

Department of Education  
National Capital Region

**SCHOOLS DIVISION OFFICE  
MARIKINA CITY**

# **Disaster Readiness and Risk Reduction**

## **First Quarter-Module 3**

### **Effects of Disaster**

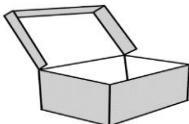


**Jeofrey F. Robles**



**City of Good Character**  
**DISCIPLINE • GOOD TASTE • EXCELLENCE**

Government Property  
**NOT FOR SALE**



## **What I Need to Know**

This module was designed and written with you in mind. It is here to help you understand the effects of disaster on one's life. The scope of this module permits it to be used in many different learning situations. The language used recognizes the diverse vocabulary level of students. The lessons are arranged to follow the standard sequence of the course.

The module includes lesson 1 - Effects of Disaster on one's life

After going through this module, you are expected to **describe the effects of disaster on one's life. DRR11/12-Ia-b-3**

Specifically, you should be able to

1. identify the effects of disaster on one's life; and
  2. give examples of the effects of disaster.



# What I Know

Read each statement carefully. Then, encircle the letter of the correct answer.



4. All are negative effects of disaster on one's life **EXCEPT** one. Which one is it?
- It may provide nutrients to the surrounding soil.
  - Everyone may lose home, possessions, and community.
  - Everyone may face the danger of death or physical injury.
  - It may place everyone at risk for emotional and physical health problems.
5. All of the following are negative effects of disaster on one's life, **EXCEPT** one. Which one is it?
- Death, injury, illness, and disability
  - Increase in the gross income of the country
  - Damage or loss of facilities, services, and infrastructure
  - Risk of infection or contamination for response and relief personnel
6. Which of the following can be affected by a disaster?
- |                |                     |
|----------------|---------------------|
| A. Economy     | C. Infrastructure   |
| B. Environment | D. All of the above |
7. All are examples of the negative effects of disaster to the economy, **EXCEPT** one. Which one is it?
- Disruption of jobs
  - Damaged resources
  - Disrupted business operations
  - Increase in the income of the country
8. Which of the following is **NOT** an environmental effect of disaster?
- Rich biodiversity
  - Large modification of lands
  - Environmental degradation
  - Increase in global temperature
9. Which of the following is an example of social and political impact of disaster?
- Emotional stress
  - Broken roads and bridges
  - Increase in global temperature
  - Change in development priorities
10. Which of the following analogies is **CORRECT**?
- Medical effects: traumatic injuries
  - Environmental impact: change in policies
  - Damage to facilities: increase in global temperature
  - Economic impact: increase in gross national income of the country



11. Which of the following is considered **NOT** an effect of disaster?
- A. Good economic status
  - B. Displacement of population
  - C. Damage and loss of facilities
  - D. Death, injury, illness, and disability

From numbers 12-15, base your answer on the statements below.

- I. Economic reform
- II. Emotional stress
- III. Broken roads and bridges
- IV. Increase in global warming
- V. Disrupted business operations
- VI. Damage to the electrical generating and transmission system

12. Which of the following is the impact of disaster in the facilities of the country?
- A. I
  - B. II
  - C. IV
  - D. VI

13. Which of the following is the impact of disaster in the medical system?
- A. I
  - B. II
  - C. III
  - D. IV

14. Which of the following is the impact of disaster in the environment?
- A. III
  - B. IV
  - C. V
  - D. VI

15. Which of the following is the impact of disaster in the economy of the country?
- A. I
  - B. II
  - C. III
  - D. IV



## Lesson 1

# Effects of Disaster on one's life

(International Federation of Red Cross and Red Crescent Societies or (IFRC) 2016) stated that disasters disrupt the functioning of the people in the community or society and causes human, material, and economic or environmental losses that make the community's or society's ability to cope using its own resources. It may include explosions, earthquakes, floods, hurricanes, tornados, or fires. In a disaster, you face the danger of death or physical injury or worst the mental trauma that it will give the victims. You may also lose your home, possessions, and community. Such things will place everyone at risk for emotional and physical health problems.



## What's In

In your previous lesson, you have learned about the concepts and nature of disaster, as well as the concepts of disaster risk factors. Before you proceed to the lesson of this module, take time to read the following information related to disaster risk factors.

