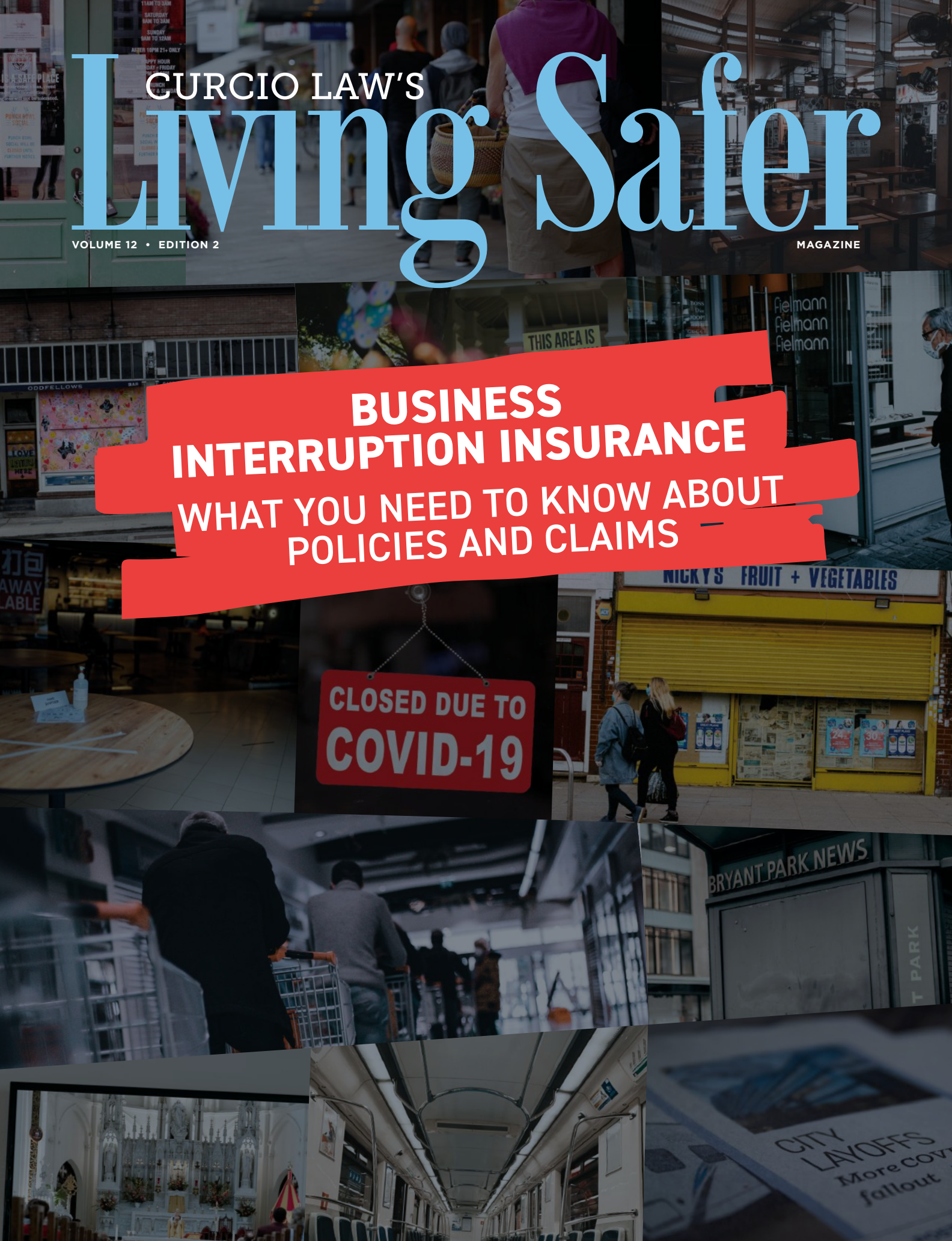


CURCIO LAW'S Living Safer

VOLUME 12 • EDITION 2

MAGAZINE

**BUSINESS
INTERRUPTION INSURANCE**
WHAT YOU NEED TO KNOW ABOUT
POLICIES AND CLAIMS



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Living Safer

A Letter from the Firm



Dear Friends,

It is surreal to see how much our lives and routines have changed since I wrote to you in the previous edition of *Living Safer*. I dare say that many of you have experienced a loss of a loved one due to COVID-19, as we have with the passing of my wife Gale's elderly mother. To all of you who have, my thoughts and prayers are with each of you and your families. While these are by far the most challenging times that I have lived through in my 63 years on this planet, I have no doubt

that we will come out on the other side of this stronger and better as a people because that is who we are as Americans, all of us.

