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Volume 3 • Issue 6

iCareDowntownCity

areCommunity Magazine

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A woman with long, wavy brown hair, smiling, wearing a vibrant red and purple paisley dress with a gold cross necklace and rings. She is standing in a closet, with a white door handle visible on the right and a sequined curtain on the left. The background shows shelves with shoes and other items.

**Denise Cintron of
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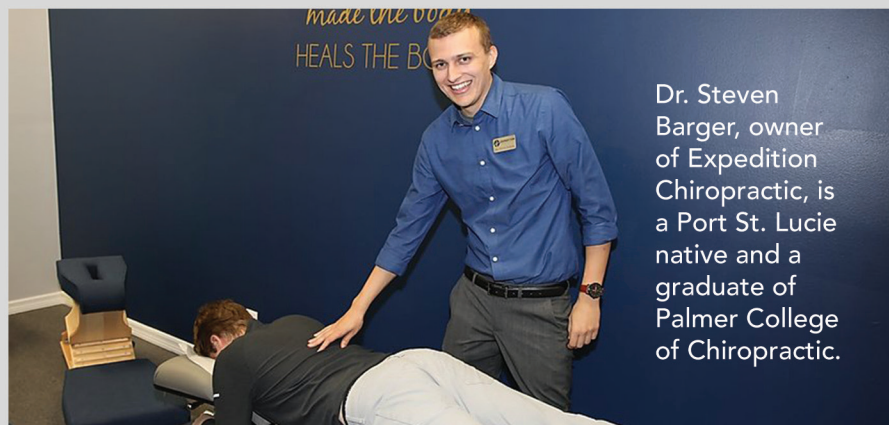


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FROM THE EDITOR

By ANGEL CHAVEZ

WHAT DO YOU KNOW ABOUT DEATH?

"Give me liberty or give me death!" is a quotation attributed to Patrick Henry from a speech he made to the Second Virginia Convention on March 23, 1775.

Then I saw an angel coming down from heaven with the key to the bottomless pit and a heavy chain in his hand. He seized the dragon—that old serpent, who is the devil, Satan—and bound him in chains for a thousand years. The angel threw him into the bottomless pit, which he then shut and locked so Satan could not deceive the nations anymore until the thousand years were finished. Afterward he must be released for a little while. ... Then death and the grave were thrown into the lake of fire. This lake of fire is the second death. Revelation 20:14

And anyone whose name was not found recorded in the Book of Life was thrown into the lake of fire. Revelation 20:15

IF YOU READ CAREFULLY, NO HUMAN BEING SHOULD PARTICIPATE IN THE SECOND DEATH, BUT THE CHOICE IS INDIVIDUALLY.

ALMOST EVERY PHROPHECY IN THE BIBLE HAS BEEN FULLFILLED, OTHERS ARE BEING FULFILLED AS WE SPEAK. AND MAKE NO MISTAKE, THE SECOND DEATH IS COMING TO PASS.

"This is a revelation from Jesus Christ, which God gave him to show his servants the events that must soon take place." *Revelation 1*

THE TIMES WE ARE LIVING IN ARE HOPEFULLY SOFTENING OUR HEARTS TO LISTEN. Death is surer than life as we know it, death carries within it a word that we fear: Eternity. But eternity is our destination as "earthlings"

[temporary citizens of earth]. We are passing by; we only spend an average of 80 years on planet earth.

UNDERSTANDING DEATH: According to the Bible, there are at least three kinds of deaths that we need to get familiar with. The very first death mentioned in the Bible is God commanding Adam not to activate it. Death was not active. It was in the tree of the knowledge of good and evil.

NO ONE WILL BE ABLE TO UNDERSTAND DEATH AND HOW IT OPERATES, WITHOUT UNDERSTANDING WHAT MAN IS COMPOSED OF.

A man is a spirit, has a soul and lives in a physical body. 1 *Thessalonians 5:23*

Our spirit is immortal (we came from God Himself), our soul is immortal (formed by God at conception), our bodies which get old and decay (were also formed by God). As you can see, it is all about God.

We had sex and that is all our participation in the life-giving equation.

THE FIRST DEATH BECOMES SPIRITUAL DEATH INSTANTLY AT ACTIVATION. ADAM AND EVE ACTIVATED IT. THIS DEATH AFFECTS OUR SPIRIT. OUR SPIRIT GETS DISCONNECTED FROM GOD.

WHICH MEANS WE LOSE HIS PEACE, WISDOM, JOY, AND MOST IMPORTANTLY, HIS NATURE WHICH IS LOVE AND HIS GLORY.

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REVIEWS | ADVICE | INFORMATIONHow to keep your child safe online while stuck
at home during the COVID-19 outbreak*5 ways to help keep your child's online experiences positive and safe.*

If your family is stuck at home during the coronavirus disease (COVID-19) outbreak, it's likely your children are spending a lot more time online. School, chats with friends and grandparents, even music lessons — so much has shifted online.

Being connected helps children and teenagers reduce the impact of this new (temporary) normal and encourages them to continue with their lives. But it also presents a new set of challenges for every parent. How can you maximize all that the internet has to offer, while minimizing the potential harm? It's not an easy balance on a normal day, let alone when facing a health crisis like COVID-19.

1. Keep them safe with open communication

Have an honest dialogue with your children about who they communicate with and how. Make sure they understand the value of kind and supportive interactions and that mean, discriminatory or inappropriate contact is never acceptable. If your children experience any of these, encourage them to tell you or a trusted adult immediately. Be alert if your child appears to be upset or secretive with online activities or if they are experiencing cyberbullying.

Work with your child to establish rules on how, when and where devices can be used.

2. Use technology to protect them

Check that your child's device is running the latest software

and antivirus programs, and that privacy settings are on. Keep webcams covered when not in use. For younger children, tools such as parental controls, including safe search, can help keep online experiences positive.

Be cautious of free online educational resources. Your child should never have to provide a photo or their full name to use these resources. Remember to check the privacy settings to minimize data collection. Help your child learn to keep personal information private, especially from strangers.

3. Spend time with them online

Create opportunities for your child to have safe and positive online interactions with friends, family and you. Connecting with others is more important than ever at the moment and this can be an excellent opportunity for you to model kindness and empathy in your "virtual interactions".

Help your child recognize and avoid misinformation and age-inappropriate content that may increase anxiety about the COVID-19 virus. Many digital resources from credible organizations like UNICEF and the World Health Organization are available for you and your child to learn about the virus together.

Spend time with your child to identify age appropriate apps, games and other online entertainment.

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10 TECHNOLOGY TRENDS TO WATCH IN THE COVID-19 PANDEMIC



During the COVID-19 pandemic, technologies are playing a crucial role in keeping our society functional in a time of lockdowns and quarantines. And these technologies may have a long-lasting impact beyond COVID-19.

Here are 10 technology trends that can help build a resilient society, as well as considerations about their effects on how we do business, how we trade, how we work, how we produce goods, how we learn, how we seek medical services and how we entertain ourselves.

1. Online Shopping and Robot Deliveries

In late 2002, the SARS outbreak led to a tremendous growth of both business-to-business and business-to-consumer online marketplace platforms in China.

Similarly, COVID-19 has transformed online shopping from a nice-to-have to a must-have around the world. Some bars in Beijing have even continued to offer happy hours through online orders and delivery.

Online shopping needs to be supported by a robust logistics system. In-person delivery is not virus-proof. Many delivery

companies and restaurants in the US and China are launching contactless delivery services where goods are picked up and dropped off at a designated location instead of from or into the hands of a person. Chinese e-commerce giants are also ramping up their development of robot deliveries. However, before robot delivery services become prevalent, delivery companies need to establish clear protocols to safeguard the sanitary condition of delivered goods.

2. Digital and Contactless Payments

Cash might carry the virus, so central banks in China, US and South Korea have implemented various measures to ensure banknotes are clean before they go into circulation. Now, contactless digital payments, either in the form of cards or e-wallets, are the recommended payment method to avoid the spread of COVID-19. Digital payments enable people to make online purchases and payments of goods, services and even utility payments, as well as to receive stimulus funds faster.

However, according to the World Bank, there are more than 1.7 billion unbanked people, who may not have easy access to digital payments. The availability of digital payments also relies on internet availability, devices and a network to convert cash into a digitalized format.

3. Remote Work

Many companies have asked employees to work from home. Remote work is enabled by technologies including virtual private networks (VPNs), voice over internet protocols (VoIPs), virtual meetings, cloud technology, work collaboration tools and even facial recognition technologies that enable a person to appear before a virtual background to preserve the privacy of the home. In addition to preventing the spread of viruses, remote work also saves commute time and provides more flexibility.

Yet remote work also imposes challenges to employers and employees. Information security, privacy and timely tech support can be big issues, as revealed by recent class actions filed against Zoom. Remote work can also complicate labour law issues, such as those associated with providing a safe work environment and income tax issues. Employees may experience loneliness and lack of work-life balance. If remote work becomes more common after the COVID-19 pandemic, employers may decide to reduce lease costs and hire people from regions with cheaper labor costs.

Laws and regulations must be updated to accommodate remote work – and further psychological studies need to be conducted to understand the effect of remote work on people.

Further, not all jobs can be done from home, which creates disparity. According to the US Bureau of Labor Statistics, about 25% of wage and salary workers worked from home at least occasionally from 2017 to 2018. Workers with college

educations are at least five times more likely to have jobs that allow them to work from home compared with people with high school diplomas. Some professions, such as medical services and manufacturing, may not have the option at all. Policies with respect to data flows and taxation would need to be adjusted should the volume of cross-border digital services rise significantly.