- 1) According to (United Nations Office for Disaster Risk Reduction (UNDRR) (2009), formerly known as UNISDR (adapted by Philippines DRR Law, 2015) (adapted by Philippines DRR Law, 2010), **hazard** is a dangerous phenomenon, substance, human activity or condition that may result to loss of life, injury or other health problems. It can also cause the loss of livelihood, house and other property damage, and services, social and economic disruption, or environmental damage.
- 2) **Disaster** is a serious disruption of the functioning of a society involving widespread human, material, economic, or biological losses which allow the ability of the affected community or society to adapt using its own resources
- 3) Four types of disasters based on their origin and effects on specific areas are: Natural disasters: Man-Made disasters, Complex emergencies, and Pandemic emergencies.



4)

*Ang salitang hazard at disaster ay madalas magdulot ng kalituhan sa gumagamit dahil sa malapit na kahulugan ng bawat isa.*

*Kung titignan ang tala na nagkukumpara sa dalawang salita, pareho lamang ang halimbawa ng Hazard at Disaster. Nagkaiba ang Hazard at Disaster sa aspeto ng epekto at lugar.*

*Ang **hazard** ay may posibilidad o potensiyal na makaapekto sa buhay ng tao. Ang **disaster** naman ay nagdudulot ng pagkaantala at pagkasira sa buhay ng tao.*

*Magkaiba rin ang dalawa sa kung pagbabasehan ang lugar kung saan ito nangyari. Ang **hazard** ay karaniwang nagaganap sa mga lugar na kakaunti lamang ang tao. Ang **disaster** naman ay nagaganap sa malawak na lugar na may malalaking populasyon na naapektuhan.*

-Arayabut.

Ambitious

5)

	HAZARD	DISASTER
<b>Halimbawa</b>	Pagsabog ng bulkan Lindol Baha	Pagsabog ng bulkan Lindol Baha
<b>Epekto</b>	Ito ay may posibilidad na makaapekto sa buhay ng tao.	Ito ay nagdudulot ng pagkaantala at pagkasira ng buhay ng tao.
<b>Lugar</b>	Nasa lugar kung saan kakaunti ang bilang ng tao	Nasa lugar kung saan marami ang bilang ng tao





## What's New

### Effects of Disaster

To understand more about this lesson, accomplish the Word Search Activity below. Underline the words listed below. The words may appear straight, across, backward straight across, up and down, down, and up, and diagonally. After answering the word search activity, **in your opinion**, rate them according to their effects or impact to humans into **1 being non- destructive, 2 being destructive ,3 being the more destructive and 4 being the most destructive.**

### Activity 1.1. WORD SEARCH

Find the hidden words within the grid of letters.

L L G L B G J U M X S Z F Y H N H D Q Q  
 Y V Q Y B L B H U H S Z Y L O Q U I D X  
 G F O H P B R M U P Y U I I P O R V U H  
 E A R T H Q U A K E D Z T Q Q O R O H Z  
 B I K X T Y P F H U P P N E M R I C A R  
 C R S Y V Z Z C O U U D K P B C C H T Q  
 R Z R A C H T I P R Z X X T C D A X C I  
 T D D B J S H B E N E S K U R L N T J G  
 B D N W U D F C M U B S Z F G D E V B Z  
 I D N N U P I W A R K W T J G O G W D Y  
 F Q A W Q N G D U B T L Z F L X P V O C  
 N M D K A E L F S R N E J K I Q I D Z Q  
 I W X C J J L L O Q C D M G Q R N T I Q  
 V A L P X X G S N K B N O F B O E L F C  
 Z O D B K R E H Z S F W N O O H P Y T C  
 V V I N F E M K L L W R O P N R X W X B  
 D Z H F A D X V P F I S Q V M E O R L X  
 T X H Y F L J U Z J F U U Z Q Z F E V C  
 Y T C M H N O N K H G I G A O F M D H G  
 B S X M D J L Y Q X P F Z U H L R T O N

COVID  
Earthquake  
Forest fire

Hurricane  
Ondoy  
Tsunami

Typhoon  
Volcanic Eruption  
War

Yolanda

### Rating base in your opinion:

- |    |     |
|----|-----|
| 1. | 6.  |
| 2. | 7.  |
| 3. | 8.  |
| 4. | 9.  |
| 5. | 10. |





## What Is It

### Effects of Disaster in One's life

Every year, millions of people are affected by different types of disasters. It may be a tsunami, volcanic eruption, earthquakes, floods, hurricanes, tornados, or fires. In a disaster, everyone may face the danger of death or physical injury. They may also lose their home, possessions, and community. It may place everyone at risk for emotional and physical health problems.

