

# ANNUAL REPORT 2020

*Progress Authority*

## Local Leadership Provides Small Business Assistance

Throughout the topsy-turvy year of 2020, which was essentially 321 days of uncertainty, our existence became ever-changing schedules, updated budgets and quarterly outlooks, Zoom meetings, conference calls, calendar reshuffling and basically everything in between. The need for leadership and guidance was at its peak. And although it could be argued whether or not this guidance was offered at the State or National level, it was unquestionably instilled at the local level. Our Bradford County Commissioners clearly infused the leadership necessary to guide us through this historic pandemic. Through their quick deployment of grant funding to local small businesses, many jobs and livelihoods were saved. With the assistance of TreHAB and the Progress Authority, 83 grants were rolled out in April, when the initial impact of the pandemic began to take hold. This

was followed by a second and third round of funding, rolled out in August and November. In all, 161 grants were awarded to Bradford County small businesses, with total funding exceeding \$500,000. The rollout was as seamless as possible considering the compounding circumstances. Through not only the funding, but also the grit and determination of the business owners and managers, the uncertainty of a paycheck was removed for nearly 800 workers whose employment remained safe during these turbulent times. With that, we would like to extend a heartfelt thank you to our commissioners, Doug McLinko, Daryl Miller and John Sullivan. Their support and confidence in the Progress Authority to execute their plan for small business assistance is greatly appreciated. It goes without saying, their stewardship of the County was truly remarkable during these unprecedented times.

*Annual Newsletter Sponsored by:*

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We would be remiss to not mention the untimely passing of Commissioner Ed Bustin. Ed was a strong proponent for many of the projects that are mentioned in this Report. Whether it be our Broadband Project or the Non-Profit Loan Fund, Ed was a huge advocate for the advancement of Bradford County and its citizens. Ed was a positive sounding board through times of uncertainty and we always welcomed his calm outlook. Our thoughts and prayers go out to his family.

## THANK YOU

Thank you  
Bradford  
County  
Commissioners  
for approval  
of the Small Business Assistance  
Program for  
Bradford County.



The Program, administered  
by the Progress Authority  
provided operational assistance  
for over 100 small businesses  
in the County.

As the Impact of COVID 19  
continues, NOW is the time for  
ALL OF US TO SUPPORT OUR  
SMALL BUSINESSES during these  
uncertain times.

Please continue to  
SUPPORT OUR SMALL BUSINESSES  
IN BRADFORD COUNTY.



*Progress Authority*

# Current and Past Board Members

## CURRENT BOARD MEMBERS

Jody Place, *President*  
 Kyle Lane, *Vice President*  
 Mark Madden, *Secretary*  
 Aaron Welles, *Treasurer*  
 Avery Boardman  
 Abraham Brandt  
 Donald Brennan, *former Treasurer*  
 Henry Dunn  
 Walter Foley  
 Vincent Arena  
 Dr. Thomas Henson, *former V.P.*  
 Paul Kreischer, *former President*  
 Jon Kulick  
 Terrance McGarrity  
 Frank Pinkosky  
 Charlotte Sullivan  
 Paul Sweitzer  
 Hank Dunn  
 Gerald Sheets  
 Dennis Maloney

## ORIGINAL BOARD MEMBERS

Thomas J. Fairchild  
 Gary Goeckel  
 Henry C. Dunn  
 Adelbert Eldridge  
 Carl Lafy  
 Charlotte Sullivan  
 James Towner  
 Randy Williams  
 Nancy Curry  
 Philip Kaminsky  
 Steve Bruntlett  
 Donald Gallagher  
 Larry Sharer  
 Paul Kreischer  
 Lisa Brown  
 Newman Benson  
 P. William Beamer  
 Dr. Thomas Henson  
 Janet Lewis  
 Walter Warburton

## OTHER MEMBERS WHO SERVED

Thomas C. Thompson III  
 John Henricks  
 John Campbell  
 Nancy Lindstrom  
 Roger Brown  
 Gary Goeckel  
 Nancy Curry  
 Frank Hoffman  
 Karl Davenport  
 Jack Fox  
 James Morse  
 Savannah Gardner  
 Joe Ritsko

Liston Pepper  
 Matt Ameigh  
 Robert Andzulis  
 Walter Warburton, Jr.  
 Kim Barnes  
 Keith Long  
 Ray Steen  
 Walter Becker  
 Craig Rieder  
 Christopher Brown  
 Mark Christini  
 David Gordon

