous Days

Health Services Director Dr. Christina Ghaly said there was a real possibility the County could run out of intensive care unit beds in two to three weeks during Wednesday's briefing, as the County reported 5,987 new cases and 40 associated deaths, bringing the County's totals to 414,185 and 7,740, respectively. The number of people hospitalized for treatment climbed to a record 2,439 people. A state dashboard, which generally posts updated numbers a day earlier, placed the County's figure at 2,572 hospitalizations. L.A. County isn't alone — for the first time on Wednesday, the COVID Tracking Project placed the number of people hospitalized nationwide at more than 100,000. To read the full story, click [here](#).

Bay Area Hospitals Brace For Rising Wave Of Coronavirus Cases As Public Officials Raise Alarms

In Santa Clara County, officials said Wednesday that only 12% of hospital beds were available — including just 44 in intensive care. ... At least three hospitals in the County — Santa Clara Valley Medical Center, O'Connor Hospital and St. Louise Regional Hospital — took the extraordinary step on Monday of canceling all adult non-urgent elective procedures if they would have required admission after surgery, said Joy Alexiou, spokeswoman for county hospitals. Most hospitals haven't canceled non-emergency surgery since the spring. To read the full story, click [here](#).

Sacramento County Health Chief Who Oversaw Local Coronavirus Response Resigns

Dr. Peter Beilenson, the head of the Sacramento County Department of Health Services, has submitted his resignation, saying he and his wife have decided to return to their former home in Baltimore to help family with an ongoing crisis. Beilenson, who has overseen the County's efforts to deal with the COVID-19 pandemic since March, is among a handful of county health officials who now have left their posts during the pandemic. To read the full story, click [here](#).

Pandemic's Spread In California Upends Plans For Return To School In January — Or Beyond

Just a month ago, the number of schools bringing at least some students back to their campuses was increasing. Only 9 of the state's 58 counties were in the Tier One "purple" zone. That meant that under state rules, two-thirds of California's students were in schools that were allowed to bring back students for in-person instruction in regular classes. Most districts did not take advantage of this opportunity, for a range of reasons. In many districts, teachers through their unions remain strongly opposed to opening classes for safety reasons. Not all parents necessarily support opening schools either. And in many cases, individual counties and districts, most notably Los Angeles Unified, the state's largest, have set stricter standards than the state for in-person classes. To read the full story, click [here](#).

S.F. Officials Want Teachers Prioritized For Coronavirus Vaccines

San Francisco officials are pushing to prioritize teachers just behind health care workers in getting a free COVID-19 vaccine. A proposed San Francisco Board of Supervisors resolution, which is non-binding, urges Gov. Gavin Newsom and state health officials to prioritize teachers in the distribution of the first rounds of vaccines available so that schools can reopen as soon as possible. To read the full story, click [here](#).

U.S. Unemployment Claims Fell Last Week After Recent Rise

Weekly initial claims for jobless benefits, a proxy for layoffs, fell by 75,000 to a seasonally adjusted 712,000 in the week ended November 28, the Labor Department said Thursday. That follows two consecutive increases and comes amid evidence that the economy continues to recover from the spring's shutdowns, but at a slower pace. Last week's level was only 1,000 more than the lowest level recorded since March, and well down from this year's peak of nearly 7 million—but was still higher than any level recorded before 2020. To read the full story, click [here](#).

Last-Minute Snags Complicate Massive Spending Deal

The renewed push for coronavirus relief and unresolved budget issues are complicating the massive \$1.4 trillion spending deal, with lawmakers saying they need to reach an agreement in the coming days in order to pass the measure by next week's deadline. Both House and Senate aides close to the talks insist that appropriators are inching closer to a deal and remain optimistic that legislation will come together to keep the government open past December 11. But the longer talks drag out, the more likely it becomes that congressional leaders will need extra time to close out an agreement on fiscal 2021 funding. Further hampering matters is the last-minute push by top lawmakers to address the surging coronavirus pandemic alongside annual spending. To read the full story, click [here](#).

Mask Use In The Context Of COVID-19

This document provides updated guidance on mask use in health care and community settings, and during home care for COVID-19 cases. It is intended for policy makers, public health and infection prevention and control professionals, health care managers and health workers. The Annex provides advice on how to manufacture non-medical masks. It is intended for those

making non-medical masks at home and for mask manufacturers. To read the full story, click [here](#).