Stress may result after a disaster happened on one's life which is very much like the common reactions seen after any type of trauma. It may cause a full range of mental and physical reactions.

As stated on the slide share presented by Martinez (2015), these are the following effects of disaster.

1. Death, injury, illness, and disability
2. Damage/loss of essential life support service
3. Damage/loss of facilities, services, and infrastructure
4. Displacement of populations
5. Psychosocial stress
6. Environmental pollution
7. Economic and social impact
8. Risk of infection or contamination for response, and relief personnel
9. Breakdown in security
10. Delay or lack of access to routine services

In addition to his presentation, he added that according to the Assessment of Disaster and Risk Reduction Management at the Local Level, 2014, the following are the Disaster risk profile of the Philippines.



**36,289 kms of coastline**

**20-30 typhoons a year**



## **REMEMBER:**

- A disaster's effect may differ in severity among different communities. One factor that affects the gravity of impact is the community's coping capabilities and mechanisms. Poor communities that do not have the resources and capacity to cope are usually more at risk of experiencing severe disaster effects.
- You may also watch this link  
<https://www.youtube.com/watch?v=fxfXUjdphK8> about typhoon Yolanda and <https://www.youtube.com/watch?v=HS7amieooUM> from national geographic channel.

## **Effects of Disasters**

### **1. Medical Effects**

- Traumatic injuries
- Emotional stress
- Psychological impacts
- Deaths
- Epidemic diseases

### **2. Damage to Critical Facilities**

- Police stations
- Fire stations
- Medical facilities
- Communication installation
- Electrical generating and transmission facilities
- Water facilities: storage, pumping, and purification facilities
- Government buildings

### **3. Disruption of Transportation**

- Broken roads and bridges
- Impassable roads (due to floods, landslides, sinkholes, obstruction, etc.)
- Restricted vehicles mobility
- Damaged airports and seaports

### **4. Economic Impact**

- Disrupted business operations
- Restrained economic activities
- Damaged sources of resources
- Disrupted of jobs
- Price increase
- Loss of animals and crops
- Loss of asset values
- Reduction in investment

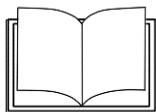


## 5. Environmental Effect

- Increase in global temperature
- Large modification of lands
- Environmental degradation

## 6. Social and Political Impact

- Change in social perception about disasters
- Change in policies
- Political disruptions
- Change in development priorities
- Economic reforms



## What's More

### Activity 1.2

Describe the effects of disaster on one's life by writing the effects of disaster on the pictures below. Base your answer on the slide share presented by Martinez (2015) and published by Healthcare. You can have two or more answers in each item depending on the picture shown below. Write your answers on the space provided below each image.



1. \_\_\_\_\_

2. \_\_\_\_\_

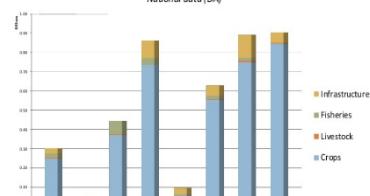


3. \_\_\_\_\_

4. \_\_\_\_\_



Country example Philippines  
Agricultural Losses by year and sub-sector  
National data (DA)



- Between 2006-2013 total losses in the AG sectors were 4.1 billion USD; of these losses, 3.6 billion USD occurred in the crops sub-sector
- In 2013, alone, total AG sectors losses were more than 900 million USD

5. \_\_\_\_\_

6. \_\_\_\_\_

**Source:**

- (2) Ruiz, Lawrence. "Basey after Yolanda." Wikipedia, November 17, 2013.  
[https://en.wikipedia.org/wiki/File:Basey\\_after\\_Yolanda.JPG](https://en.wikipedia.org/wiki/File:Basey_after_Yolanda.JPG).
- (6) FAO. "Mainstreaming Disaster Risk Reduction (DRR) into Sectoral Policies." SlideShare, August 1, 2016. <https://www.slideshare.net/FAOoftheUN/mainstreaming-disaster-risk-reduction-drr-into-sectoral-policies>.



## What I Have Learned

### Activity 1.3

Fill in the blanks with the correct answer to check what you have learned in this lesson.