## 25-YEAR MEMBERS

Henry C. Dunn  
 Charlotte Sullivan  
 Philip Kaminsky  
 Paul Kresicher  
 Dr. Thomas Henson

## DECEASED

William Beamer  
 Glenn Roberts  
 Robert Sheets  
 Newman Benson  
 Thomas C. Thompson, Jr.  
 Thomas J. Fairchild



Jody Z. Place  
President



Kyle Lane  
Vice President



Mark Madden  
Secretary



Aaron Welles  
Treasurer

## Progress Authority Welcomes Two New Board Members

Dennis Maloney is a lifelong resident of Bradford County currently living in Rome Township with his wife Penni. They have 2 adult children Brandon and Marissa who both reside in Towanda Boro. Dennis broke into the automobile industry in 1997 at Williams Chevrolet in Wyalusing Pa. He also sold new Chevys in Troy, Pa at Smith Packard Chevrolet. He took a brief hiatus from the car business serving as the manager of the Towanda Gun Club. Dennis soon found that the car business is in his blood and went back to selling used cars in Wysox, Pa. In 2011, Dennis and his brother John formed Maloney Realty LLC. In 2018 he purchased Corbett Motors Inc located on the Golden Mile in Wysox Township which he operates with his wife.

Gerald "Jass" Sheets is a North Towanda Township resident and township supervisor. He has been a volunteer firefighter for 40+ years and has been in-

strumental in maintaining the volunteer firefighting system in Bradford County. He is married to Cindy and has 4 sons, all of whom have carried on the tradition of being volunteer firemen.

Along with gaining new board members, we also accepted, with regret, the resignation of three members – Charmaine Stempel, who served for 24 years, Phil Kaminsky, a founding member of the Authority who served for 26 years, and Frank Pinkosky, who came on the board in 2014. We would like to sincerely thank them for their interest and service to the Progress Authority. The strength of the Progress Authority has always been our board members who participate at a very high level. Their guidance and experience have propelled the Authority through many successful projects as we now enter our 28th year of economic development service.

## A Message from the Director

Anthony J. Ventello

Despite the enduring chaos 2020 has thrown down, communities, businesses and government have banded together to stay afloat. Every one of us has been dramatically impacted in the function of our daily lives. I will not remind you of all the issues we face, but only focus on our energy to support economic development and strengthen our counties. Fortunately, the Progress Authority was able to assist local small businesses with direct grants to help with business interruption impacts from COVID 19. This was possible through assistance provided by the Bradford County Commissioners with stop-gap funding sources.

A key factor with being forced to separate is the intensified need for rural broadband. Both Bradford and Susquehanna Counties have authorized the advancement of dark fiber networks to assist our last mile providers with infrastructure to bridge the rural divide in connec-



tivity gap. As always, too many miles of road and not enough people put us at a great disadvantage to secure traditional sources of funding. Creativity has been the key to everyone's efforts to beat the pandemic. Rural innovation and resourcefulness have always been the separating factor to the state and federal political dynamics that leave us unserved. It is our rural inertia that makes the distinct difference in our success.

I must thank our County Com-

missioners for their confidence and support of the Progress Authority's mission. With their commitments to broadband and local business support, the Progress Authority has been able to focus on programs that have the greatest impact to our local economy.

I can only summarize with two quotes that best fit these current times which, by the way, if you look back historically, we have persevered many difficult times.

"If there is no struggle, there is no progress." Frederick Douglass

"In the middle of difficulty lies opportunity." Albert Einstein

I am also grateful to our board of directors for their guidance and approval.

I pledge a continued, forceful effort maximizing our deployment of economic development services to what is most important to us locally. I thank you for your continued support.

## A Message from the President

Jody Place

As the ball dropped on Times Square on January 1, 2020, many said this would be the year of perfect vision. But by February, rather than enjoying clarity, we were surrounded by much uncertainty that clouded our vision.

The onset of COVID-19 brought immediate and unprecedented challenges to local business, non-profits and communities. As President of the Progress Authority, I am proud of the Authority staff and Board of Directors for their ability to face head on and adjust to those challenges. It's been said, "The key to success is often the ability to adapt".

The success of the Progress Authority this year is certainly attributable to the staff's willingness and ability to adapt. They quickly shifted to a rotating work schedule to keep continuity in the office and ensure



the building was being maintained and cleaned according to the CDC guidelines for the safety of our tenants. They have launched new endeavors throughout this pandemic hardship to assist local businesses.

