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SAFE MONEY LADIES
Providing honest facts and education about retirement planning with safety and guarantees.



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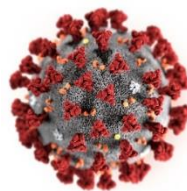
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Changing Habits and Perspectives – the Novel Coronavirus

Exponential growth of COVID-19 cases worldwide has impacted human behaviours as well as the world economy in just a brief few weeks. Tests, vaccines, and therapies are still under development and progress is being made in science and health care, but the stealthy and rapidly spreading virus has caught many cities and countries off guard. The US now leads the world in number of confirmed cases.¹



The rapid spread and fatal consequences can overwhelm hospitals. Until we can get ahead of the virus with testing, treatments, and ultimately vaccines, a worldwide effort is underway to help "flatten the curve." We must act as if we are contagious and change our behavior as follows:

Social Distancing. Working from home and avoiding crowded gatherings has become increasingly important. When venturing out to walk or work, we are

encouraged to maintain a distance of 6 feet between individuals.²

Hand Washing. The virus has survived on smooth surfaces like metal, glass, and plastic for days in a lab. Porous surfaces like cardboard and outdoor environments may reduce life span. Wash hands frequently with soap for at least 20 seconds after touching objects like door handles or public counters. Sanitize commonly touched surfaces.²

Keep Hands Off Face. Adults touch their face with surprising frequency. It is incredibly easy for the virus to find a way into the body, especially through the eyes and nose.²

How long will it last? That can depend upon many factors. With multiple "waves" of the virus predicted and a vaccine as far away as possibly 18 months, some level of vigilance is expected to continue even though the current extreme measures we are all taking may relax well before that.³

1 - <https://www.worldometers.info/coronavirus/>

2 - <https://www.who.int/emergencies/diseases/novel-coronavirus-2019>

3 - <https://www.theatlantic.com/health/archive/2020/03/how-will-coronavirus-end/608719/>

How to Use Bitters for Better Digestion



For upset stomach, bitters have a settling effect because they stimulate the production of stomach acid, tonifying the digestive system. Though bitters are often used in creating cocktails, they were first used in the 1700's to diminish digestive irregularities.

Bitters are generally made by combining specific medicinal herbs in alcohol and they're regularly used by health enthusiasts to:

Curb sugar cravings
Boost the immune system
Ease stress

A few drops directly on the tongue or sprinkled liberally in soda as a refreshing drink can stimulate specific receptors that impact the digestive system. Bitters activate the receptors to warn the body of possibly dangerous or poisonous substances. This stimulation increases the production of digestive juices and leads to better digestion.

[healthline.com/health/food-nutrition/how-to-use-bitters#what-are-they-good-for](https://www.healthline.com/health/food-nutrition/how-to-use-bitters#what-are-they-good-for)

Spring Soups for Rainy Days

Vegetable and Lentil Soup

½ tsp olive oil
1 red onion, diced
½ courgette, diced
1 yellow pepper
1 red pepper
1 celery stalk
1 liter vegetable stock
1 can lentils (drained and rinsed)
Salt & Pepper to taste

Put the olive oil and vegetables in a saucepan and cook at a low/medium heat for 5 minutes.

Add the vegetable stock to the pan and bring to a boil. Then turn the burner down to low and let the stock and veggies simmer for 15 minutes.

Add the can of lentils to the stock and cook for another 4-5 minutes or until the lentils are heated all the way.

Let the soup cool for a few minutes, then use a hand blender to make the soup smooth. Add salt and pepper to taste. Serve hot. ¹



Coconut Curry Cauliflower Soup

2 Tbsp olive oil
1 medium-size onion, finely chopped
3 Tbsp yellow curry paste
2 medium-size cauliflower heads, broken into florets
32oz vegetable broth
1 cup coconut milk

Heat oil on medium heat in a large saucepan. Add onion and cook 2-3 minutes, stir in curry paste and cook 1-2 minutes.

Add vegetable broth and cauliflower and bring the soup to a boil before reducing to medium heat and simmering for 20 minutes.



Stir in the coconut milk and allow to cook for another 1-2 minutes.