\_\_\_\_\_ (1) \_\_\_\_\_ is a dangerous phenomenon, substance, human activity or condition that may cause loss of life, injury or other health impacts, property damage, loss of livelihoods and services, social and economic disruption, or environmental damage. \_\_\_\_\_ (2) \_\_\_\_\_ is a serious disruption of the functioning of a community or a society involving widespread human, material, economic, or environmental losses and impacts which exceeds the ability of the affected community or society to cope using its own resources. In a disaster, everyone may face the danger of death or physical injury. Disaster may place everyone at risk for \_\_\_\_\_ (3) \_\_\_\_\_ and \_\_\_\_\_ (4) \_\_\_\_\_. Victims may also lose their \_\_\_\_\_ (5) \_\_\_\_\_, \_\_\_\_\_ (6) \_\_\_\_\_, and \_\_\_\_\_ (7) \_\_\_\_\_. As stated in the slide share presented by Martinez (2015), these are some of the effects of disaster, \_\_\_\_\_ (8) \_\_\_\_\_, \_\_\_\_\_ (9) \_\_\_\_\_, \_\_\_\_\_ (10) \_\_\_\_\_.





# What I Can Do

## Activity 1.4

Read an article from **Reliefweb** and ask the members of the family about their point of view on the article. Give your reflections by answering the guide questions after the article. Write your answers on the space provided after each item.

## Philippines: Situation Report, 24 Jan 2020

Source: OCHA • Posted: 24 Jan 2020 • Originally published: 24 Jan 2020 • Origin: [View original](#)

### Flash Update

#### Flash Update No. 3: Taal Volcano Eruption

##### Situation Overview

The Taal Volcano continues to be active more than one week after it erupted on 12 January. Activity in the past 24 hours has been characterized by a steady steam emission and infrequent weak explosions. These emissions have generated ash plumes between 500 and 1,000 meters tall and have dispersed ash southwest of the main crater, according to the Philippine Institute of Volcanology and Seismology (PHIVOLCS).

While the volcano is exhibiting less intensive activity than in previous days, the possibility of a larger eruption has not been ruled out and PHIVOLCS has maintained Alert Level-4 (out of 5) signifying that a hazardous explosive eruption is possible within hours or days. Ongoing seismic activity and an observed deformation of the volcano over the past 24 hours likely signifies continuous magmatic intrusion beneath the volcano, raising concerns of further eruptive activity. The potential for an explosive eruption leading to a fast-moving pyroclastic base surge of hot gases and volcanic material is of particular concern.

A total evacuation order remains in place for the Taal Volcano Island and high-risk areas within the 14-km radius of the volcano's crater and along the Pansipit River Valley where fissuring has been observed. According to the Department of Social Welfare and Development (DSWD), as of 21 January, more than 271,000 people are affected, of whom more than 148,000 people are being assisted in over 490 evacuation centres, and over 87,000 people are with host families. The Department of Education reports that more than 300 schools are being used as evacuation centres, affecting more than 9,700 students. According to the Department of Agriculture, more than 15,000 hectares of agricultural lands have been affected. The financial cost of damage and losses to agriculture and fisheries is estimated at ₱3.17 billion (US\$ 62 million), with the fisheries sector accounting for about half of the losses.

**PHILIPPINES**  
OCHA | Last updated 24 Jan 2020

**FLASH UPDATE** (3 days ago)  
**Flash Update No. 3: Taal Volcano Eruption**  
Edit this page

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**Government response and support by humanitarian partners**

President and municipal authorities are leading the disaster response with the support of the Department of General Services (DGS) and the Department of Health (DOH). The DOH has set up field medical teams and mobile clinics to provide medical services to affected people. The Philippine Red Cross is providing drinking water and food to affected people. The Department of Social Welfare and Development (DSWD) has set up 490 evacuation centres and provided shelter, food, and other basic needs to affected people. The Department of Education (DepEd) has set up field and mobile schools to provide education to affected children. Private sector partners who are providing relief supplies and mobile service support, water, food, first-aid kits, and other essential items.

**UN agencies and humanitarian partners**

UN agencies and humanitarian partners with existing programmes in-country are assisting the Government with technical and logistical support to lead and support humanitarian assistance to address and respond to the needs of people affected by the disaster. Following a request by DSWD, the UN partners are supporting the Government in conducting a household assessment of the temporary needs of displaced people in evacuation centres from 17 to 22 January.