Partnering with County leadership, the Authority staff has assisted local businesses impacted by the COVID-9 downturn through

the administration of a local grant program. While these challenges demanded immediate attention, the staff never lost vision of the day-to-day projects and programs they manage.

The Dark Fiber project, to construct an open access network throughout the County, is well underway. These times have heightened the need for this project to come to fruition with many people working and schooling from home. The Sayre Revitalization project continues, and the Revolving Loan Fund has finished another strong year of performance. I thank the Progress Authority staff, and the Board of Directors for their strong leadership and continued commitment to improving the economic well-being and quality of life for our communities.



# Downtown Sayre Revitalization

The Sayre Revitalization Initiative started 2020 with a firm set of goals as well as a direction. We hit the ground running and quickly began checking projects off our list when the pandemic hit the region. While our progress was slowed, the initiative did not stop. During the shutdown, members of the committee took part in the first ever Front Porch Project. Deb Landy creatively designed a competition that allowed residents of Sayre enter their front porches for a contest. In a before and after style of competition, contestants were judged on their ability to revitalize and decorate their front porches making them attractive and inviting, a showpiece of their home. Fourteen residents competed and the winning front porch was awarded a landscaping plan for their efforts. This was a very creative way for people, who were already required to stay home, to make their entryways more attractive. The whole family was often involved.

In late spring, Derck and Edson, a design/engineering firm, was awarded the bid for a downtown master plan. This plan will serve as the guide for the revitalization initiative for the next 3, 5, and 10 years. The plan will take inventory of what is available in our downtown, set goals for future development, and map out ways to achieve those goals. Sayre Borough, Bradford County, and The Guthrie Clinic all shared in equally funding this plan. The process kicked off with a public outreach exercise that allowed members of the community to voice their opinions on what they would like to see in the downtown from the types of street signs to the



types of awnings in front of stores. From streetscapes to facades. All of the key attributes that define the character of a community. The end result will be a community vision that was actually voted on by the Sayre community. The plan is ongoing with an anticipated completion date of January 2021.

In anticipation of the completion of the plan, the SRI board is also developing a presentation to give to local lenders to make them aware of their important role in the downtown revitalization process. A streetscape application was also submit-

ted to the state for \$2m of street improvements to the downtown with match funding committed from the borough, the county, and Guthrie as well. The last project of 2020 was the "Dining Under The Stars" event for downtown restaurants. This was a 5 week event where the sidewalk and parking spaces in front of participating restaurants were closed off to accommodate outdoor seating. In the age of occupancy restrictions due to the pandemic, this was a way for the restaurants to maximize seating while following social distancing guidelines. Live entertainment was provided to each restaurant on their respective weekends to further attract community mem-

bers and give them a taste of what it will be like in the downtown once the plan is completely implemented making outdoor dining locations permanent.

While 2020 was a challenging year in community development, the SRI board was still active and achieved many goals while planning for the future.





# Countywide Redevelopment Effort Sought

Kyle Lane, Progress Authority Vice-President

Blight has damaging effects on communities, both economic and social. The direct cost to tax payers to deal with blighted, vacant and abandoned structures is significant and a very real situation. Indirect cost that comes with blight is lack of investment in commercial and residential areas creating a compounding negative effect on the quality of life for resident; neighborhood vitality and economic viability of the area.

With recent efforts by Towanda and Sayre Boroughs to combat blight in their respective communities, it quickly became apparent the need for a broader countywide effort. After researching best practices used throughout Pennsylvania, the idea of a County Redevelopment Authority/