4. Distance Learning

As of mid-April, 191 countries announced or implemented school or university closures, impacting 1.57 billion students. Many educational institutions started offering courses online to ensure education was not disrupted by quarantine measures. Technologies involved in distant learning are similar to those for remote work and also include virtual reality, augmented reality, 3D printing and artificial-intelligence-enabled robot teachers.

Concerns about distance learning include the possibility the technologies could create a wider divide in terms of digital readiness and income level. Distance learning could also create economic pressure on parents – more often women – who need to stay home to watch their children and may face decreased productivity at work.

5. Telehealth

Telehealth can be an effective way to contain the spread of COVID-19 while still providing essential primary care. Wearable

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2020 HURRICANE SEASON IS ON THE HEELS OF COVID-19 PANDEMIC



If the forecasters are correct, the 2020 Hurricane Season will be very active. That is not good news for Floridians already weary from COVID-19 and the Stay Safe at Home regimen. It is likely that our residents will face a hurricane head on in the next few months and many seniors will need help preparing.

The time to prepare is now. Stock up on standard hurricane supplies. Make a kit. Make sure insurance policies are up to date. Plan ahead on whether to evacuate or stay at home. There are those in our community who will need help.

With the pandemic still with us, will local emergency officials advise many of us to shelter at home as an alternative to evacuating out of state or going to a shelter? How can we help the vulnerable and seniors in our community who have already faced the extreme hardships of COVID-19?

- Find a senior citizen or couple in your neighborhood. Get to know them if you do not already.
- Talk with them about their options should a hurricane threaten.

At VIP America talking to seniors is something we do each and every day as we help them select the best home care solutions and assist them in finding a qualified caregiver to provide them assistance. The caregivers we recruit provide a full range of services from medical support and skilled nursing to homemaker services, transportation and companion care. The level of care is

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NAVIGATING AND STAYING AFLOAT THROUGH COVID-19

Have you ever had a problem or just needed a simple question answered and not been able to reach a human on a company's electronic phone system and unfortunately their menu did not list the specific topic you needed help with - FRUSTRATING!

When we closed to the public, we realized the three staff in our phone center would not be able to handle the volume of phone calls, so we programmed our phone system to automatically start with station 1 and go round robin to the next clerk rolling over to all 4 offices and not starting over until it reached the last clerk at the last branch office. Everyone had the same number of calls and wait times were eliminated.

Each clerk was given the tool on their workstation to take E-checks over the phone for free and complete electronic transactions. A list of online and services that could be done by phone and mail were on our website with links provided to click on and take individuals to the exact page that completed their transaction.

We created an in-house dashboard so if people had to call back their scenario was logged in and they didn't have to tell their whole story over again. The chances of getting the same clerk were nil, since we had the calls being sent to 70 different work stations. We took extra efforts to make sure everyone was safe and protected, by wearing masks, gloves, hand sanitizers, and strictly practicing social distancing.

We diligently tried to keep the public in tune with what was going on and how we were handling different type transactions and complying with the numerous emergency orders. We placed signage on our office windows and continually sent press releases and e-mails to EOC, elected officials, and Constitutional offices. We regularly did posts on Facebook and on our office website to keep people informed.

We've worked out our three phase plan to reopen our offices safely and step-by-step, following Governor DeSantis's and the CDC's recommendations. We've designed counters with protective shields to provide no physical contact between the clerks and the customers for when we reopen to the public to keep both constituents and our staff safe and make them feel comfortable that they are protected. Because of our creativity, innovative ideas, and the use of new technology, we were able to maintain the major amount of revenue streams after we closed our offices to the public, exceeding everyone's expectations.

Talk about "thinking out of the box." What box? This was all brand new! One thing COVID-19 did was to improve and to strengthen our critical thinking skills. Not only did we stay afloat, but we continued to pull in enough revenue to fund our essential services and we certainly did our part to help slow the spread of the coronavirus. ♦



VICKI DAVIS
MARTIN COUNTY SUPERVISOR OF ELECTIONS
123 SE Martin Luther King Jr. Blvd.
Stuart, FL 34994
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VOTE BY MAIL!

Not sure about voting in-person due to COVID-19? Martin County voters are no longer waiting until Election Day to cast their vote. On an average, 40% of our voters are choosing to Vote by Mail. As voters continue to embrace voting by mail, Election Day turnout at the polling precincts will continue to decline.

Here are some important facts, about voting by mail:

- All vote by mail ballots are counted, regardless if an election has a close race or not
- Vote by mail requests are valid for four years
- Vote by mail ballots cannot be forwarded. To mail a vote by mail ballot to a different address, a note which contains the voters signature and date of birth is required
- You can verify your ballot was received at MartinVotes.com, click on 'Track Your Ballot' or call the Elections Center at 772-288-5637
- Florida is a no excuse state. Voters do not need a reason to request a vote by mail ballot
- All vote by mail ballots must be in the Elections Center by 7 p.m. on Election Day

As your Supervisor of Elections, it is my desire to provide the best possible customer service to the voters of Martin County. If there is anything my staff or I can do to assist you, please let us know.

To request a vote by mail ballot for the August 18, 2020 Primary election, call 772-288-5637 or visit MartinVotes.com. ♦

HURRICANE SEASON cont.

determined by precisely what is needed on an individual basis for each client.

Talk to and take a seasoned citizen or couple under your wings. Post coronavirus things are pretty confusing right now and a lot scary. But you can calm their fears and help them make the right decisions should a hurricane threaten. You will feel good about the help you provide.

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COVID-19 AND ITS IMPACT ON PROPERTY VALUES



Many people are concerned about the impact of COVID-19 on property values. Because Florida law requires our office to value properties reflecting market conditions as of January 1, 2020, impacts due to COVID-19 will not be reflected in the upcoming 2020 property values, but rather they will be reflected in the 2021 property values. We are collecting data to analyze its impact on value, including sending questionnaires to commercial property owners asking them how COVID-19 has impacted their property value, including loss of rental income and increased vacancy rates. This information will be used by my office to analyze next year's 2021 values.

Chat with us LIVE online!

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Beware of suspicious homestead website!

A suspicious website called mypropertyappraiser.com recently advertised itself as a place for individuals to apply for the Florida homestead exemption. When applying, an image appeared misleading the user by representing itself as a local Florida county property appraiser website. The applicant was then asked to submit personal information including social security, driver's license, and voter's registration numbers. This website has been taken down. Homestead exemption in Martin County can only be filed with our office in person, by phone, by mail or online at our website: pa.martin.fl.us. Click here to file online. ♦

NUTRITION: TIPS FOR IMPROVING YOUR HEALTH



Good nutrition is one of the keys to a healthy life. You can improve your health by keeping a balanced diet. You should eat foods that contain vitamins and minerals. This includes fruits, vegetables, whole grains, dairy, and a source of protein.

Ask yourself the following questions. If you answer yes to any of them, talk to your doctor about your health. You may need to improve your eating habits for better nutrition.

Do you have a health problem or risk factor, such as high blood pressure or high cholesterol?

Did your doctor tell you that you can improve your condition with better nutrition?

Do diabetes, cancer, heart disease, or osteoporosis run in your family?

Are you overweight?

Do you have questions about what foods you should eat or whether you should take vitamins?

Do you think that you would benefit from seeing a registered dietitian or someone who specializes in nutrition counseling?

Path to improved health

It can be hard to change your eating habits. It helps if you focus on small changes. Making changes to your diet may also be beneficial if you have diseases that can be made worse by things you

are eating or drinking. Symptoms from conditions such as kidney disease, lactose intolerance, and celiac disease can all benefit from changes in diet. Below are suggestions to improve your health. Be sure to stay in touch with your doctor so they know how you are doing.

Find the strong and weak points in your current diet. Do you eat 4-5 cups of fruits and vegetables every day? Do you get enough calcium? Do you eat whole grain, high-fiber foods? If so, you're on the right track! Keep it up. If not, add more of these foods to your daily diet.

Keep track of your food intake by writing down what you eat and drink every day. This record will help you assess your diet. You'll see if you need to eat more or less from certain food groups.

Think about asking for help from a dietitian. They can help you follow a special diet, especially if you have a health issue.

Almost everyone can benefit from cutting back on unhealthy fat. If you currently eat a lot of fat, commit to cutting back and changing your habits. Unhealthy fats include things such as: dark chicken meat; poultry skin; fatty cuts of pork, beef, and lamb; and high-fat dairy foods (whole milk, butter, cheeses). Ways to cut back on unhealthy fats include:

Rather than frying meat, bake, grill, or broil it. Take off the skin before cooking chicken or turkey. Try eating fish at least once a week.

Reduce any extra fat. This includes butter on bread, sour cream on baked potatoes, and salad dressings. Use low-fat or nonfat versions of these foods.

Eat plenty of fruits and vegetables with your meals and as snacks. Read the nutrition labels on foods before you buy them. If you need help with the labels, ask your doctor or dietitian.

When you eat out, be aware of hidden fats and larger portion sizes.

Staying hydrated is important for good health. Drink zero- or low-calorie beverages, such as water or tea. Sweetened drinks add lots of sugar and calories to your diet. This includes fruit juice, soda, sports and energy drinks, sweetened or flavored milk, and sweetened iced tea.

Things to consider

Balanced nutrition and regular exercise are good for your health. These habits can help you lose or maintain weight. Try to set realistic goals. They could be making some of the small diet changes listed above or walking daily.

Doctors and dietitians suggest making healthy eating habits a part of daily life rather than following fad diets. Nutrition tips and diets from different sources can be misleading. Keep in mind the advice below, and always check with your doctor first.