**HIGHLIGHTS (24 Jan 2020)**

• Taal Volcano continues to be active more than one week after it erupted, with more than 271,000 people affected as of 21 January

<https://reports.unocha.org/country/philippines>

### Download report

(PDF | 2.13 MB)



## **Government response and support by humanitarian partners**

Provincial and municipal authorities are leading the disaster response with the support of the Department of Social Welfare and Development field office and the Philippine Red Cross. Local authorities are distributing relief items as they continue to assess needs. A total of more ₱8.5 million (US\$ 167,000) worth of assistance has so far been provided by DSWD to affected people. The Philippine Red Cross are distributing aid and have set up first aid stations and welfare desks to provide psychosocial support to affected people. The Philippine Disaster Resilience Foundation (PDRF) is coordinating with its private sector members who are providing road clearing and mobile service support, water, food, face masks, and other relief items.

UN agencies and humanitarian partners with existing programmes in-country are assisting the Government with technical and logistical support to local and regional authorities to assess and respond to the needs of people affected by the disaster. Following a request by DSWD, the UN and partners are supporting the Government in conducting a sectoral assessment of the humanitarian needs of displaced people in evacuation centres from 21 to 22 January.

## **Highlights**

- Taal Volcano continues to be active more than a week after it erupted, with more than 346,000 people affected as of 24 January.
- As of 23 January, over 3.2 million people are affected in Regions VI, VII, VIII, MIMAROPA and Caraga due to Typhoon Phanfone.
- As of 21 January, more than 397,000 people are affected by the 6.9-magnitude earthquake that occurred on 15 December in Davao del Sur, Mindanao.
- Typhoon Kammuri made 4 landfalls from 2 to 3 December in the provinces of Sorsogon, Masbate, Marinduque and Oriental Mindoro.
- A series of earthquakes struck in Tulunan, North Cotabato, between 16 and 31 October 2019.

## **Guide Questions:**

1. Based on the article, what specific disasters people in Batangas encountered in 2020?
2. Based on the slide share presented by Martinez (2015), identify, and explain the effects of those disasters in the life of all Batangueños?
3. In your opinion, describe the effects of disaster in one's life as a whole?



### SCORING RUBRIC:

**NOTE: This rubric will be used in checking questions 1 to 3.**

	<b>Excellent (4 pts)</b>	<b>Good (3 pts)</b>	<b>Approaching standard (2 pts)</b>	<b>Needs Improvement (1pt)</b>
Ideas and Content	What you are writing about is clear and well-expressed, including specific examples to demonstrate what you learned. Well done	What you are writing is clear. You answered the question. Some support may be lacking, or your sentences may be a bit awkward. Overall a decent job.	You put thought into this, but there is no real evidence of learning. More specific information is needed, or you need to follow the directions more closely.	There is no clear or specific explanation in answer to the question.
Use of terms	Your answer included all the terms from the lesson that applied to the question asked. All terms are fully defined and used in the proper context.	Your answer included several terms from the lesson, demonstrating adequate understanding of the material.	Only one term from the lesson is used in the answer. Try for a few more, next time.	No terms from the lesson are used.
Sentence fluency	Sentences are complete and they are read out loud. Your writing flows.	Sentences are complete and able to be understood.	Some sentences are complete and easy to understand. Others require some work.	Sentences are incomplete or too long. It makes reading them difficult.
Conventions	No punctuation or structural mistakes. No spelling errors. Your writing shows full awareness of the rules of English use.	Use of punctuation marks and capitals as well as spelling is mostly correct. Few errors exist in your answer.	Mistakes using end marks or capitals as well as spelling mistakes make writing hard to read.	Few end marks or capital letters. Answers contain numerous spelling or structural errors.

Source: Reazon System, Inc. 2020. Accessed August 9, 2020.

<https://www.rcampus.com/rubricshowc.cfm?code=U66W43&sp=yes&>





## Posttest

Read each statement carefully. Then, encircle the letter of the best answer.

1. Which of the following is defined as a serious disruption of the functioning of a society involving widespread of human, material, economic, or biological losses which allow the ability of the affected society to adapt using its own resources?
  - A. Catastrophe
  - B. Disaster
  - C. Hazard
  - D. Phenomenon
2. Which of the following is defined as a dangerous phenomenon, substance, human activity or condition that may result in loss of life, injury or other health problems, and loss of livelihoods?
  - A. Catastrophe
  - B. Disaster
  - C. Hazard
  - D. Phenomenon
3. All are negative effects of disaster in one's life, **EXCEPT** one. Which one is it?
  - A. It may provide nutrients to the surrounding soil.
  - B. Everyone may lose home, possessions, and community.
  - C. Everyone may face the danger of death or physical injury.
  - D. It may place everyone at risk for emotional and physical health problems.
4. All of the following are negative effects of disaster in one's life, **EXCEPT** one is it?