Along those lines, I have been overwhelmed by our local community's generous support of United Community, a local non-profit on whose board I serve. The comments received from the supporters I have called to thank for their contributions to help us keep up with skyrocketing demand for food from the food bank, have often brought tears to my eyes. One older woman told me that she was a child of the depression, and that she remembers what it was like to be hungry and wait in line for food.

Rest assured that all of us here at Curcio Law continue to work full-time on behalf of all our clients consistent with the current stay-at-home orders. Most of us are working completely from home and taking advantage of the technology available to make that possible. Like many of you, I wish I had bought stock in Zoom, as we are now using it daily to speak with clients, attend webinars to improve our skills, and we even used Zoom to conduct a mock jury involving ten jurors. By the time you read this, I have also used Zoom to mediate a large personal injury case, and presented remotely on the topic of admitting medical bills at trial to approximately 100 fellow trial lawyers attending the Virginia Trial Lawyers Association's seminar. And via WebEx, I participated on a panel discussing discovery as well as demonstrated taking a deposition for a George Mason Law School class.

I do believe that you will find this issue's focus on claims involving business interruption interesting and enlightening. Many business owners are not aware of such coverage in their commercial business policies or that there are now claims being made on that coverage due to losses caused by COVID-19. Please contact me if you have any questions about your commercial business policies and whether your policies cover any interruptions to your business.

Of course, all of us here at Curcio Law hope you and your loved ones remain safe and healthy.

Sincerely,

Thomas J. Curcio

Small Hearts



Big Challenges

Early Detection Leads to Early Prevention

Small hearts can conceal big challenges, especially when it comes to congenital heart defects. Nearly one in three infants who die from birth defects has this condition. But a simple, non-invasive screening for all newborns could save the life of your child or the child of someone you know.

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LOCAL LAWYERS LENDING A HAND

Membership and Unity

We meet throughout the year to reconnect on all matters business and personal.



Good Works, Large & Small

IB members work tirelessly to better their own local communities - through both IB initiatives as well as their own.

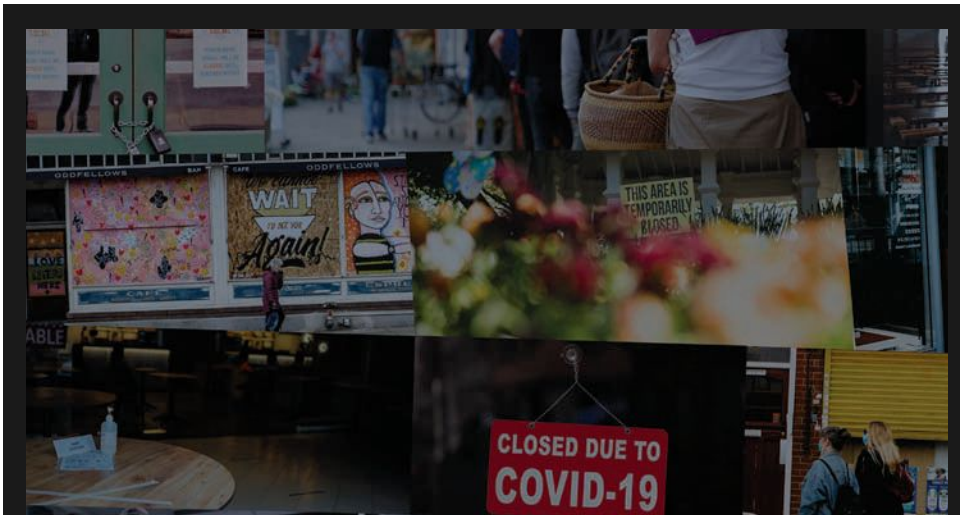


A different kind of lawyer

The Injury Board is a national nonprofit group of plaintiffs' law firms that understand the importance and effectiveness of getting out in the community and making a difference. The commonality all IB members share is the drive to succeed, to participate and become part of a select group of like-minded firms.

ARE YOU A TLA LEADER OR BOARD CERTIFIED?
Fill out our online application at injuryboard.org.

ON THE COVER



36 **Business Interruption Insurance** What You Need to Know About Policies and Claims

Businesses around the world purchase insurance in an attempt to recover from a catastrophe or event that causes their business damage. Usually, those catastrophes and events are weather or fire-related. However, every so often, a non-weather or fire-related event occurs that prevents businesses from operating as they normally due.