Secret diets aren't the answer. Fad or short-term diets may promise to help you

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Quick Ways to Lose Weight Before Summer



It's that time of year again when everyone wants to lose a few pounds, to get ready for summer and no doubt there will be an array of diets in the media. Many of these diets are unrealistic for the average individual due to not being able to afford countless ingredients, having the time to make meals that require a a lot of prep is difficult, or the diets that restrict the intake of food can be hard to maintain. Not only are they unrealistic, but they're incredibly bad for you. If you do manage to lose weight on them it's only a matter of time before you put it back on.

What's my take on quick ways to lose weight for summer? It's the right way, and by that I mean it's the healthy way.

There are a lot of misconceptions when it comes to weight loss, as many people take the approach of less food and huge amounts of cardio. This couldn't be more wrong. The main contributor to weight loss is in your food. Quite possibly the reason you're not losing any weight is that you're not eating enough. You should aim to have three main meals, three snacks and eight glasses of water each day. You're made up of roughly 70% water, so it is essential to try and drink at least eight cups a day. It will help flush out toxins, is great for your skin and

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How to protect yourself going back to the gym after coronavirus quarantine:

Infectious disease expert explains how to stay safe at the gym.

Gyms and fitness studios were some of the first businesses to close their doors when the COVID-19 pandemic struck the US, and now they will be among the first places to reopen, according to the White House's three-phase reopening plan for the country. Gyms, along with movie theaters and places of worship, are included in the first phase of the reopening plan. But how do you know if it's safe to go back to your gym?

According to the White House's plan, gyms will have to adhere to "strict physical distancing and sanitation protocols" when they reopen. It's not clear what those specific protocols are at this time, but it's likely the number of people allowed in a fitness center will be severely limited, you will have to remain 6 feet apart while exercising and you might even need to wear a mask. Even then, going back to a place like a gym can seem risky -- but at the same time, many people are itching to get back into a healthy routine and work out at a brick-and-mortar place that is not their living room.

To find out more insight on if going back to the gym soon is a good idea, and how to protect yourself when you go, infectious disease expert and MD Dr. Sandra Kesh has some tips.

Should you go to the gym when it re-opens?

Many people are itching to get out of the house and back into society. But whether or not it's really that safe for you to go is a complicated answer. According to Dr. Kesh, the safest place for you to exercise is outdoors.

"I still prefer people to go outdoors for exercise. I think it becomes much easier to socially distance, unless you are running with a pack of people. Gyms are very well ventilated, but we do know how far this virus can spread. So if you are in a gym and you're doing a vigorous workout, you're breathing hard, someone near you might cough. There's a lot of potential for aerosolization of things that in an outdoor setting is much less problematic, since the particles disperse very quickly in the open air," Dr. Kesh says.

If you live in a dense urban area with a lot of people or little access to nature, going outside for exercise may not be an easy



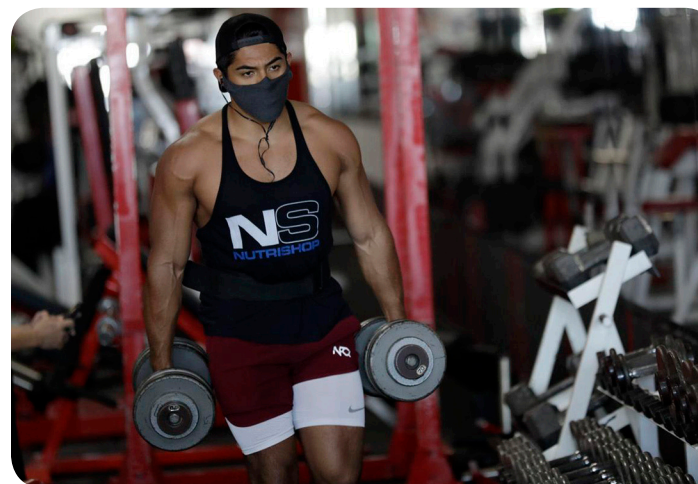
option for you. In that case, Dr. Kesh says it's OK to head back to a gym, but only once you've exhausted your other options.

"For my own patients I recommend that they head outdoors, especially as it gets warmer. And if they have no alternative and feel that it's important to their overall well-being, then they can go to a gym," she says.

How to stay safe when you go back to the gym

If you find yourself with no other option but to go to a gym, try to go at an off hour when it's likely to be less crowded -- like early morning, late morning and later in the evening -- and wear your mask while you work out. Dr. Kesh also advises to avoid fitness classes, since you will likely be in a smaller space and around more people. "I discourage the classes for now at least, and that's irrespective of when they [relax] the social distancing. I think that's something to wait until the disease is really down beyond that descending part of the disease curve," Kesh says.

When you use equipment at a gym, be extra vigilant about cleaning it before and after you use it. "When it comes to cleaning equipment, wipe it down before and after. When we sweat and wipe our face and then touch the handle, we're constantly exposing and saturating that device with germs. So clean off the equipment before and after, even if the person who used it before you looks totally fine. Remember that anywhere from 25% to 50% of infected people may not have symptoms but can still transmit the virus," Dr. Kesh says.



What to look for if you go to a fitness studio class

If you do go back to a fitness class, Kersh recommends finding a studio that follows the practices below, at a minimum. You can also wear a cloth face mask in class to minimize exposure.

Ventilation: Ideally studios are prioritizing air flow by opening windows, using a fan or opening the doors to keep the air moving.

Spacing: The class should not be crowded, and people should be able to keep their distance without difficulty.

Instructors should be wearing a mask: "Because a lot of times they are speaking and projecting a loud voice. And you aerosolize the virus even when you're speaking," Kesh says.

"Every gym is planning to do different things and so you have to find the ones that are taking this very seriously, and those are the ones I would patronize," Kesh says. Check that your gym or fitness studio is following the right cleaning and distancing protocols before you head over, so that you can have some peace of mind during your workout. ♦

The information contained in this article is for educational and informational purposes only and is not intended as health or medical advice. Always consult a physician or other qualified health provider regarding any questions you may have about a medical condition or health objectives.

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Florida Makes Plans For Dealing With COVID-19 In A Hurricane

TALLAHASSEE, Fla. (AP) - As Florida slowly reopens, officials are now contemplating what they should do if the coronavirus outbreak lingers into hurricane season, Republican Gov. Ron DeSantis said on May 5th.

Hurricane season begins June 1 and usually peaks from late August through September. Florida is often a target for storms, forcing thousands of people to evacuate with many fleeing to shelters.

“We don’t know how the virus is going to react as we move into these various stages. We don’t know what it’s going to look like a month from now, three months from now, but we have to assume that it’s going to be with us in some capacity, so how do you deal with hurricane issues?” DeSantis said at a news conference in Sarasota.

Florida has had more than 45,000 confirmed coronavirus cases resulting in nearly 2,000 deaths. DeSantis partially lifted his “safer at home” order Monday, allowing restaurants and retail shops to begin operating at 25% capacity.

“This virus really thrives and transmits when you have close sustained contact with people inside an enclosed environment,” DeSantis said. “As you’re looking at sheltering for a

hurricane, you have to keep that in mind. If you pile people into a place, under normal circumstances that may be fine, but that would potentially allow the virus to really spread if somebody is in fact infected.”

Florida emergency management Director Jared Moskowitz is working with the Federal Emergency Management Agency on potential changes to how the state handles evacuations and sheltering.

Moskowitz said that might include shelters that only accept people infected with the virus, or orders for people to shelter in place depending on the strength of the building and the power of the storm.

“We’re going to do more non-congregate sheltering instead of mass congregate sheltering,” he said.

Moskowitz also said the state will stockpile personal protective equipment in preparation for the storm season, including 10 million masks.

Among other topics DeSantis focused on were:

— The state will announce Wednesday details of a mobile testing facility that will do rapid testing at long-term

care facilities. It will be a recreational vehicle equipped with a lab.

— The state is getting ready to begin serological testing to see if people have antibodies that indicate they were infected, recovered and didn’t know they had the disease. Florida has 200,000 test kits that will be sent to hospitals and be available at driveup testing sites. “Antibody testing is finally here. We’re going to get many more coming down the line, but those 200,000 I think will be a really good start.”

— DeSantis said one of the biggest problems the state faced when trying to obtain masks, gloves and other personal protective equipment is that much of it was manufactured in China and was slow to arrive in the United States. “All this stuff should be made in the United States and not in China. We don’t want our health destiny resting in the hands of a communist dictatorship.”

— DeSantis allowed restaurants to deliver alcoholic beverages during the stay at home order. He said he’d like that to become permanent. “I think that’s been pretty popular. We’re probably going to keep that going. Maybe we’ll have the Legislature change the law on that.”



With summer fast approaching, people are looking to squeeze in some fun in the sun on the beach, but is it safe?

Many beaches have been shut down to the public due to the coronavirus pandemic.

Some Florida beaches in Naples recently began opening up and closed shortly after because people weren’t practicing social distancing. They reopened again with new guidelines in place.

While stay-at-home orders may be in place, The Centers for Disease Control

and Prevention emphasizes that going outside to get some fresh air and vitamin D is essential for our health.

If you are planning an outing to the beach this summer, take the necessary steps to protect yourself and others.

Here’s how you can enjoy the sand between your toes while staying safe during the pandemic:

Follow and Respect Rules and Guidelines

Beach rules may differ from state to state and even town to town. Be sure to know guidelines and restrictions ahead of time. Some beaches that have reopened have a laundry list of restrictions including shortened hours in place and mask requirements.

Is it safe to go to the beach this summer?

Tips to protect yourself and others

Beaches in Florida were prohibiting sunbathing, chairs, coolers and gatherings of large groups. Parking will also remain shut down in an effort to minimize crowds and encourage only local residents and not out-of-towners to have access.