After the soup cools for a few minutes, puree using a hand blender or food processor. Serve hot. ²

1 - [yummly.com/recipe/Clean-Eating-Springtime-Vegetable-and-Lentil-Soup-1974907](https://www.yummly.com/recipe/Clean-Eating-Springtime-Vegetable-and-Lentil-Soup-1974907)

2 - [tasteofhome.com/recipes/coconut-curry-cauliflower-soup/](https://www.tasteofhome.com/recipes/coconut-curry-cauliflower-soup/)

Little Known Facts about April Fool's Day



Anti-Gravity “Hoax” - The BBC announced (as a prank) that a decrease in gravity would take place on April 1st 1976 due to an unusual planetary alignment. Shortly after the announcement, hordes of people started calling the station with claims that they felt the effects!¹

The Origins of April Fool's Day – Many historians and scholars suspect that this holiday is tied to a medieval or ancient festival. One theory for the holiday's origin in 1582 marks the change between the Julian calendar to the Gregorian calendar in France. Those celebrating the “old” new year around April 1st, were ridiculed by people aware of the change.²

Gmail Launch – In 2004, the service provider Gmail launched its platform on April 1st. Because of the launch date, many people at first thought that Gmail was a joke!²

1-kickassfacts.com/40-amazing-april-fools-day-facts
2- history.com/topics/holidays/april-fools-day

Tips for Supporting Retired Parents Without Ruining Your Own Retirement Plan

Aging parents living beyond their means can create financial havoc for adult children caring for them.

According to a TD Ameritrade study, 13% of Americans support an aging parent. Below are some tips for these adult children who wish to protect their own retirement assets while still providing help to aging parents:



Create healthy boundaries.

Adult children must communicate clearly with their parents about financial boundaries. It can be hard to say no, but if you can't afford to provide the support that the parent is requesting, it's best to say what you mean, and mean what you say.

Be honest with parents about their damaging money habits.

If your parents are living beyond their means, be honest with them about the problem. Often, seniors spend money to cope with issues like the death of a spouse or declining health.

Look into government programs for senior citizens.

The Medicare Savings Program and housing programs for seniors can provide financial assistance to seniors who are

in need. Waiting lists are sometimes long. Adult children should contact the National Association of Area Agencies on Aging for information about

other elder assistance programs.

Consider your legal options.

Parents who have been irresponsible by acquiring significant credit card debt, medical bills, or a hefty mortgage may need to consider bankruptcy. Trusts are another option that may be viable for families that can afford it.

By far, the biggest issue that adult children face when caring for aging parents has to do with boundaries. No one wants to say “no” to their parents. But, the stakes can be quite high if the younger generation doesn't consider the importance of funding their own retirement. Sometimes a therapist is even more important than a financial advisor if parents are overspending. A therapist can help adult kids come to terms with boundary issues that may otherwise be hard to enforce.

money.com/how-to-support-your-retired-parents-without-sinking-your-own-retirement-plans

It Happened In



April 4, 1887 –

Susanna M. Salter becomes the first female mayor to be elected in the United States of America. She was mayor of Argonia, Kansas from 1887 until 1888 and continued to play a part in the political “landscape” of the area even after her term was up.

April 13, 1743 –

Thomas Jefferson, author of the Declaration of Independence and future 3rd United States President was born in Albemarle County, Virginia. He was an inventor, lawyer, and architect. Thomas Jefferson died July 4th, 1826.

April 26, 1994 –

The first multiracial elections were held in South Africa. During the elections, nearly 18 million black people voted in this momentous event in South African history. Nelson Mandela was elected president and F.W. de Klerk was voted vice president.

historyplace.com/specials/calendar/april.htm

The Truth About Pharmacists and Medication Errors

Medication errors made by pharmacists are on the rise throughout the nation. As many as 2.1% to 2.3% of all pharmacy orders are incorrectly filled, an increase of 0.5% to 1.2%. Consequences of these errors can be severe, leading to illness or death. What patients can do to protect themselves:

Check that your prescription is correct. Some pharmacy mistakes occur as a result of transcription errors. If you don't recognize the name of the drug you received at the pharmacy, go back and check to make sure that you got the right order.

Clarify unclear information. If your doctor has illegible writing and you are unsure what the name of the medication is that he or she has prescribed to you, ask. Sometimes doctors use non-standard abbreviations or symbols difficult for lay-people to read. Knowing the name of the medication you're supposed to receive is vital in preventing pharmacy errors.

Talk to your pharmacist. Ask about the proper dosage and when to take the medication before leaving. Asking

questions can sometimes expose wrongly prescribed medication and alert the pharmacist to the possibility that an error has occurred.

Why do pharmacy errors occur? Often pharmacists are overworked, filling between 300 to 450 prescriptions a day. This can lead to mistakes. Further, pharmacy technicians may be in charge of measuring or dispensing meds, and labeling bottles. Pharmacists are supposed to watch over the techs, but sometimes there isn't time and errors occur. Doctors don't always communicate clearly with pharmacists, and automated systems may speed up processing of pharmaceuticals but lead to errors.



Patients who take a proactive approach and check for medication mistakes at every

pharmacy visit will be less likely to suffer negative effects from potential errors.

1 - nytimes.com/2020/01/31/health/pharmacists-medication-errors.html

2- pharmacytimes.com/news/preventing-medication-errors-in-pharmacy