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



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**Promising Drugs That Are Being Researched to Treat Coronavirus**

A number of new drugs are being tested to treat coronavirus and all of them are affordable and could be produced en masse to treat populations throughout the world as needed.

**Hydroxychloroquine** - In India, some medical practitioners have taken this drug as a prophylaxis against coronavirus.

Unfortunately, a dose of 400 mg, twice daily, can cause arrhythmias, so this drug is only appropriate for those with a healthy heart. <sup>1</sup>

**Chloroquine** - appears to block the virus in the laboratory. <sup>3,4</sup>

**Plasma Antibodies** - Also in India, doctors have been taking antibodies from consenting infected patients who have recovered from COVID-19 to inject into newly infected individuals.

Within 2 to 3 days, newly infected patients experience a decrease in symptoms. <sup>2</sup>

**Remdesivir** - Over fifty COVID-19 patients were treated with remdesivir and over two-thirds of them showed improvement in their condition according to Gilead Sciences, Inc. Additional studies this month are showing promising preliminary results. <sup>5</sup>

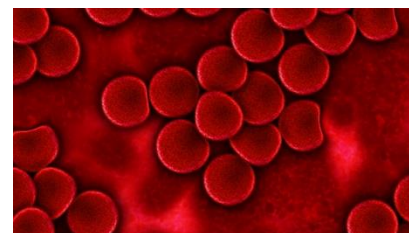
**Azithromycin** - 20 patients treated with azithromycin and hydroxychloroquine combined, leading to a higher virologic cure rate than using either one of them alone. In France, doctors are using this combo to reduce the death rate. <sup>6</sup>

1- [bloomberg.com/news/articles/2020-04-10/potential-coronavirus-drugs-may-cost-as-little-as-1-study-says](https://www.bloomberg.com/news/articles/2020-04-10/potential-coronavirus-drugs-may-cost-as-little-as-1-study-says)

2- [bbc.com/news/51980731](https://www.bbc.com/news/51980731)

3- [euronews.com/2020/04/09/france-s-macron-meets-biologist-campaigning-for-chloroquine-treatment-against-coronavirus](https://www.euronews.com/2020/04/09/france-s-macron-meets-biologist-campaigning-for-chloroquine-treatment-against-coronavirus)

4 - [scientificamerican.com/article/could-chloroquine-treat-coronavirus/](https://www.scientificamerican.com/article/could-chloroquine-treat-coronavirus/)



5- [businessinsider.com/gilead-remdesivir-clinical-data-in-covid-19-patients-2020-4](https://www.businessinsider.com/gilead-remdesivir-clinical-data-in-covid-19-patients-2020-4)

6- [sciencemag.org/news/2020/04/france-s-president-fueling-hype-over-unproven-coronavirus-treatment](https://www.sciencemag.org/news/2020/04/france-s-president-fueling-hype-over-unproven-coronavirus-treatment)

## Mother's Day Quotes



All that I am, or hope to be, I owe to my angel mother.  
- Abraham Lincoln

To describe my mother would be to write about a hurricane in its perfect power. Or the climbing, falling colors of a rainbow.  
- Maya Angelou

A mother is the truest friend we have, when trials heavy and sudden fall upon us; when adversity takes the place of prosperity; when friends desert us; when trouble thickens around us, still will she cling to us, and endeavor by her kind precepts and counsels to dissipate the clouds of darkness, and cause peace to return to our hearts.  
- Washington Irving

I got to grow up with a mother who taught me to believe in me.  
- Antonio Villaraigosa

No language can express the power and beauty and heroism of a mother's love.  
—Edwin Chapin

[mothersdaycelebration.com/fifty-inspirational-quotes.html](http://mothersdaycelebration.com/fifty-inspirational-quotes.html)

## Healthy Stay-at-Home Recipes

### Roasted Cauliflower Florets

2 Large heads of cauliflower, cut into florets

3 Cloves of garlic, sliced

2 Tbsp Extra virgin olive oil

½ cup Grated parmesan cheese (optional)

1 Lemon, zested and juiced  
Salt and pepper (to taste)

Toss the cauliflower florets and garlic slices together in a bowl with olive oil, salt, and pepper.

Put the mix on a baking sheet and spread out evenly.

Roast the cauliflower in an oven at 425 degrees Fahrenheit for 15-20 minutes or until the cauliflower is tender/crisp.



Remove the cauliflower from the oven and top with lemon juice, zest, and parmesan cheese. Serve hot!

### Pineapple-Mango Immunity Booster Smoothie



1 cup Frozen pineapple chunks

1 cup Frozen mango chunks

1 Ripe banana, medium, frozen in slices

1 cup Milk (dairy, coconut, almond, soy, etc.)

1 tsp Vanilla extract (if desired)

Place all ingredients in a blender and blend until smooth.

Make sure all the chunks are incorporated well.