Be Cautious When Swimming

Experts acknowledge that waterborne transmission of the virus is not impossible but it’s highly unlikely.

Similarly, the Centers for Disease Control and Prevention reported that there is no evidence that COVID-19 can be spread to people through the water in pools, water play areas, spa, or hot tubs. Public places where people can go into the water should disinfect the water with chlorine and bromine.

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Protecting Yourself from the Sun this Summer

Simple precautions for being outside this summer

Source: W.H.O.

The rise in the incidence of skin cancers over the past decades is strongly related to increasingly popular outdoor activities and recreational exposure. Overexposure to sunlight is widely accepted as the underlying cause for harmful effects on the skin, eye and immune system. Experts believe that four out of five cases of skin cancer could be prevented, as UV damage is mostly avoidable.

Adopting the following simple precautions, adapted from the Sun Wise School Program can make all the difference. Shade, clothing and hats provide the best protection – applying sunscreen becomes necessary on those parts of the body that remain exposed like the face and hands. Sunscreen should never be used to prolong the duration of sun exposure.

Limit time in the midday sun

The sun's UV rays are the strongest between 10 a.m. and 4 p.m. To the extent possible, limit exposure to the sun during these hours.

Watch for the UV index

This important resource helps you plan your outdoor activities in ways that prevent overexposure to the sun's rays. While you should always take precautions against overexposure, take special care to adopt sun safety practices when the UV Index predicts exposure levels of moderate or above.

Use shade wisely

Seek shade when UV rays are the most intense, but keep in mind that shade structures such as trees, umbrellas or canopies do not offer complete sun protection. Remember the shadow rule: “Watch your shadow – Short shadow, seek shade!”

Wear protective clothing

A hat with a wide brim offers good sun protection for your eyes, ears, face, and the back or your neck. Sunglasses that provide 99 to 100 percent UV-A and UV-B protection will greatly reduce eye damage from sun exposure. Tightly woven, loose fitting clothes will provide additional protection from the sun.

Use sunscreen

Apply a broad-spectrum sunscreen of SPF 15+ liberally and re-apply every two hours, or after working, swimming, playing or exercising outdoors.

Avoid sunlamps and tanning salons

Sunbeds damage the skin and unprotected eyes and are best avoided entirely.

Protecting children

Sun protection programmes are urgently needed to raise awareness of the health hazards of UV radiation, and to achieve changes in lifestyle that will arrest the trend towards more and more skin cancers. Beyond the health benefits, effective education programmes can strengthen national economies by reducing the financial burden to health care systems caused by skin cancer and cataract treatments.

Children are in a dynamic state of growth, and are therefore more susceptible to environmental threats than adults. Many vital functions such as the immune system are not fully developed at birth, and unsafe environments may interfere with their normal development.

Schools are vitally important settings to promote sun protection and effective programs can make a difference. ♦

Start Simple with MyPlate: Food Planning During the Coronavirus Pandemic

Source: CHOOSEMYPLATE.GOV

During a pandemic, you may be taking extra precautions to keep you and your family safe and prepared, including making sure you have everything you need at home. This guide contains information on food planning, including what to buy, how much to buy, and preparation tips.

Check what you have at home first

Take a look at the foods you already have in your refrigerator, freezer, and pantry; make sure to look at expiration dates and best by dates. This can help you plan meals around what you already have, and will help you limit the number of trips to the grocery store and avoid spending money on items you don't need.

Make a shopping list

Shopping may feel more stressful at this time. Make a list ahead of time to stay focused, get the items you need, and keep your shopping trip short. Since stores may not have some specific items, create a list with general items like “fruit” or “bread.”

Explore your shopping options

Many grocery stores offer in-store pickup, curbside pickup, or delivery. Third party options also exist for grocery store delivery. You may find these services helpful during times of social distancing. If you are older, check if your store delivers or has early shopping hours for older Americans only.

How much should I buy?

Buy what you and your family need at this time, and resist the urge to buy in much larger quantities. Prepare a shopping list that will cover you and everyone in your household for 2 weeks.

Include fresh, frozen, and non-perishable items

Plan for a mix of fresh, frozen, and shelf-stable foods. Eat your fresh food first. Stock your freezer and pantry with items you can eat in the second week and beyond.

What foods should I buy?

Choose a mix of shelf-stable, frozen and fresh foods. Examples of shelf-stable foods include pastas, rice, legumes, nut butters, and dried and canned goods. Frozen options to think about might be breads, meats, vegetables, fruits, and even milk.

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nutrition cont.

lose weight fast. However, they are hard to keep up with and could be unhealthy.

Good nutrition doesn't come in a pill. Try eating a variety of foods instead. Your body benefits most from healthy whole foods. Only take vitamins that your doctor prescribes.

Diet programs or products can confuse you with their claims. Most people in these ads get paid for their endorsements. They don't talk about side effects, problems, or regained weight. ♦



QUESTIONS TO ASK YOUR DOCTOR

How many servings should I eat from each food group?

If I'm on a strict diet, such as vegetarian or vegan, how can I improve my health?

Are there certain eating habits I should follow for my health condition?

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Recently, the CDC strongly suggests the use of cloth face coverings to help slow the spread of COVID-19. The wearing of masks is going to be our new reality well into fall/winter—even after the quarantine period ends.

Foxyware (a local Port St. Lucie company) has rolled out a line of branded face masks with business owners in mind. Foxyware's masks are reusable and machine washable.

We received a call from Bravo Supermarkets who wanted to provide masks for all their employees. We made these in Bravo's colors with their logo. The owner, Luis Marejo, told us how appreciative his employees were.

He called back to reorder for customers. He noticed some customers were walking into the store without any face-coverings or with (well-intended) but poor homemade masks. Luis told me he wanted to give away as many as he could to help those in need. We want all of our customers to feel safe when they come into our



stores. Giving our customers in need a free face mask is a no-brainer!

Bravo...Bravo...we commend you on your commitment and your efforts to provide some sort of comfort in these trying times! ♦

If you are a business owner and would like to see your logo on a mask simply email tami@foxyware.com. Foxyware will produce a free virtual for you. View all products at www.foxyware.com

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Is It Safe cont.

However, there's always the chance that it could happen. Charles Gerba, Ph.D., professor of virology and environmental science at University of Arizona in Tucson told ConsumerReports that if an infected person gets their saliva or mucus in the water, the virus can enter through your eyes, nose or mouth. It's important to note that despite the possibility, it's highly unlikely as it would need to be a high concentration.

There's also no evidence as to how long the virus can live in freshwater. Gerba explains coronaviruses that cause the common cold survive up to three days. "We don't have studies on seawater, but usually viruses survive for less time in salt water," he says.

Experts also advise proper hand hygiene prior to and after visiting the beach.

Practice Social Distancing

Just because you're at the beach, doesn't mean social distancing goes out the window.

Experts warn that being close to an infected person in proximity is more dangerous than being in the water.

It's important to practice social distancing in the water and on the beach just as you would at the store or at the park.

Wear Masks When Necessary

Currently, the CDC has ruled that people should opt to wear face coverings "in public settings where social distancing measures are difficult to maintain."

Thus, if you are heading to a public and potentially crowded beach or park, wearing a mask is advised. If you can practice safe social distancing, you don't have to wear a mask, but you should have one with you on hand should the situation call for it.

William Schaffner, M.D., professor of medicine and infectious diseases at the Vanderbilt University School of Medicine in Nashville, Tenn., and medical director of the National Foundation for Infectious Diseases, told ConsumerReports that the wind at the

continued page 25

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DENISE CINTRON

Owner of Artistic Closets

Hi Denise, please give us a brief introduction about yourself, and when and why you moved to Treasure Coast. I am originally from New Jersey, Co-owner of Artistic Closets Inc. My husband Dave owned a custom closet business in New Jersey for 5 years prior to our move to the Treasure Coast in 1992 when we began Artistic Closets. We decided on Florida to raise our future family and better our lifestyle quality to enjoy a little piece of paradise the Treasure Coast had to offer. Of course, not having to be in the cold winter weather was a big plus.

What safety measures will your company be taking moving forward during the current world crisis of Covid-19?

Safety is our #1 priority for our clients and our employees. We are equipped with facial coverings, gloves & booties along with sanitizers as we are closely adhering to the CDC guidelines. Our estimating process can be completed via Zoom and or emails, should a client not want to meet in their home. When it's time for installation customers may choose not to be in the home or choose to remain in another area of the home. Installations are completed in One-Day. Systems installed are fully sanitized clean when completed.

Our company chose to close off installations for safety in April and adhere to the states stay at home orders to protect our clients and employees. As we are moving forward into opening May installations, we are taking all precautionary measures to help protect our community.

What do you love about what you do?

I love meeting with new clients whether it be at their home or in one of our showrooms getting to know them, giving new insights on how they can create more space with proper organizational planning that is both aesthetically pleasing & functional. In meeting with new clients, I sometimes feel as if I have traveled the world, I enjoy hearing their travel adventures, life's stories while getting to know them on a more personal level.

Tell us a little bit about how your business has helped people.

Artistic Closets Inc. has been organizing homes & businesses for over 27 years. During these years it has given us and our team great pleasure in knowing we made a difference in another person's life. We have had clients with handicaps and installed pull-down rod systems for their convenience. We've seen in some of our elderly clients the panic of having to move, change can be very hard for many people. When we meet with them, we do our best to take the stress away and ease their transition. We access



their needs and design a plan that works for them individually. We handle the project from start to finish getting installed in only One-Day leaving the customer with peace of mind and a place for everything. Our favorite moment is the big smile and most often the phone call we receive letting us know how much they love the work we have done. Most importantly they highly complement our team of professionals. Our priorities have always been customer service, the quality of our products installed and adhering to our company code of ethics.