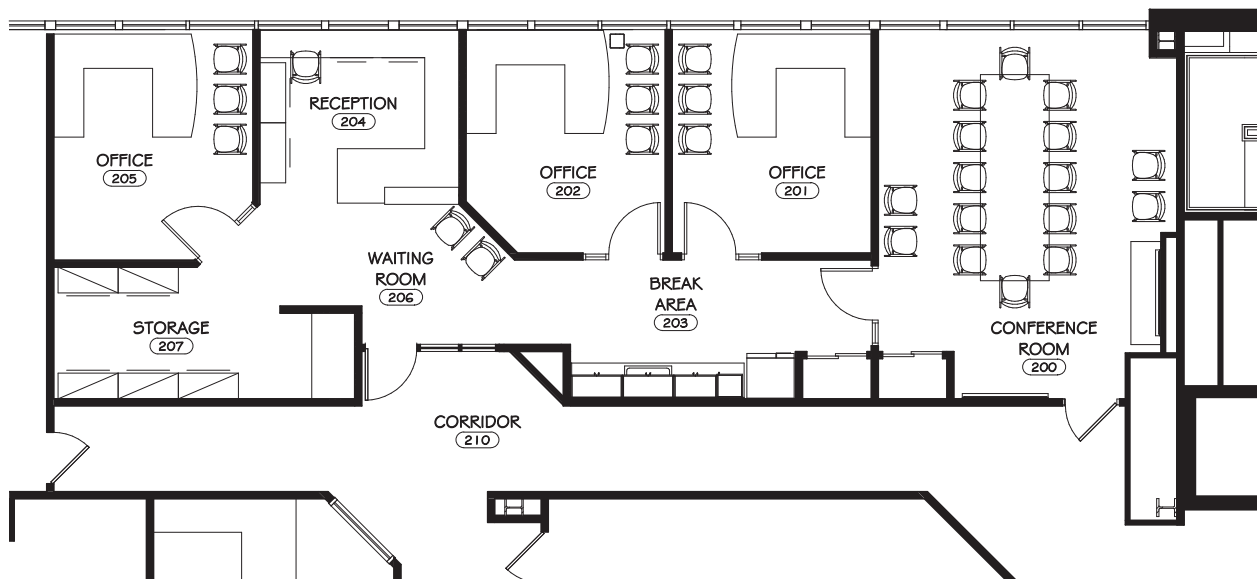
Land Bank seems to be the best tool available to acquire vacant blighted properties and return them to viable use.

A Redevelopment Authority will make it easier to secure funding through state and federal sources

not available to a smaller municipality. CPBA has been central with facilitating meetings with key County officials in an effort to resurrect the Bradford County Redevelopment Authority and researching best practices across the Commonwealth. The Bradford County Redevelopment Authority has been in existence since the late 1960's, however has been idle for almost 15 years.

By combining the individual efforts of local municipalities in the county, and identifying a single agency to champion the effort, we will see significant improvements of efficiency and time reduction to eliminate blight and further economic development in Bradford County.

## Progress Authority Pursues New Office Space



The Progress Authority has completed its 27th year of service as a local economic development provider. Since 1998, the Authority has been modestly housed in 776 sq. ft. of office space. For the least several years the Authority has been outgrowing this space with 4 employees and a continued focus on intensified service and professionalism.

There is now an opportunity to remodel and occupy new space as a result of some building occupants shifting spaces to better accommodate their operations. The Authority has hired the design professional Hunt Engineers Architects and Surveyors to combine three small existing offices on the building's upper level into one new, modern space, thus

doubling our existing square footage. The new space will accommodate the Progress Authority's operations well into the future and provide a professional, modern working environment to better serve our counties.

The Progress Authority also maintains offices in the Sayre Enterprise Center and Susquehanna County's Ag Extension office.

# Bradford County CARES Act Funding

Bradford County received \$5.6M of CARES Act money from the federal government to battle the effects of Covid-19 on our local economy. These funds could be used for a variety of purposes. The breakdown of funds is as follows:

\$2.7 Million to direct County Response Measures – This includes Public Outreach, the Cleaning of County Facilities, Teleworking Costs, Computer Equipment to Support Remote Work, Expenses Incurred to allow for Social Distancing in County Offices, County Employee COVID Testing and Wages/Benefits for County Employees who serve in Public Health Positions (Sheriff's Office, 911 Communications, Prison and Public Safety).

\$39,000 for PPE for our response partners through Emergency Management

\$546,000 in Direct Assistance to County Fire Departments for lost revenue related to fundraising restrictions/cancellations. 21 or 24 Departments have submitted applications.

\$130,000 in Direct Assistance to EMS Organizations for lost revenue or COVID-19 related expenses (This number will grow as we have not received applications from all agencies)

\$133,978.50 in Direct Assistance to Non-Profits for lost revenue related to fundraising restrictions/cancellations. This supported 29 program applications at a \$5,000

max award.

\$100,000 in Small Business Assistance in cooperation with the Progress Authority and TreHab.

\$100,000 in direct assistance to Childhood Hunger Outreach Program (CHOP) who have seen a massive increase in demand related to COVID.

\$100,000 for Fairs, Festivals and Tourism that will be announced shortly.