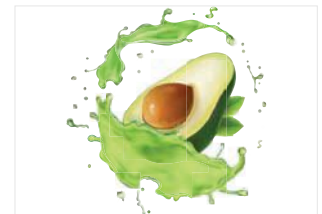
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Hobbies Can be a Great Escape



by Joshua M. Neuman

When the year 2020 began, there was a new sense of hope—a new decade, and a fresh start for many folks that had previously been through some negative experiences. However, the feeling of positivity that came with a new year and a new decade quickly evaporated. As the year began, Australia experienced unprecedented bushfires, rampaging and destroying millions of acres of land, killing people, wildlife and other necessary resources. Kobe Bryant, one of the greatest athletes in the history of sports, tragically passed away in a helicopter accident on January 26th. Locusts swarmed East Africa in one of the worst infestations this century, threatening wildlife and food supply for millions of people. Then, devastation of an unparalleled magnitude, as the world was thrown into a health and economic crisis with the COVID-19 global pandemic. Now, as the global pandemic continues, the world has to endure the spread of a new threat to people, animals and the wildlife ecosystem... murder hornets. 2020, by all accounts and purposes, has been an epic disaster.

You might be reading this article, and the tragic recounting of our only months-old decade, and asking yourself, why bring this up? Well, the truth is, we live in a dangerous, unstable and strange new world. A stressful and unnerving place very unlike the world we lived in one year ago today. This stress is promulgated by copious news reports all over the world highlighting the death and destruction surrounding everyone. In fact, according to the American Psychological Association (APA), Americans reported the news as a significant source of stress. As reported by the CDC,

along with the news, other stress-related triggers include changes in sleep or eating patterns, worsening of mental health conditions, and fear or worry about your health and the health of loved ones. All of these stress-related triggers are undeniably surging in the year 2020.

In order to navigate this new world, and this new quarantine-based lifestyle, it is incredibly important—and some would argue necessary—to have an escape to avoid the stress and anxiety. One escape, a “distraction” if you will, is having a hobby. Many people enjoy hobbies that include exercise and sports. Running, cycling, golfing, basketball... you name it, and if it is a sports or exercise activity, people have taken it on as a hobby. These exercise and activity hobbies are incredibly important. Not only do they take your mind off the stresses of everyday life and our current situation, but exercise helps to release endorphins, which boosts energy levels and causes an analgesic effect. Although exercise and sports are somewhat limited at the moment, there are still plenty of ways to continue these hobbies and obtain the “escape” from the stress that all humans share.

Your hobby, whether it involves an activity outside, such as gardening or hiking, or an activity inside, such as painting or woodworking, is important, because it gives you the “escape” that you need from work, personal and corona-related stress. No matter what that hobby is—collecting sports paraphernalia, video games or underwater basket weaving—if it is an activity that you enjoy, then you should continue to pursue it. With your hobby, you will be empowered to overcome those common stress-related triggers. [IS](#)



Stay at Home Orders Hazardous to your Mental Health?

by Mark M. Bello

Mental health can have a major impact on one's life, especially during a worldwide crisis like the COVID-19 pandemic.

Every day, we are receiving new information about the coronavirus. We are told to "stay home and stay safe". Our usual ways of life are being challenged daily. Things we used to take for granted—family gatherings, hanging out with friends, restaurants, road trips and even going to the doctor—are all virtually nonexistent. Most of us understand and agree with the essential safeguard of shelter in place orders, however, isolation can create a perfect storm for mental health problems, especially for those already struggling. With everything unpredictable and uncontrollable, it is cabin fever with no end in sight. While we justifiably fear for our physical well-being, we must be mindful that mental health has a major impact on our lives, especially during a worldwide pandemic like COVID-19.

So ... how do we get through these challenging times with our wits about us? What can we do? Here are 10 tips that can help you stay mentally healthy.

- 1 Manage exposure to the news.** While it is important to stay informed, too much news consumption may increase anxiety and irritability. Schedule quiet time—turn off the television set; unplug from social media. Too much of either or both may be detrimental to your mental health. If it is updated information you seek, focus on information from reputable sources rather than political and rhetorical content.
- 2 Stay connected.** Most of us have at least one important person in our lives. For those who don't, there are support organizations with toll-free resources. Having someone to express your needs and feelings is vital to your mental health. Fortunately, in the 21st century, we have many ways to socialize; one-on-one or in groups, make a phone call, text a friend or loved one or better yet, create a video chat with everyone.
- 3 Control what you can control.** You can't control how others behave. People will misbehave, hoarders will cause essential product shortages. Your local store may run out of toilet paper, sanitizer or water. You can control your own behavior and how you respond to others. Focus on keeping a positive attitude. Find fun things to do at home—read a book, start a new craft project or take up a new hobby. Tackle long-overdue chores or home maintenance projects. Performing "feel-good" tasks may help regulate anxiety and limit one's sense of helplessness.
- 4 Practice emotional awareness.** Monitor yourself for the typical indicators of declining mental health: prolonged sadness, loss of interest, irregular sleep or appetite, feelings of hopelessness/worthlessness, persistent anxiousness or worry, restlessness,

chronic fatigue and difficulty concentrating. Consider which feel related and proportional to COVID-19 and which might indicate something more serious. Talk to a trusted friend or seek professional help if symptoms persist or worsen over time.