What are your plans for the future?

Our future & present plans are to stay innovative in keeping up with the trends in home improvement continuing to meet the various needs of our client base in products and customer service.



What is your philosophy on business and life?

Our business philosophy is to provide our clients with the highest quality of products & craftsmanship along with exceptional customer service from the start of a project through completion. In keeping with the code of ethics Artistic Closets Inc has set in place since the start of business back to 1992. In life we believe in doing everything with a good heart, we wouldn't want to do it any other way.

What is your best advice to the community?

When considering Custom Closet Systems or Custom Cabinetry projects in your home, buying local should be first and foremost in your decision making. Hire a company locally to provide any additional needs before & after the sale & installation process. Check accreditations with the Better Business Bureau A+ Rated is best, read reviews. Know who you are working with, visit the showroom and get familiar with the staff handling your project. Ask for references, keep in mind quality is remembered long after price is forgotten. ♦

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Please see our advertisement on page 30.

Who gets to decide what is best for you and your family?

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It is time we shift the national conversation away from what governments should do to ‘fix’ our problems. It’s time we decided for ourselves whether the federal government should be involved at all in matters that affect us personally.

- Should DC politicians decide what to do about your health care, or should you and your doctor decide?
- Should government ‘experts’ decide what your children will be taught, or should you, your spouse and your children’s teachers decide?
- Should career bureaucrats be able to create rules and penalties that prevent you from running a legal business?

The truth is the Washington establishment will never, ever limit its own power. We can’t rely on the politicians who got us into this mess to get us out of it.

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Fortunately, our Founding Fathers anticipated that the Federal Government could become oppressive and un-responsive to the wishes of the people. They included a provision in the US Constitution - titled Article V - which is probably the last, best hope to take power back from out-of-control career politicians and un-elected bureaucrats.

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Article V allows two-thirds (34) of the States to pass an identical application calling for an ‘Amendment Convention’. All 50 States would be represented at the Convention. The delegates would work together to draft Amendments to the US Constitution. Each proposed Amendment would have to be accepted by two-thirds of the States.

All accepted Amendments would be sent to the States for Ratification - bypassing any involvement by the Congress or the President. When three-fourths (38) of the States ratify an individual Amendment it becomes an official part of the Constitution. The Congress, the President, and the Supreme Court do not have power to change or block the Amendment.

So far, 15 States (including Florida) have approved the same application. Four State legislatures remain in session for the



remainder of 2020. Getting approval from 34 States could happen in 2021.

What Can YOU Do To Help?

Sign our Convention of States Petition - at ConventionOfStates.com. By providing your home address and eMail account, we will notify your state Senator and Representative. Our website also has a lot of great information to keep you engaged in this fight. ♦



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your heart, boosts your energy levels, and helps aid digestion. So drink up!

While cardio is important for weight loss, it's a combination of strength work and cardio that have the most impact on weight when it comes to exercise. When you strengthen and build your muscles your body will burn off more calories while you're doing nothing, as it increases your metabolism. Now I know a lot of women don't like to do a lot of strength training because they don't want to get "bulky" but you need not worry about that. Women's muscles are completely different than men's and are naturally smaller, so you'll feel stronger be more toned and have less fat. Why would you not want that?

Exercise should be enjoyable. It should be fun and something you look forward to. If you don't like the gym or don't have a huge amount of time spare to attend classes, there are plenty of at home workouts available online that don't require equipment or take up too much of your day.

If you can afford a gym membership, try out a variety of classes and see which ones you like best. There are all kinds

of classes out there, from beginners to advanced, from Zumba to Combat. If you can get a friend or family member to go with you, that will make it even more enjoyable!

It goes without saying that food is by far one of the hardest things to have full control over thanks to the un-ending amount of temptation and media fixations. There are so many labels and articles saying to eat something one week and then next week it says to avoid it like the plague. It's confusing right?

A great way to start adjusting to healthy eating is to not go mad all at once. It's the gradual approach that works best. As opposed to eliminating foods, try substituting food instead. When it comes to rice and pasta, opt for the brown versions, as they're higher in fiber and generally a whole lot better for you. The same goes for bread—swap the white bread for some whole meal; it tastes so much better with less calories! You can also swap those white potatoes for sweet potatoes. Add vegetables to your meals, try some salads, try to eat fruit in between your meals to stop snacking on food that aren't helping your waistline!

If you eat properly throughout your day, ensuring you eat decent-sized meals that are full of nutrients and vitamins and have healthy snacks you'll be less like to go on a late night food bender. After dinner have a snack prepared to eat later, so you're not tempted to just grab a load of biscuits or that last slice of cake. It's perfectly fine to have something sweet during the day and have a cheat meal every now and again—the key is moderation!

Emotional eating is becoming increasingly more popular due to the stressful nature of our lifestyles. Exercise will help reduce stress, and eating healthier will no doubt make you feel better, but we all still have those days when we just feel down and don't want to do anything but eat a tub of ice cream, devour a cake, or order a deep-dish pizza and watch our favourite movies. The key to dealing with emotional eating is to consciously take control of the situation. When you're just about to delve into whatever you've chosen, walk away and run a bath, paint your nails, or simply step outside, take a few deep breaths and ask yourself if you really want to eat it.

If you really struggle with controlling you're eating I would advise you to keep a food log. Record everything you've consumed each day and at the end of every day write how this made you feel, whether it was a good day or a bad day so when you feel like eating because of your emotions you can read it and write down what it is you want to eat and why. Chances are that once you've walked away and taken control, you'll realize you didn't actually want it in the first place.

Also ensure that you're getting enough sleep. You should be aiming to get between 7-8 hours per night. This will help also help reduce stress and make you feel more energized and refreshed during the day. Those who tend to have less or worse quality of sleep find it more difficult to concentrate and do simple day to day tasks. This has a negative impact on how they feel and can lead to emotional eating habits. Get into a routine, with exercise, the times you eat, go to bed at the same time, wake up at the same time, and try to avoid using your phone while in bed. You'll soon develop a healthy sleeping pattern and have a good night sleep every night! ♦

SO, HERE'S A SUMMARY OF ALL THAT:

- You don't have to eat less, you just have to eat right.
- Enjoy your exercise, aim to combine strength with cardio three times a week for 30-60 minutes.
- Eat three meals a day and snack in between.
- Water is your new best friend. Drink it!
- Avoid late-night binging.
- Take control of emotional eating.
- Get at least 7-8 hours sleep per night.

Follow these 7 simple steps and you'll have that summer body you've always desired. By doing it this way you'll inevitably change your lifestyle for the better and reap a number health benefits that come from eating right and exercising, what you'll look like is just a bonus! And don't forget to have fun!

Is It Safe cont.

beach might help diffuse virus particles and says much of the infection is transmitted indoors.

Don't Count on Public Facilities

If you frequent the bathroom often, you may want to skip going to the beach or limit your time there because restrooms will not be available.

Facilities and concessions stands will likely remain closed. The surfaces such as doorknobs, toilet handles, faucets, increase are the perfect place for the virus to live and increase a person's odds of picking up the virus and spreading it. Plus, they would increase congestion that would make social distancing impossible.

Safety 101 Is Still Important

Coronavirus safety might cause us to forget basic safety and beach etiquette. Even if there are lifeguards on duty, swim responsible and close to the shore or the "safe-zone."

Also be sure to protect your skin from the sun by using sunblock with an SPF of 30 or higher and reapplying every 2 hours or after swimming. Sunblock should also be worn on your entire face even if you wear a mask as it's unlikely to protect you from the sun, according to says Joshua Zeichner, M.D., director of cosmetic and clinical research at Mount Sinai Hospital in New York City. ♦

MyPlate cont.

With fresh foods, buy a variety in quantities that you would normally buy. Remember to include the special needs of all family members, including pets, infants, or those with dietary restrictions.



What should I make?

While everyone is home together, you may feel inclined to try a new recipe or experiment with new flavors to keep things interesting. For others, sticking to simple items or familiar foods and tastes provides comfort. Plan what works for you and your family.

Access to food while school is closed

Many school districts across the country are continuing to provide meals to students in need during school closures. Check for local programs in your area, such as Meals to You. Contact your local school to learn about meals that may be available through pop-up food systems, grab-and-go meal pickups, or school bus routes. ♦



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6 WAYS FOR SENIORS TO SAVE A LOT OF MONEY

Source: SEARCHSENIORSAVINGS.com

Senior Discounts are one of the few truly great perks that come with getting older. You have paid full price your whole life, you deserve a discount! Many companies offer special deals and rates, just for those of a certain age. With some companies, you'll need to be 50, while others start offering their discounts at age 55, 60 or 65.

A little digging online will yield some great results. You will be surprised, how much you can save by simply asking "Do you offer any Senior Discounts?". We have put together a great list of the best senior discounts, freebies and savings there is to offer. This can range from getting a discount on your groceries to saving on significant monthly expenses. Make sure to read through to the end, as there are many you probably didn't know about!

1 FREE HOME SECURITY SYSTEM (\$850 Value)



According to the statistics, elderly people are the most vulnerable population to home invasions and burglaries. But fear not, the statistics also state that burglars tend to avoid homes with security systems. 60% of convicted burglars stated that the presence of a security system influenced their decision to rob another home. This is why getting a free home security system is number one on our list. It is vital that our seniors are protected from property theft and violent crime.

Offered by Protect Your Home™, one of the top ADT dealers in America, our senior readers can now get a free home security system, plus a free \$100 Visa gift card, plus a free wireless remote key chain. You just have to pay the initial \$99 installation and the monthly monitoring service. With the gift card, though, you are essentially getting the installation fee for free. This deal is a huge value for just the cost of installation. You won't find this deal just anywhere.