\$1.3 Million for the Broadband Phase II project.

The \$1.3 million for broadband is being used to purchase all of the fiber for phase II of the project and will also facilitate some hotspot deployment of wireless Internet to the least served areas in the county.

## Annual Work Program Revamped

Every year the Progress Authority staff develops a work program to be reviewed and concurred with by the full board of directors. In this year's review, it became obvious that the matrix used had become complicated and, in some cases, redundant. This coupled with our very unusual modified program due to COVID19, we decided it would be best to re-focus and simplify the key work items.

The 2021 work program highlights some very critical issues such as initiating an updated strategic plan, maintaining core programs, continued aggressive dark fiber broadband buildout, Sayre Revitalization Initiative and infrastructure, staff development and workforce assistance.

Given our 2020 program pivot to assist in new ways, we are confident 2021 will be another successful year. The work program keeps us on target and solidifies focused efforts.

### The Progress Authority—Bradford County 2021 Work Program

- Conduct strategic planning session for 5-10-year plan (facilitator Jack Benjamin)
  - Board structure/bylaws
  - Succession planning/staffing
  - Sustainability opportunities and growth
  - Focus on economic development
  - Key metrics/asset expansion (new resources)
- Core Programs
  - Maintain state certification
  - Revolving loan programs
  - Loan fund expansion (new money)
  - Private bank participation
  - Bonding opportunities
  - Broadband operations/network
  - Building management
  - Business assistance – grants and loans
- Broadband Program
  - Complete Phase I and start Phase II
  - Market network
  - Network operations
  - Light network
  - Complete Phase III
- Sayre Revitalization
  - Complete redevelopment plan
  - Secure funding
  - Project implementation
  - Guthrie contract
- Infrastructure Assistance
  - Broadband
  - Sewer
  - Water
  - Natural Gas (value-added)
  - Power
- Education
  - Staff continuing education/training
  - Secondary (Career Center)
  - Post-secondary (Progress Plaza)
  - Workforce development



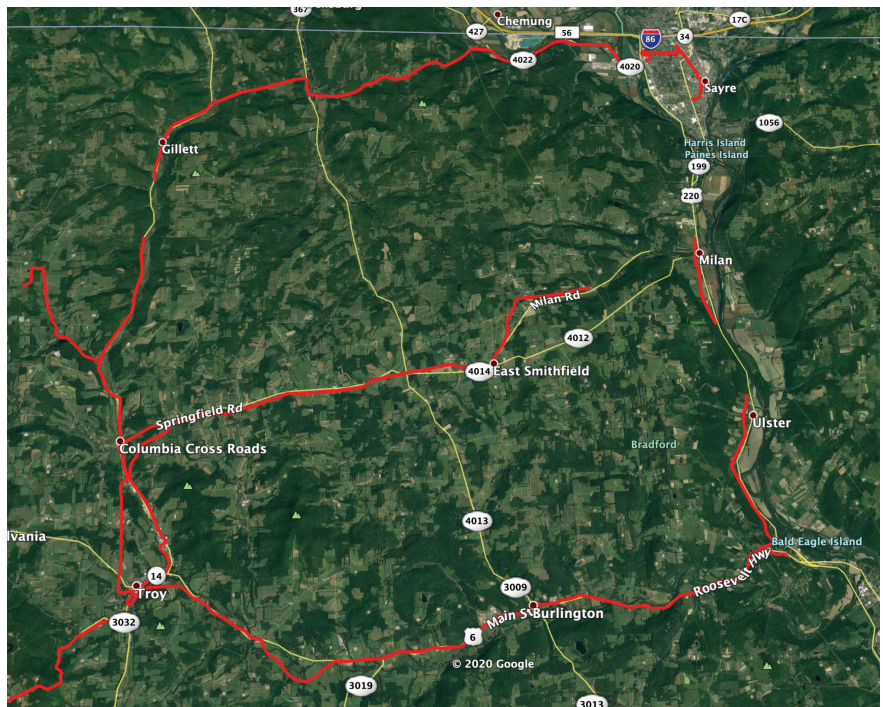
# Broadband Update

It is fully recognized that many current issues have compounded our need for quality connectivity.