California Pioneered The COVID-19 Stay-At-Home Lockdown. Now, It Faces A Backlash

With coronavirus hospitalizations surging in California and healthcare providers increasingly under strain, officials are eyeing a return to the kind of stay-at-home restrictions that helped curb the virus' spread in the spring. What is unclear, though, is whether residents will stomach even a modified lockdown as willingly as they did in March and April, when California's swift and sweeping action made it an early national model in the battle against the coronavirus. To read the full story, click [here](#).

Expenses Used For PPP Loan Forgiveness: Deductible Or Not?

The Paycheck Protection Program (PPP), created as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, P.L. 116-136, authorized loans to certain businesses affected by the COVID-19 pandemic. If businesses use their PPP loans for certain qualified business expenses, then some or all of the loan may be forgiven, subject to certain tests. CARES Act Section 1106(i) explicitly excludes the forgiveness of PPP loans from gross income. To read the full story, click [here](#).

L.A. Renters, Attorneys Demand Suspension of Eviction Proceedings Due to Covid

As Los Angeles County hurtles to another severe stay-at-home lockdown due to a post-holiday Covid-19 surge, attorneys and clients want eviction trials and other court hearings to be put on hold because they say courtrooms are too crowded. On Friday, a group of eviction defense attorneys and their clients made their plea outside a downtown L.A. courthouse, just days after public health officials stressed the need to avoid contact with strangers in enclosed spaces. To read the full story, click [here](#).

Can Your Employer Require You To Get A COVID-19 Vaccine To Go To Work?

If you're wondering whether your [employer can require you to get a COVID-19 vaccine](#) to return to work, the short answer is yes. But that doesn't mean employers won't face a "legal minefield" if and when they decide to implement a vaccination policy. Although employees can be required to take a test as a precondition of their returning to work, according to trial attorney Misty Marris, "there is no world where there is a COVID-19 mandatory vaccination policy that doesn't have exceptions to it." To read the full story, click [here](#).

San Diego Mayor Slams Newsom's Coronavirus Lockdowns, Says 'No Science' Behind New Restrictions

The Republican mayor of San Diego, Kevin Faulconer, called out Democratic Gov. Gavin Newsom Friday over the growing frustration in the state newly imposed coronavirus restrictions, telling Fox News there is "no science behind" the orders. We get new executive orders with no science behind it, and so when you see this new Order that says, for example, we're going to shut down outdoor dining, which has been working very successfully, when it says we're going to shut down playgrounds for families and kids, once again there's no science

behind it, and that's why you see this growing anger and frustration," Faulconer told "America's Newsroom" Friday. To read the full story, click [here](#).

You Might Not Qualify For More Stimulus Money When A Second Payment Happens. Here's Why

A second stimulus check might not be approved until 2021, but discussions aren't closed yet. Negotiations on two current stimulus proposals so far leave out the direct payment, but the stimulus check has strong support from leaders on both sides of the aisle. When and if more money arrives to individuals and families, the qualifications are expected to shift in ways that would bring some people a bigger check, a smaller one, or, for tens of millions of people, no stimulus money at all. (Here are the five priority groups we've found for how soon people would get a check.) To read the full story, click [here](#).

Restaurant Owners, Supporters Surround Home Of L.A. County Supervisor Who Dined Out After Voting To Ban Outdoor Dining

A few dozen restaurant owners and their supporters converged outside the Santa Monica home of Los Angeles County Supervisor Sheila Kuehl on Saturday to express their frustrations with the latest restaurant outdoor dining shutdowns. Carrying signs and chanting "let us work!" the group of demonstrators surrounded Kuehl's home demanding to be allowed back to work, as stimulus negotiations continue to stall amid the worsening pandemic. To read the full story, click [here](#).

Plight at the Museum

America's museums are at a crossroads. This summer, outrage swirled and controversies piled up around postponing exhibitions for political reasons; cultivating diverse and inclusive collections; deaccessioning artifacts and treasures; and layoffs of people of color. All the while, museums sat shuttered, their futures imperiled by economic struggles brought on by a pandemic. To read the full story, click [here](#).

California Imposes New Virus Rules As Hospitals Struggle

More than 33 million people in California will wake up Monday to new orders from the government not to leave their homes for at least the next three weeks except for essential purposes, forcing restaurants to offer take-out only while limiting retailers to 20% capacity as a surge of new coronavirus cases threatens to overwhelm hospitals. The new rules took effect just before midnight for Southern California and a large swath of the Central Valley, triggered after more than 85% of beds in intensive care units were occupied in those regions. Five San Francisco Bay Area counties voluntarily joined the rules, saying they didn't want to wait until their capacity dropped too low to take action. Those restrictions will last until January 4, a week longer than the state's timeline. To read the full story, click [here](#).