Aside from your exclusive savings, a home security system reduces home insurance by an average of 20%. Amazing right?

2 SAVE UP TO \$48K ON YOU'RE MORTGAGE!

One of the many perks of being a senior citizen is access to benefits that are otherwise unavailable to your younger peers. Unknown to many seniors are some of the amazing government refinance programs available to them.

Currently, Congress' mortgage relief program can lower senior homeowner payments by as much as \$3,252 per year!

The bad news? This program is very temporary, as the banks want it eliminated as soon as possible. The good news is that once you qualify, you're in for good. There's nothing anyone at any bank can do to affect your savings. This program can expire anytime in 2020, so you must act now and see if you qualify for one of these life-changing refinance programs before it's too late.

3 Watch What You Can See On Your Phone, On Your TV

TVBuddy is another new device that is disrupting the cable industry. TVBuddy is a smart device, that connects to your TV and allows you to completely mirror all audio and video that is on your phone, to your big screen. Anything that you see on your phone, is wirelessly sent to the smart buddy, so you can see it in full 1080p detail. YouTube videos are no longer locked to only being viewed on your phone. Music on your phone can be heard on your sound system.

Works with both iPhones and Androids, TV Buddy is completely plug and play. No software, drivers or any hassle. Just plug into your tv, connect on your phone, and you are in business.

4 This Gadget Relaxes Tight Necks



Neck Relax is a state-of-the-art portable neck pain massager. This small device helps to stimulate and relax muscles along your vertical spine and it literally feels better than a massage. This allows you to get fast relief wherever you are. It can be used from the

comfort of your own home or office. This cutting edge technology combines ultrasound, infrared heat and electronic stimulation to make Neck Relax remarkably effective.

5 Dock Socks For Relief of Aching, Swelling Feet

Doc Socks are the newest craze amongst professional athletes and construction workers alike. They are technologically advanced compression socks that provide instant relief for aching, swelling feet. These game-changing, performance-enhancing socks eliminate the need for damaging medications and costly doctor bills. In fact, they were created by a leading Podiatrist who had the best interests of his suffering patients in mind. He wanted to give his patients pain relief without reducing their performance while also providing relaxation and comfort. DocSocks creates stability and structural compression that makes everything more comfortable – running, hiking, walking, working.

Plus, Doc Socks is one size fits all so it's the perfect product for friends and family as well.

6 If Your Computer Is Slow, Try Xtra PC

This little flash drive has helped people avoid paying hundreds, even thousands in costly repairs and new computers. All you need to do is plug it into your computer (it works on all computers), and it immediately loads a new operating system that makes your computer run like new. Of course everything is preserved and your data is safe, The only difference you'll notice is in your PC's performance.

The company has sold millions of units and has been featured on Yahoo, Clever Economy, ABC, and USA Today. ♦

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These 7 Top Charities Benefit Seniors

by AMIE CLARK

If you don't find what you need here, head to your favorite search engine to find additional resources. The U.S. has an abundant amount of local charities that benefit seniors and that are dedicated to aiding their neighbors and strengthening their communities.

1. Alzheimer's Foundation of America (AFA)

The AFA was established in 2002 to provide support and information to those suffering from Alzheimer's and to their caregivers and loved ones. This invaluable resource is made up of more than 2,600-member organizations nationwide.

It supplies a full range of information, educational tools for caregivers, a calendar of events, and various types of practical assistance. Whether you're looking for the latest research, where to take caregiving classes, how to contact a support group, or how to register for a webinar, the AFA is your best bet.

They also have a section on their website on the value of "memory screening," a useful diagnostic tool

We've all had times in our lives when we needed a helping hand. For seniors, that help might involve some assistance with household chores, preparing meals, accessing educational opportunities, or dealing with health issues, among others.

Here are seven charities that benefit seniors, each of which has earned a sound reputation for reliable support by well-trained volunteers and/or professionals.

Since many of these organizations do rely on volunteers, if you find something that intrigues you, you might want to consider volunteering your time and skills.

available nationwide and at no cost to you. (For the record, the AFA has provided more than four million free memory screenings to date.) You can visit the website above or if you just need someone to talk to, phone the Help Hotline: 866-232-8484.

2. Honor Flight Network (HFN)

Earl Morse and Jeff Miller, who co-founded the Honor Flight Network, were inspired by their respect for veterans to provide vets the opportunity for closure, if possible. The HFN also aims to give veterans the chance to share a special experience with other men and women who have served their country in one or another branch of the military.

Since 2005, the network has flown thousands of veterans to Washington, DC – free of charge – to view the memorial commemorating their war. Heroes Welcome, a subgroup of the HFN, orchestrates a suitable and rousing welcome for these heroes as they get off the plane in DC, and possibly when they exit the plane on the return trip. There are volunteer guardians who escort the veterans around town.

America has some amazing charities that benefit seniors.

Naturally, the focus now is on WWII veterans and any veterans, of any war, with a terminal illness. As time progresses, the focus will shift to veterans of Korea, then Vietnam, and so on. In the 46 states participating, there are anywhere from one to nine airport "hubs, where these flights are scheduled.

There are four states, at present, that are not in the network: Mississippi, Montana, Nebraska, and Wyoming.

3. Meals on Wheels America (MWA)

No list of charities that benefit seniors would be complete without Meal on Wheels America. With over 5,000 independently run (not government financed) local chapters across the U.S., meals can be delivered to anyone who qualifies, and for a very moderate fee. At present, at least 18% of U.S. seniors have trouble obtaining or preparing the food they need.



Of course, the food, catered to each senior's dietary requirements (and delivered on the days he or she chooses), is essential to the recipient's well-being, but MWA's motto states their service is "More than just a meal." For one thing, having this necessity taken care of may enable the senior to continue living in their own home versus entering a facility, good for both their self-esteem and pocketbook, and good for the community.

Additionally, the social interaction that accompanies the meal is just also meaningful, benefiting both the senior and volunteer, helping to further promote that invaluable sense of community. To find out if you or someone you know would qualify for MWA, to volunteer, to make a donation, or to learn more about the significance of MWA's actions, check out their website or phone their center in Arlington, VA: 1-888-998-6325.

4. Pets for the Elderly (PFE)

Companionship is something most creatures crave, human and otherwise, and this is what PFE aims to provide. As scientific studies have proven, the company of animals improves the emotional and mental outlook, while also lowering blood pressure and cholesterol levels.

Dog ownership, in particular, promotes exercise for both owner and pet plus increasing opportunities to socialize.

Regardless of the type of animal you select, you're likely to feel a deeper, healthier sense of connection to this world, a state of mind that may well help battle the onset of dementia and Alzheimer's, or at least slow the progress.

continued next page



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charities cont.

All that said, the melding of seniors and shelter animals is a mutual life-saving match made in heaven. Currently, PFE is allied with 54 animal shelters in 34 states. To discover if there’s a shelter near you, visit their website.



5. Second Wind Dreams
No matter your age, you’re never too old to have a dream,

and those dreams, when possible, should be fulfilled. That’s the belief that spawned Second Wind Dreams back in 1997. Since then, more than 10,000 dreams have been made a reality for elders living in nursing homes, assisted living and memory care communities.

A growing number of elder care facilities participate in SWD, encouraging their residents to talk about what they still want from life. This could be acquiring a pet, being reunited with family or friends, visiting a special place, or any of a myriad number of desires.

Besides making dreams a reality, SWD also sponsors the Virtual Dementia Tour. This uses virtual reality technology and trained guides, permitting those free of the illness to experience how dementia and Alzheimer’s sufferers view the world. It also allows us to find out firsthand how, with the onset of dementia, common everyday tasks can become impossible.

6. SeniorNet: Education and Empowerment
Founded in the U.S. back in 1986, presciently foreshadowing a future where computers would become an essential of everyday life, SeniorNet has since become an international organization. Their Learning Centers are staffed by trained volunteers who follow a carefully crafted curriculum.

All this is premised on the understanding that maintaining a foothold in the world these days is a great deal easier for those who are computer savvy.

Not only does this sort of knowledge allow one to continue learning by taking online classes or researching topics of interest, but it also facilitates communication, socialization, and creativity.

In the 150+ classes offered, instructors cover everything from computer basics to digital photography, as well as how to avoid scams, protect your computer and more. Membership is a nonrefundable \$43 a year, which grants access to any Learning Resource Center in the country plus access to exclusive portions of the website.

7. Shepherd’s Centers of America (SCA)
Shepherd’s Centers of America (SCA) was built on the idea of community, and that no one should be excluded from it,

continued next page

regardless of age or health. Established in 1971, SCA has been providing opportunities to some 160,000 seniors (and their caregivers) every year to live their lives fully so that they, and everyone around them, benefits. They offer a three-part menu: **Adventures in Learning:** Through SCA, elders – usually taught by elders – can learn a language, or study finance, politics or pretty much anything you can think of.

Adventures in Wellness: Recognizing that wellness is a complex combination of nutrition, physical activity, mental challenges, health screenings, and a belonging, SCA offers a full range of fitness classes to suit your tastes and needs, from chair exercises to Zumba.

Adventures in Volunteering: Aware that this is a way of giving back to the community, SCA promotes volunteerism for its other fringe benefits, as well. Among other things, it’s fun, you can make friends, add to your repertoire of life experience, and enhance your health on every level. Regardless of how much – or how little – time you can give, you might choose to tutor, serve as a part-time caregiver, provide office support, or care for shelter animals. Whatever your skill set and interests, there are any number of people or organizations that would value your time, energy, and talent.