The Progress Authority, in partnership with the Bradford County Commissioners, have moved full steam ahead on the completion of Phase I. Phase I of the dark fiber construction is the completion of the first of three 80+ mile loops that help solidify a true rural fiber optic backbone to serve our rural homes, businesses and governments. Public safety remains the program's top priority. Phase I will be completed by the end of the year. Simultaneously Phase II has begun as a strategic enhancement

The fiber build is going very well, and we anticipate substantial completion of Phase II in 2021. Additionally, ongoing collaboration with last-mile providers is developing as the engineered network loops establishing infrastructure to reach rural location, in our large geographic county. The success of this project is related to the cooperation of the participating utilities. Penelec has helped immensely with expediting our pole attachments and make-ready permits. This can also be attributed to solid engineering provided by Hunt Engineers, Architects and Surveyors and Rural Net, Inc.

Funding has been wisely utilized and we have maximized our build cost impact through strategic decisions that provide low-cost, effective construction techniques. We look forward to 2021 and will anticipate continued aggressive fiber build out.







# Revolving

The Progress Authority's Revolving Loan Fund was set up as an economic development tool to assist businesses with their financing needs. The intention of the fund is to strengthen a financing package while taking a subordinate lien position behind a primary lending institution. Special consideration is given to projects that have more job creation. The rate is usually advantageous and the term is dependent on the type of collateral. The Progress Authority is a certified Area Lending Organization (ALO) as an Industrial Development Corporation (IDC), Industrial Development Authority (IDA) and General-Purpose Authority. We have a 20-member board who were appointed by our member municipalities and wear 3 hats representing the 3 separate entities. Our board is the same for the IDC, IDA and General-Purpose Authority.

## General Guidelines

- Loan Size: \$25,000 to \$100,000 (Special consideration is given to projects with larger job creation)
- Collateral: Subordinate Lien Position on Real Estate, Equipment, Personal Guaranty is

customary.

Term: Equipment- up to 5 years

Real Estate- up to 10 years

Rate: Based on collateral and term.

The Loan Committee underwrites each loan request and makes a recommendation to the Executive Committee and Full Board of Directors for a final vote. If the loan is approved, the borrower's legal counsel coordinates closing with the authority's legal counsel when all closing requirements have been met. Loan payments are subsequently made to a local bank that administers the Authority's loan fund. Applications are available online at [www.cbprogress.org](http://www.cbprogress.org).

## Not-For-Profit Loan Fund

Not-For-Profit organizations are founded for public benefit and operate to accomplish a well-defined mission. This mission is accomplished through the efficient operation of various programs and services. Non-Profits are managed by a board of directors. The non-profit should have at least 5 years of experience doing similar work or the principal officer should have at least 5 years of experience in the non-profit's mission area.



# Loan Fund \$ \$

A borrower's strength is based on the following characteristics:

Mission • Governance • Fiscal Responsibility

## **General Guideline for the Not-For-Profit Loan Program**

Loan Size: \$25,000 to \$500,000 (depending on amount of funding available)

Collateral: Subordinate Lien Position on Real Estate or Equipment is customary.

Term: Equipment- up to 5 years

Real Estate- up to 5 years

Rate: Based on investment rate set by Bradford County.

## **2020 In Review**

Although 2020 was unquestionably a tough year for area businesses, the Progress Authority Revolving Loan Fund and Not-For-Profit Loan Fund were utilized to near capacity. \$1,727,500.00 were lent to private businesses and not for profit entities throughout Bradford County. These funds helped leverage over \$6,446,000.00 in private investment while creating 27 jobs and retain-

ing over 79 jobs. The mix of industries that benefited from these loan funds was widely diverse. From Transportation to Manufacturing, Service to Community Mental Health, the Progress Authority was able to assist these industries with several widely beneficial projects.

Additionally, in an effort to increase our underwriting capabilities, we developed a Risk Rating Grid which will help assess the riskiness of a credit. This risk rating assessment can be used to look not only at a loan on an individual basis but can also be used to measure the risk of our entire loan portfolio. We will continue to adjust and refine the grid as it matures and becomes an integral part of our underwriting process.

Moving into the new year, the Progress Authority realizes the overall effects from COVID-19 have not yet been understood, but we remain willing and able to continue our goal to assist economic development in any way possible. We will continue to be active in addressing the prospect of additional RLF funding sources, as to ensure the RLF's capacity is such that it can meet the potential demand.