Serve immediately for optimal health benefits.<sup>2</sup>

1 - [thestayathomechef.com/the-best-roasted-cauliflower](http://thestayathomechef.com/the-best-roasted-cauliflower)

2 - [averiecooks.com/pineapple-mango-vitamin-c-booster-smoothie](http://averiecooks.com/pineapple-mango-vitamin-c-booster-smoothie)

## Little Known Facts about May Day



### Ancient Fertility Festival -

The Celts celebrated the festival of Beltane to affirm fertility, life-bringing, and light. With the Roman invasion of the British Isles came a new festival called Floralia at a similar time of year; the two festivals merged to create what we now know today as the May Day festival.<sup>1</sup>

### Traditional Flowers –

Flowers are an integral part of the May Day celebrations, but not very many people are aware that there are specific flowers associated with the festival! Hawthorne flowers and Lily of the Valley are traditional May Day flowers.<sup>2</sup>

### Persecution and Revival –

May Day was a pagan celebration. In the early 1600s it was banned by the Church and British Parliament. In 1644, Charles II brought back a subdued version.<sup>2</sup>

1-[history.com/topics/holidays/history-of-may-day](http://history.com/topics/holidays/history-of-may-day)

2- [mnn.com/lifestyle/arts-culture/stories/10-curious-facts-about-may-day](http://mnn.com/lifestyle/arts-culture/stories/10-curious-facts-about-may-day)

## COVID Stimulus Bill to Make Retirement Savings Last Longer

**The pandemic has had an impact not only on health, but also finances, especially for individuals who are looking to retire within the near future.**

Businesses have closed their doors and nearly 10 million workers filed for unemployment over the past three weeks as a result. But the Coronavirus Aid, Relief, and Economic Security Act was created to help provide some relief to those who are experiencing economic hardship.

**The bill could, in fact, give a boost to your retirement savings.** Here's how:

Millions of Americans will receive a \$1200 stimulus check.

Retirees aged 72 years and over don't have to make the required minimum distributions (RMD) in 2020. If you would normally have to take an RMD in 2020, the new rule allows retirees to avoid making withdrawals and allow their savings to last a bit longer.

Younger workers (under age 59 ½) are allowed to make

withdrawals from retirement funds including their 401(k) or traditional IRA without paying a penalty. Those who qualify can withdraw up to \$100,000 for coronavirus expenses and spread out the taxes on those distributions over the course of 3 years.

Workers can borrow more from their 401(k)s and they can take longer to repay the loan. Normally, it's possible to borrow only 50% of the vested account balance up to \$50,000. And this amount has

to be repaid within 5 years. But, under the new bill, individuals can borrow 100% of the vested amount up to \$100,000. The loan then has to be repaid within 6 years.

Experts don't recommend that people take money

from their savings accounts before retirement because this can make it hard for investments to grow. But for individuals whose financial situation is dire, the new bill makes it less stressful to tap into the retirement fund and take advantage of opportunities meant to make the future a little brighter.



[fool.com/retirement/2020/04/04/covid-19-stimulus-bill-1-new-rule-that-could-help.aspx](http://fool.com/retirement/2020/04/04/covid-19-stimulus-bill-1-new-rule-that-could-help.aspx)



## It Happened In May



### May 14, 1607 –

Jamestown, Virginia, the first permanent settlement on United States soil, is established by a group of settlers from Plymouth, England. These first settlers were primarily members of the Virginia Company.

### May 18, 1980 –

Mount St. Helens in Washington State erupts for the first time in nearly 30 years, with the last eruption being in 1957. The 1980 eruption shot ash and steam over 11 miles into the sky, affecting the weather and lives of people across the United States.

### May 24, 1844 –

Samuel Morse sends the first message via telegraph from the Washington DC Capitol building to Baltimore, Maryland. The message said, "What hath God wrought?"

[historyplace.com/specials/calendar/may.htm](http://historyplace.com/specials/calendar/may.htm)

## How Asymptomatic Carriers Affect Coronavirus Outcomes

**COVID-19 has challenged conventional medicine in a number of ways.** Besides being extremely contagious, coronavirus is most infectious during the initial stages of the disease when patients may be asymptomatic, or feeling just a little unwell. Viral loads are highest during the early days of the disease which impacts how quickly and easily it can spread. This high contagion creates confusion about asymptomatic carriers and how they affect the spread of the infection.<sup>1</sup>

Early on it was thought that carriers infect others without showing symptoms. Current thinking is that individuals can test positive several days before they develop symptoms, when they are most infectious. Asymptomatic carriers likely will go on to develop symptoms, but can unintentionally infect anyone who's standing close to them within 3 to 6 feet.<sup>1</sup>

One small Italian community was able to stop the spread of the disease by testing and retesting residents to quarantine those testing positive even before showing symptom. Through testing, it's possible to quarantine asymptomatic carriers in the infectious phase of the disease. Where testing is

limited, asymptomatic carriers are an unavoidable problem in the spread of the disease. Social distancing, hand washing, and protective masks can curb transmission.<sup>1,2</sup>

Soon the CDC and the U.S. government will start testing samples of the population to determine how many people have been exposed and how many have already developed immunity to the disease. Once these studies have been carried out, the public will have a lot of more information about the expected trajectory of the disease.



1 - [propublica.org/article/what-we-need-to-understand-about-asymptomatic-carriers-if-were-going-to-beat-coronavirus](http://propublica.org/article/what-we-need-to-understand-about-asymptomatic-carriers-if-were-going-to-beat-coronavirus)

2 - [ncbi.nlm.nih.gov/pmc/articles/PMC5830799/](http://ncbi.nlm.nih.gov/pmc/articles/PMC5830799/)

3 - [newsweek.com/herd-immunity-protect-coronavirus-covid-19-1492143](http://newsweek.com/herd-immunity-protect-coronavirus-covid-19-1492143)

4 - [ft.com/content/0dba7ea8-6713-11ea-800d-da70cff6e4d3](http://ft.com/content/0dba7ea8-6713-11ea-800d-da70cff6e4d3)

5 - [nytimes.com/2020/04/10/health/coronavirus-antibody-test.html](http://nytimes.com/2020/04/10/health/coronavirus-antibody-test.html)