Whether you are looking for a worthwhile senior citizen organization to volunteer with, donate funds, or are looking for resources for a loved one, these well-respected organizations have earned a place in our hearts. ♦



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5 TIPS FOR FIRST TIME HOMEBUYERS

Avoid Paying Too Much For A Mortgage



For most people, the ambition to acquire their own home is their most important goal, surpassing all others, and it is the primary influence and motivation for how they conduct their business, financial, and personal lives.

There are a number of benefits to owning your own home: it provides more housing security for you and your family; the equity you have in your home is a form of savings account, instead of paying rent to someone else; there are also tax benefits; and, let's admit it, there's a sense of pride in home ownership.

The majority of people will have to finance their home by obtaining a home mortgage from a lending institution. The purpose of this article is to provide a guide to homeowners covering the following 5 critical steps:

1. Calculate How Much Home You Can Afford

There are millions of homes to choose from and it can be daunting if you start house hunting without narrowing your search first. To set yourself up for success, the best place to start is to consider how much home you can afford.

Consider Your Income

Many banks will require that your monthly costs can't exceed a percentage of your income (for example 28%). That means if you earn \$50,000 per year, your total monthly housing costs should not exceed \$1166 (28% of your monthly income). But it's more than just your income that the bank will look at...

Consider Your Debts

In addition to your income, if you have recurring debts, the total monthly payments on existing debt plus new payments for your mortgage may not be allowed to exceed a certain threshold (for example 41%). Using the example above that would mean that if your monthly debt payments are in excess of \$541 per month (bringing your total debt of \$541 + \$1166 = \$1708 or 41% in total).

You can use a mortgage calculator or to put it simply, someone that makes \$50,000 before taxes should probably target a home that is \$250,000 or no more than 5 times their annual salary.

Consider The Down Payment

Most lenders prefer a down payment of 20% or higher to qualify for a conventional loan, but if you don't have 20% there are still loan options you might consider where you can put down less!

For many would-be buyers, the down payment is a big factor that influences how much they can afford so we have written an entire section about down payments.

continued next page

2. Compare Down Payment Options

Nearly all mortgage loans and lenders require some amount of cash as a down payment. The amount you've set aside for this could determine the kind of mortgage you qualify for. It will also impact how much you can afford to borrow for a home.

If you're searching for "how to buy a house" you might have already put away some savings - if that is you, congratulations and onward to step 3.

If you're still saving, read on.

Loan Types with Lower Down Payments

Most lenders prefer a down payment of 20% or higher to qualify for a conventional loan, but there are more than 2,400 home buyer assistance programs in the United States that offer down payment help in the form of grants, low-interest or deferred loans, forgivable loans, and other programs. Help with closing costs may also be available.

However, you should be aware that with a smaller down payment, you'll likely be required to pay for mortgage insurance, and your loan application will be subject to greater scrutiny.

Here are several loan types that allow a smaller down payment amount:

VA: Eligible veterans and their spouses can qualify for Veterans Administration loans. See if you qualify for a VA Loan with \$0

Down and no mortgage insurance from our partner Veterans United.

FHA: The Federal Housing Administration offers 3.5% down payment mortgages through participating lenders. FHA loans are also easier to qualify for and have slightly lower rates than conventional mortgages.

GSE-backed loans: Fannie Mae and Freddie Mac are both currently insuring 97% loan-to-value loans. That enables lenders to offer 3% down payment mortgages to qualified buyers.

USDA: Home buyers in rural and suburban areas may be able to qualify for home loans offered by the U.S. Department of Agriculture. USDA loans offer low rates and 100% financing.

There are all kinds of online calculators that can help you determine what your down payment amount will be based on the type of loan, the price of your house, your location, and credit rating. But if you don't want to do all the math yourself, and on hypothetical rates no less, you can reach out to a lending specialist.

3. Find The Right Home For You

Now that you know how much you can afford and how much you'll need to save for your down payment, you're ready for the fun part: Finding the right home for you and your family.

continued next page

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first time homebuyers cont.

Before a prospective homeowner can begin the quest towards purchasing a home, there are many factors to consider, most of which are determined by some basic facts and assumptions. How big is your family? What neighborhoods are you willing to consider? Are schools a factor? Is a single-family home a requirement or is a condo an option?

For some home buyers, living in a specific neighborhood takes precedence above all else, whereas for others, the home itself is more important. In a perfect world, you'd find the ideal home, in your neighborhood of choice, at a price you can afford, but realistically, most people will have to make some compromises.

Make a list of the features you want in a home— the number of bedrooms, a fenced yard, granite countertops, a garage, etc.—and then rank them in terms of priorities. Decide whether the house or the neighborhood matters more to you, or whether you're willing to make a longer commute in order to own a home with a larger lot.

These kinds of decisions need to be made before beginning the search for your new home. Learn about what a neighborhood is really like, including information about the neighbors, school ratings and more.

4. Compare Mortgage Lenders

One of the number 1 mistakes made by home buyers is NOT shopping around for a mortgage! Your Realtor knows a guy, or maybe your parents used a mortgage broker in the past.

Don't fall into this trap. It can take some time, but you're going to have your mortgage for the next 30 years, so it's really worth prioritizing.

Also, don't assume you can shop one mortgage lender today and another one next week. There is market volatility in the mortgage market so you really need to sit down and get ready to contact a

few banks. If you do it now, odds are good you can lock in your rate for a while.

Once you set aside some time to make a few inquiries, tell the truth. Mortgage quotes can vary based on your down payment, credit history, income, assets, and debt.

Fill out the form with honest information to get a reliable quote. They're going to verify this information anyway so putting in misinformation won't help you at all in the long term.

Qualifying for a mortgage loan in order to buy a home can often be a stressful and strenuous process. In the end, the pride, security, comfort, and freedom that comes from owning your own home makes all the effort worthwhile.

5. Get Pre-Qualified

By this point, you should have a pretty good idea about what kind of home you're looking for, and the neighborhood you'd like to live in.

You also know how much you've saved for a down payment, which in turn will determine the type of loan you should pursue. If you've compared a few rates you should request a pre-qualification letter.

Getting Approved

Quicken Loans offers what they call "verified approval" after they verify your income, assets and credit which can give you the same strength of a cash buyer.

In today's competitive housing market, it is not uncommon for a seller to receive multiple offers on their home. Having a pre-qualification letter in hand could be the difference in your ability to purchase the house you desire. It proves to the seller that you are serious and provides you with bargaining power which could give you an advantage over other buyers. ♦

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MAINTAINING FINANCIAL HEALTH DURING COVID-19

With COVID-19 making headlines around the world, it's normal to feel uncertain about many aspects of life right now, including your finances. Even if you don't catch COVID-19, you could be financially impacted by the fallout.

Throughout this tumultuous period, your health is obviously the No. 1 priority. You can, and should, make your best efforts to stay healthy. However, maintaining your financial health during this situation can be critically important. With a solid handle on your finances, you'll be better prepared for whatever life throws your way in the coming weeks and months.

Let's take a closer look at how you can keep your finances in order as the COVID-19 situation develops around the world.

Stretch Your Savings Farther

One potential impact of the current situation is that you could be required to stay home for weeks at a time. With that, you may lose your income for that time if your employer doesn't offer paid leave or the ability to work from home. Instead of panicking, focus on finding ways to stretch your money farther.

A few ideas include cutting nonessential spending from your budget. Since you'll be staying at home more, you'll likely

be able to easily save money that would have been spent eating out and traveling.

In addition to these potential savings, you can find free ways to entertain yourself at home. For example, many libraries are offering their always-free resources such as e-books and audiobooks.

Boost Your Emergency Fund

If you're lucky enough to be able to continue working from home, then consider boosting your emergency fund. After all, you'll mostly be at home in the coming weeks, so it will be easier to resist the temptation of spending money on impulse buys. Plus, you'll be saving on your regular commuting costs.

One easy way to boost your emergency savings is to save your tax refund. If you haven't spent the funds yet, consider stashing it away to help weather any storms that come your way.

Take Stock Of What You Have

Shelves across the country are being emptied of everyday essentials such as food and toilet paper. Before you give in to the impulse to panic buy everything, take stock of

financial health cont.

what you already have at home. Many of us already have well-stocked pantries that could help us survive for many weeks.

Personally, I am guilty of having enough pasta and rice on hand to feed us for a month thanks to a recent BOGO sale at my local grocery store. Plus, I have several bottles of hand soap in our bathroom cabinet compliments of a semiannual sale that always seems to keep my cabinets full.

With that, I have not gone out of my way to clear the shelves of emergency supplies that I might need at some point. Instead, I realize that others may not already have these supplies on hand. I'd rather use what I already have and let someone who needs those goods today.

Take a look at your current pantry and bathroom cabinet. If you already have some supplies on hand, then consider holding off on stocking up. Your wallet and your community will thank you.

Contact Your Lenders And Landlords For Help

If the impacts of this virus have affected your income, then you may run into trouble keeping up with your bills. Without an emergency fund, you could find yourself in dire straits quickly.

Although it can be scary, make sure to approach the situation with a clear head. Instead of allowing late payments to damage your credit score for years, reach out to your lenders and landlord. Contact them as soon as you realize that you'll be unable to make an on-time payment.

If you're a Quicken Loans®1 client, you can apply for assistance online. Forbearances are being offered as an initial step. This is a temporary pause of your mortgage payments. Once you're able to resume payments, they'll go over your repayment options. For more info, check out this post on COVID-19 response.

Before you make contact, prepare to explain your current situation and how much you can afford to pay at the moment. Also, consider when you believe you'll be able to resume your normal payments.