A. Psychosocial stress	C. Economic and social impact
B. Environmental pollution	D. It will make a person stronger
5. All of the following events of disaster have a destructive effect on human life, **EXCEPT** one. Which one is it?
  - A. Typhoon Ondoy
  - B. Eruption of Taal Volcano
  - C. Emergence of COVID- 19
  - D. Earthquake cause by normal movement of tectonic plates



6. Which of the following analogies is **CORRECT**?
- Medical effects: traumatic injuries
  - Environmental impact: change in policies
  - Damage to facilities: increase in global temperature
  - Economic impact: increase in gross national income of the country
7. Which of the following can be affected by a disaster?
- Economy
  - Environment
  - Infrastructure
  - All of the above
8. All are examples of the negative effects of disaster to the economy, **EXCEPT** one. Which one is it?
- Disruption of jobs
  - Damaged of resources
  - Disrupted business operations
  - Increase in the income of the country
9. Which of the following is **NOT** the environmental effect of disaster?
- Rich biodiversity
  - Large modification of lands
  - Environmental degradation
  - Increase in global temperature
10. Which of the following is an example of social and political impact of disaster?
- Emotional stress
  - Broken roads and bridges
  - Increase in global temperature
  - Change in development priorities
11. Which of the following is considered **NOT** an effect of disaster?
- Good economic status
  - Displacement of population
  - Damage and loss of facilities
  - Death, injury, illness, and disability



From numbers 12-15, base your answer on the statements below

- I. Economic reform
- II. Emotional stress
- III. Broken roads and bridges
- IV. Increase in global warming
- V. Disrupted business operations
- VI. Damage to the electrical generating and transmission system

12. Which of the following is the impact of disaster in the economy of the country?

- A. I
- B. II
- C. III
- D. IV

13. Which of the following is the impact of disaster in the facilities of the country?

- A. I
- B. II
- C. IV
- D. VI

14. Which of the following is the impact of disaster in the environment?

- A. III
- B. IV
- C. V
- D. VI

15. Which of the following is the impact of disaster in the medical system?

- A. I
- B. II
- C. III
- D. IV



## Additional Activities

Read the following questions carefully. Write your answers on the space provided after each item.

1. Interview any members of the family like your father and mother or any relatives and ask them a story about their experienced on any type of disaster. You can write a minimum of ten (10) sentences for your answer.



2. What are the possible positive effects of disaster on one's life? You can write a minimum of ten (10) sentences for your answer.

### SCORING RUBRIC

**NOTE: This rubric will be used in checking questions 1 and 2.**

	<b>Excellent (4 pts)</b>	<b>Good (3 pts)</b>	<b>Approaching standard (2 pts)</b>	<b>Needs Improvement (1pt)</b>
Ideas and Content	What you are writing about is clear and well-expressed, including specific examples to demonstrate what you learned. Well done	What you are writing is clear. You answered the question. Some support may be lacking, or your sentences may be a bit awkward. Overall a decent job.	You put thought into this, but there is no real evidence of learning. More specific information is needed, or you need to follow the directions more closely.	There is no clear or specific explanation in answer to the question.
Use of terms	Your answer included all the terms from the lesson that applied to the question asked. All terms are fully defined and used in the proper context.	Your answer included several terms from the lesson, demonstrating adequate understanding of the material.	Only one term from the lesson is used in the answer. Try for a few more, next time.	No terms from the lesson are used.
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Conventions	No punctuation or structural mistakes. No spelling errors. Your writing shows full awareness of the rules of English use.	Use of punctuation marks and capitals as well as spelling is mostly correct. Few errors exist in your answer.	Mistakes using end marks or capitals as well as spelling mistakes make writing hard to read.	Few end marks or capital letters. Answers contain numerous spelling or structural errors.

Source: Reazon System , Inc. 2020. Accessed August 9, 2020.

<https://www.rcampus.com/rubricshowc.cfm?code=U66W43&sp=yes&>





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