



MY WEEK

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New York's lockdown state of mind

I am about to enter my seventh week of state government-mandated self-isolation in New York City. There is still very little traffic on Madison Avenue where I live. This quiet confused me at first, especially in the mornings. I repeatedly woke up thinking that a heavy, early spring snowstorm had occurred overnight. It's about the only time the streets of New York City are ever this eerily quiet. Then I remember: it's a different storm outside.

Recently, I realised that this is the longest period I have spent continuously in my apartment. Living by myself (I don't like the word 'alone') contentedly has never been a problem for me. When I was a little boy, my grandmother observed and worried that I enjoyed my own company 'a little too much'. I could play by myself quite happily for hours, even days. I do think of my grandmother often as I'm

making my morning coffee before sitting down to read the newspaper. I guess my personality trait that she worried about back then is now an asset.

Many mornings, I look out of my kitchen window and for surprisingly long periods see no one on the streets below. Many people have fled to small towns upstate, to the Hamptons, or other landed places where they have relatives. My apartment building is only about 35% occupied, which makes social distancing rather easy. There's no wait for an elevator and no chance that more than one person or family will be in it at the same time, as required by the social distancing mandate.

I start each day by writing down three goals. One is always cleaning a room of the apartment. During breaks from my tasks, I phone, email or text people with whom I want or need to communicate. I keep a running list. Some friends prefer individual or group video calls; others state firmly that they do not. The reason? In New York, it's typically the person's inability to keep her or his beauty maintenance regimen. For exercise, every other day I go for six- to 10-mile 'walk and talks' with one of three friends who live nearby, being careful to maintain social distance. We are always surprised, especially in the early evening, by how many blocks we can walk and only see two or three other people.

Sometimes the street is empty as far as we can see. We instinctively pick up our pace.

Several people I know refuse to go out or even be six feet away from another human until they 'feel totally safe'. One person sets alarms at regular intervals to remind herself to wash her hands. The husband of a friend, on hearing his wife sneeze in the night, jumped out of bed, stripped, showered, and then slept in a separate room, donning rubber gloves on the way to take his PJs to the washing machine. One long-time friend reminisces about how active her social life was before this. She then continues seamlessly about the places she'll go to in the city and the routes she'll take when the restrictions end. "It will be like old times and I'll feel like myself." I don't have to respond because she's really talking to herself, saying what she needs to hear to help her endure.

From the beginning of this crisis, I decided not to listen to the television or the radio – and I haven't. I find it easier to read the horrifying stories in the daily newspaper when I can throughout the day. I feel lucky I have ongoing work on projects that keeps me engaged and focused on the present. I spend no time longing for the social life I had before this pandemic. That's gone. And I spend no time postulating about what my social life will be like after this restrictive period ends. All we know is that very little will return to as it was before.

IT'S IMPORTANT TO 'KNOW YOUR NUT'

I've been talking to a lot of people about a nut – but not one that grows on a tree or bush. This is a person's financial nut. This term refers to the exact amount of money – usually the minimum – that you need to live each month. It is not good enough to simply know this number accurately. Each expenditure with the exact amount and anticipated payment date should be itemised in a notebook or on a spreadsheet.

Several friends have lost their jobs. This is not surprising, given the skyrocketing number of unemployment claims across the US. Thankfully, some of the people I know have accumulated savings. In my phone calls with each, I try to gently remind them that during this restrictive period it's time to 'know your nut'. I do this by telling them about my 9/11 experience, when all my financial services training work and the money it generated stopped, suddenly and unexpectedly, for almost six months. Because I knew my nut, I was able to reduce my spending to the minimum in order to make the money I had go further.

Over the years after my training business recovered, I would periodically test my discipline, financially and (perhaps more importantly) emotionally, to see if I could live only on my nut for two months. Sometimes I would tell a friend about it and they'd ask, "Why?" I explained it was a self-test and that if I got through it, I felt reassured. If I failed, I learned something about myself that I needed to understand and to be more disciplined about. In this time of self-isolating and social quarantining, I am sharing my nut story with more and more people. I'm sure some of them silently think I've become a bit of a nutcase on the topic.