How California Renters Are Bracing For An Eviction Tsunami

Using a U.S. Census survey on how the coronavirus is affecting households across the country, Carolina Reid, associate professor of city and regional planning at the University of California, Berkeley, estimates there are approximately 2 million people, including children, at risk of

eviction based on the 600,000 California households that fell behind on rent in August. Since then, the number of renters at risk of eviction has fluctuated, but the number of California adults reporting that they're behind on rent in November has topped 1 million. To read the full story, click [here](#).

Some Southern California business owners will defy Governor's coronavirus shutdown order

In the midst of a holiday shopping season dramatically reshaped by the COVID-19 pandemic, some Southern California small business operators were making the calculated choice to stay open — or continue offering outdoor dining — at the risk of being shut down by authorities later. Some entrepreneurs said they'd take that gamble against the likelihood they would go out of business, anyway, if they didn't ignore the shutdown and continue operating as they have been — in pandemic-modified fashion. To read the full story, click [here](#).

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Stimulus talks, troop raises and funding the government: Congress faces a busy week

A bipartisan group of senators is pushing a \$908 billion compromise that would include nearly \$300 billion for small businesses, \$180 billion for unemployed workers and \$160 billion for state, local and tribal governments. Lawmakers and staff members are still working on legislative text, and have yet to finalize details of a number of critical provisions — particularly a Republican demand for a sweeping liability shield. The proposal, spearheaded by Senators Joe Manchin III, Democrat of West Virginia, and Susan Collins, Republican of Maine, has yet to receive approval from Senator Mitch McConnell, Republican of Kentucky and the majority leader. Congressional leaders suggested a deal that could be merged with an enormous year-end spending package also under discussion, which must pass to keep the government funded beyond Friday. Given the number of outstanding differences and the renewed flurry of negotiations around a coronavirus deal, it is possible that Congress will approve a one-week stopgap bill to secure additional time to reach an agreement on both an omnibus package and stimulus provisions. To read the full story, click [here](#).

The United Kingdom will become first Western nation to launch a vaccine drive on Tuesday

Preparing to take a first step in what could prove to be one of the most daunting logistical challenges undertaken during peacetime, hospitals across Britain readied for the start of the largest mass vaccination effort in the nation's history, part of a global campaign without precedent. An army of health care workers — assisted by tens of thousands of volunteers and the military — will begin rolling out inoculations of a Covid-19 vaccine on Tuesday morning,

aiming to vaccinate more than 20 million citizens in just a few months' time. To read the full story, click [here](#).

LASD arrests 158 at underground party after Sheriff vows to crack down on 'super spreader' events

The Los Angeles County Sheriff's Department made 158 arrests while breaking up a massive underground party at a house in Palmdale over the weekend, and only FOX 11's cameras were there to witness it. Over the past several months, FOX 11 has been investigating the underground party scene, which has continued to rage as COVID-19 cases surge to all-time highs and stay at home orders are reinstated. The Los Angeles County Sheriff's Department made 158 arrests while breaking up a massive underground party at a house in Palmdale over the weekend, and only FOX 11's cameras were there to witness it. Over the past several months, FOX 11 has been investigating the underground party scene, which has continued to rage as COVID-19 cases surge to all-time highs and stay at home orders are reinstated. To read the full story, click [here](#).

How Vaccines Will Roll Out in the U.S.

There's a light at the end of the tunnel, and we can almost see it. A federal panel of experts will be looking into Pfizer's vaccine this week and Moderna's next week. The Food and Drug Administration could give emergency use authorization to Pfizer's vaccine by the end of this week. And while a green light for a vaccine may come sooner rather than later, it may take months to reach everyone. To read the full story, click [here](#).

Biden Forms Health Team to Tackle COVID

President-elect Joe Biden has nominated Xavier Becerra, California's attorney general, as secretary of Health and Human Services as part of his health team to address the coronavirus pandemic. He would be the first Latino to lead the agency. Biden has started shaping his strategy for addressing the pandemic, announcing plans to ask the public to wear masks for his first 100 days in office. To read the full story, click [here](#).

Note: While EKA monitors governmental announcements, guidelines and recommendations, our updates are prepared for informational purposes and are compiled from publicly available sources. Our updates should not be considered health, medical, legal, or tax advice. Always consult a qualified professional regarding any specific questions you may have. All hyperlinks are live and will bring you to the information mentioned. If you are not interested in receiving future emails from us, then please reply with a "Remove" in the subject line and note the email addresses to be removed.