You might be surprised, but lenders may be willing to work with you throughout this difficult time. Most lenders will go out of their way to help you successfully navigate this difficult financial time, especially if you've consistently made on-time payments in the past.



Keep Calm And Stick To Your Investment Plan

One apparent impact of COVID-19 is the increased volatility of the stock market. Although it can be tempting to panic and sell your stocks during this time of crisis, that's not a good option right now. In fact, choosing to sell your stocks now could result in a realized loss of thousands of dollars.

It can be extremely painful to watch the value of your nest egg crumble. However, it's overwhelmingly likely that the market will recover. Personally, I never planned on touching the money I have invested in the market until retirement, so I'm not going to change that mindset now. Instead, I plan to hold on for what looks like a wild ride ahead. I fully expect a bumpy ride, but I know that selling my stocks for a 20% loss is not the answer.

Evaluate your investment plan and find the willpower to stick to it.

Consider Taking Advantage Of Low Interest Rates

As the feeling of uncertainty takes hold around the world, interest rates are dropping. If you have a good credit score, then you can likely take advantage of extremely low rates for all kinds of borrowing.

If you have outstanding debt such as a mortgage or student loans, then now is the time to refinance. You could potentially save thousands over the course of your loan. Although refinancing can involve quite a bit of paperwork, it will give you something to do from the comfort of your home as we tackle the weeks ahead. Quicken Loans can help you look for refi options.

The Bottom Line

The world is on edge due to the COVID-19 situation, but that doesn't mean your finances need to suffer. Take action to build your emergency fund before the virus impacts you in any way. If you have already been affected by the virus, then take steps to mitigate the long-term financial damage.



10 technology trends cont.

personal IoT devices can track vital signs. Chatbots can make initial diagnoses based on symptoms identified by patients.

However, in countries where medical costs are high, it’s important to ensure telehealth will be covered by insurance. Telehealth also requires a certain level of tech literacy to operate, as well as a good internet connection. And as medical services are one of the most heavily regulated businesses, doctors typically can only provide medical care to patients who live in the same jurisdiction. Regulations, at the time they were written, may not have envisioned a world where telehealth would be available.

6. Online Entertainment

Although quarantine measures have reduced in-person interactions significantly, human creativity has brought the party online. Cloud raves and online streaming of concerts have gain traction around the world. Chinese film production companies also released films online. Museums and international heritage sites offer virtual tours. There has also been a surge of online gaming traffic since the outbreak.

7. Supply Chain 4.0

The COVID-19 pandemic has created disruptions to the global supply chain. With distancing and quarantine orders, some factories are completely shut down. While demand for food and personal protective equipment soar, some countries have implemented different levels of export bans on those items. Heavy reliance on paper-based records, a lack of visibility on data and lack of diversity and flexibility have made existing supply chain system vulnerable to any pandemic.

Core technologies of the Fourth Industrial Revolution, such as Big Data, cloud computing, Internet-of-Things (“IoT”) and blockchain are building a more resilient supply chain management system for the future by enhancing the accuracy of data and encouraging data sharing.

8. 3D Printing

3D printing technology has been deployed to mitigate shocks to the supply chain and export bans on personal protective equipment. 3D printing offers flexibility in production: the same printer can produce different products based on different design files and materials, and simple parts can be made onsite quickly without requiring a lengthy procurement process and a long wait for the shipment to arrive.

However, massive production using 3D printing faces a few obstacles. First, there may be intellectual property issues involved in producing parts that are protected by patent. Second, production of certain goods, such as surgical masks, is subject to regulatory approvals, which can take a long time to obtain. Other unsolved issues include how design files should be protected under patent regimes, the place of origin and impact on trade volumes and product liability associated with 3D printed products.

9. Robotics and Drones

COVID-19 makes the world realize how heavily we rely on human interactions to make things work. Labor intensive businesses, such as retail, food, manufacturing and logistics are the worst hit.

COVID-19 provided a strong push to rollout the usage of robots and research on robotics. In recent weeks, robots have been used to disinfect areas and to deliver food to those in quarantine. Drones have walked dogs and delivered items.

While there are some reports that predict many manufacturing jobs will be replaced by robots in the future, at the same time, new jobs will be created in the process. Policies must be in place to provide sufficient training and social welfare to the labour force to embrace the change.

10. 5G and Information and Communications Technology (ICT)

All the aforementioned technology trends rely on a stable, high-speed and affordable internet. While 5G has demonstrated its importance in remote monitoring and healthcare consultation, the rollout of 5G is delayed in Europe at the time when the technology may be needed the most. The adoption of 5G will increase the cost of compatible devices and the cost of data plans. Addressing these issues to ensure inclusive access to internet will continue to be a challenge as the 5G network expands globally.

The importance of digital readiness

COVID-19 has demonstrated the importance of digital readiness, which allows business and life to continue as usual – as much as possible – during pandemics. Building the necessary infrastructure to support a digitized world and stay current in the latest technology will be essential for any business or country to remain competitive in a post-COVID-19 world, as well as take a human-centred and inclusive approach to technology governance.

An estimated 200 million people will lose their jobs due to COVID-19. And the financial burden often falls on the most vulnerable in society. Digitization and pandemics have accelerated changes to jobs available to humans. How to mitigate the impact on the larger workforce and the most vulnerable is the issue across all industries and countries that deserves not only attention but also a timely and human-centred solution.

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keep your child safe cont.

4. Encourage healthy online habits

Promote and monitor good behavior online and on video calls. Encourage your children to be kind and respectful to classmates, to be mindful of what clothes they wear and to avoid joining video calls from a bedroom.

Familiarize yourself with school policies and helplines to report cyberbullying or inappropriate online content.

As children spend more time online, they can be exposed to more advertising that may promote unhealthy foods, gender stereotypes or age-inappropriate material. Help them recognize online ads and use the opportunity to explore together what is wrong with some of the negative messaging you see.



5. Let them have fun and express themselves

Spending time at home can be a great opportunity for your children to use their voices online to share their views and support those in need during this crisis.

Encourage your child to take advantage of digital tools that get them up and moving, like online exercise videos for kids and video games that require physical movement.

Remember to balance online recreation with offline activities, including time outside, if possible.

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from the Editor cont.

SPIRITUAL DEATH LATER MANIFESTS IN PHISICAL DEATH. BEFORE SIN, IT WAS IMPOSIBLE TO DIE.

SO, PHYSICAL DEATH IS THE CONSEQUENCE OF SPIRITUAL DEATH. WE ARE ALL BORN UNDER THIS CONDITION.

THE LAKE OF FIRE IS THE SECOND DEATH. THE LAKE OF FIRE WAS PREPARED FOR SATAN AND HIS FOLLOWERS. HOWEVER, WE CAN SEE IN THE BOOK OF REVELATION THAT WHOEVER IS NOT FOUND IN THE BOOK OF LIFE AUTOMATICALLY QUALIFIES FOR THE SECOND DEATH, THE LAKE OF FIRE.

THERE’S ANOTHER KIND OF DEATH THAT IS RECOMMENDED FOR EVERYONE. JESUS SUFFERED IT FOR US. GOD PAID THE ULTIMATE PRICE FOR US. IF YOU CAN UNDERSTAND IT, IT’S A WONDERFUL DEATH TO BE A PART OF!

THIS DEATH WITH CHRIST JESUS WILL FREE YOU FROM THE FIRST AND SECOND DEATH. JESUS DID THE SUFFERING AND WE REAP TEHE BENEFITS!



ACTIVATION REQUIRED!
“Since we have been united with him in his death, we will also be raised to life as he was. We know that our old sinful selves were crucified with Christ so that sin might lose its power in our lives. We are no longer slaves to sin. For when we died with Christ, we were set free from the power of sin. And since we died with Christ, we know we will also live with him. *Romans 6:5-8*

For the sin of this one man, Adam, caused death to rule over many. But even greater is God’s wonderful grace and his gift of righteousness, for all who receive it will live in triumph over sin and death through this one man, Jesus Christ. *Romans 5:17*

IT WAS THAT OUR OLD SELF WAS CRUCIFIED IN THE BODY OF OUR LORD JESUS CHRIST AND WHEN GOD RESURECTED JESUS, WE WERE RESURECTED WITH HIM! WITH HIS RESURECTED NATURE. GLORY TO GOD FOREVERMORE!

“even though we were dead because of our sins, he gave us life when he raised Christ from the dead. (It is only by God’s grace that you have been saved!) 6 For he raised us from the dead along with Christ” *Ephesians 2:5,6*.

YOU CAN ACTIVATE YOUR NEW LIFE TODAY. IT TOOK PLACE OVER TWO THOUSAND YEARS AGO BUT YOU MUST ACTIVATE IT BY FAITH NOW! LET’S PRAY: Lord, I do believe that Jesus of Nazareth took my place in the Cross. Lord, I am sorry for all my sins, please forgive me. I believe Jesus was raised on the third day for my justification. Jesus, I receive you as my Lord and Savior. Your Holy blood cleanses me right now and God gives me a new heart and eternal life. Now my name is written in the book of life, guaranteed by the following written law:

“That if you confess with your mouth the Lord Jesus and believe in your heart that God has raised Him from the dead, you will be saved. For with the heart one believes unto righteousness, and with the mouth confession is made unto salvation”
Romans 10:9-10

If you made this prayer, email: icarepublications@gmail.com. I would love to share your joy and send you material for balanced growth in the grace of the Lord. Also, send this letter to anyone you know as a testimony of your faith.

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***NOTE:** To help provide care for COVID-19, Medicare has expanded its coverage of telehealth services. Medicare beneficiaries can temporarily use telehealth services for common office visits, mental health counseling and preventive health screenings with no co-pay.

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