# Engage!

Engage! is a Pennsylvania state-wide business retention and expansion (BRE) program designed to regularly and proactively interact with targeted companies. The overall goal of Engage! is to retain existing businesses in a community and to help them grow and expand by building solid relationships with business owners or key decision makers and economic development partners and their representatives. Engage! is intended to regularly interact with companies for the purposes of:

- Identifying needs and matching resources to help existing businesses and industries address their challenges to become more competitive and successful.
- Demonstrating to local business and industry that the community recognizes and

depends on their contribution to the local/state economy.

- Building community capacity to sustain growth and development.
- Understanding and addressing the common themes articulated by PA business in order to drive policy and the menu of DCED programs and partner services for long range business retention and expansion efforts.

2020 posed a very interesting time for our local businesses and industries. As communities shut down during the pandemic, most business owners/managers were left with many unanswered questions. The Progress Authority utilized their contacts from the Engage! Program to proactively reach out to these businesses to help guide them through this

unprecedented time. Questions about what businesses could remain open, what are the restrictions if they are permitted to be open, funding options for all businesses both open and closed, grant programs, low interest loan programs, etc. were discussed. All these discussions were logged into the state's customer retention software in real time to help shape the state's response to the pandemic. This proactive exchange of information and resources between the business owner and the economic development professionals was the key to successfully navigating the pandemic on the local level. Business owners felt they had a resource that was working for them and the state received real time data to help them respond to the business' needs. The Engage! Program helped to facilitate that.

## Redevelopment Assistance Capital Program

The Progress Authority has provided assistance to two RACP applications in 2020.

### **Eureka Resources LLC RACP**

Eureka Resources LLC in Standing Stone Township, Bradford County has been authorized for a \$1.5 million RACP grant. Grant funds are being used to expand the existing building and manufacturing new products from produced natural gas well water.

The total investment is \$40

million which retains 77 and creates 5 new positions. The Eureka process is a true value-added use of a traditional wastewater product. The extraction of lithium is a new process and will help satisfy market demand worldwide.

### **Susquehanna County 911 RACP**

The Progress Authority is assisting Susquehanna County with a \$500,000 RACP for their new public safety and continuation of government building. This proj-

ect will be the construction of a new complex that will house 911 operations, emergency management, county coroner, undercover detectives, district magistrate, and will be facility to allow the continuation of government. This project will dramatically improve and upgrade public safety and county services. Total project cost is estimated at \$12 million and will result in sustained critical county employment.





*Progress Authority*

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570-265-0937

## **2020 STAFF**

**Anthony J. Ventello, Executive Director**

**Chris Brown, Vice President Community Development**

**Thomas C. Thompson III, Vice President Economic Development**

**Kim Fairchild, Administrative Assistant**

# Classes During COVID

David Boardman, Progress Authority Intern

As I returned to Bloomsburg University for the second half of my junior year, I was not expecting it to be anything like last fall's semester. There were fewer students on campus, most of campus was closed or on limited hours, and everything felt bleak. The biggest struggle was the switch to learning on Zoom in my dorm room as opposed to utilizing the classroom.

Remote learning made my classes feel much less important than they actually were, and I believe that this was because they now felt like a chore rather than an opportunity to learn. I found myself needing to purchase study aids just because the lack of interaction with my professors made the material seem even more difficult. Study groups were also not a realistic option, because it still had to be done virtually. I am sure I can speak for most students when I say that we were burnt out very early in the semester. We had to spend the day learning on our computers, only to spend even more time on them doing homework and quizzes. Everything also felt rather impersonal.



Group work was rather unproductive since nobody wanted to chat via a discussion room, and it was more difficult to be in touch with professors and advisors.

At the end of the day, I felt that I did not have any true incentive to learn, or even show up to classes. Why sit down and dedicate time to learning the material when I could simply look up the answers on Google? Why show up to an 8:00 am

class, when the professor records the lectures for the students and does not make attendance mandatory? While this was not the most scholarly mindset to be in, it was one that I, along with many others, fell into when trying to complete our work.

Through all the negative, there were a couple positives. My work ethic and time management skills were bettered by the increase in available time throughout the day due to the lack of in-person classes. I needed to break out my day to make sure I had time to go to class, get my work done, and take care of other personal tasks in the most efficient way possible. I also realized the importance of self-care and being able to take care of my mental health. Stu-

dents crave social interaction, and the pandemic restrictions hindered that interaction. We had to find new ways to keep ourselves mentally healthy without jeopardizing our physical health, such as listening to music and video chatting with our friends. While the pandemic has taken a lot away from myself, it has also given me new tools and tips going forward to make the best out of a bad situation.