- 5 Maintain routine.** A routine will help you stay focused and productive. It will also reduce spikes in anxiety and extreme mood variances. Integrate old and new hobbies into your daily routine. Find innovative ways to engage with family members and friends. Celebrate milestones, birthdays, anniversaries and holidays, even if you must do so remotely.
- 6 Distract yourself.** When things aren't normal, our brains may detour toward negative thoughts. When this occurs, watch a movie, read a book, listen to music, play a game or phone a friend or loved one. These distractions should help you manage negative thoughts before they consume you.
- 7 Take stock in what you have.** Try as much as possible to be positive and relish the simple things in life. Do you have a roof over your head? A job? A family that loves you?
- 8 Exercise daily.** While gyms have been forced to close, physical activity should not be ignored. Exercise keeps your body healthy, helps fight infections, relieves stress and promotes emotional regulation. Even a jog or long walk can make you feel more energetic, sleep better and think more positively.
- 9 Volunteer.** Helping others can provide a sense of purpose and self-esteem during these uncertain times.
- 10 Follow the recommended preventive methods to protect against the coronavirus.** Doing so will help you feel more in control and increase illness anxiety. The CDC recommends that people do the following to help prevent the spread and contraction of coronavirus and other respiratory viruses:
 - » Avoid close contact with people who are sick.
 - » Avoid touching your eyes, nose and mouth.
 - » Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
 - » Wash your hands often with soap and water for at least 20 seconds, especially after going to the bathroom, before eating and after blowing your nose, coughing or sneezing. (If soap and water are not available, use an alcohol-based hand sanitizer with at least 60% alcohol.)

Most importantly, stay home, stay safe, stay strong and have hope. We are all dealing with this "new normal." We will get through this together. [IS](#)



Tips to Working Out at Home

by Sarah Buron

In the current world we are living in, it is more important than ever that we utilize the option of working out from home. While it can be a bit of an adjustment if you are used to a gym, it is absolutely possible to maintain a healthy lifestyle and fitness routine from home. Here are some tips:

Schedule it. Create a schedule the night before (or on Sunday night for your whole week). It is important to schedule a workout just like you would any other appointment because this appointment is just as important as any other you will have that day. If you are more likely to come up with excuses as the day goes on, make sure to schedule your workout first thing in the morning.

Set your clothes out the night before. Being prepared isn't half the battle, it is the battle. You are much more likely to stay committed to your workout if you set out everything you will need the night before. Upon waking, make sure that those workout

clothes and shoes are the first thing you see when you get out of bed. The less decision making, the better.

Get creative. Don't have weights? Use wine bottles, water bottles or even cans of soup to complete basic moves like a bicep curl. Most of us probably have a spare jump rope laying around our garage which is another great exercise to get moving.

Take advantage of nicer weather. If you have a yard you can utilize, set up markers of some sort in your yard that you can walk or run to. Get the family involved too and make it a friendly competition. A family walk or bike ride is a great way to bond outside in nature while also being active.

Keep it short and sweet. If you're short on time, HIIT (high intensity interval training) is a great way to get that heart rate up. For instance, do as many jumping jacks or burpees as you can in one minute, then slowly cool down by walking for a minute or



two, and then repeat that circuit for 5-10 minutes. You do not have to exercise for hours to get in an effective workout but make sure to gradually increase your intensity to avoid injury.

You can plank from anywhere. One of the best full-body moves is a plank and you can do a plank inside, outside or even in front of the TV. If you are new to planks, check out YouTube for video tutorials on form. You can start by trying to hold a plank for 15 seconds, then day by day increase your time. This move alone will help you gain strength physically but also mentally.

Stop making excuses because consistency is key. This one can be a tough pill to swallow but if you are new to fitness, it's very common to stick with it for a week or two and then fall off the wagon. There will always be a reason or excuse not to do it. Therefore, it is important to stick with it and stay consistent until it becomes something you do more out of habit than obligation.

Stream online workouts. If you are someone who would benefit from having a trainer showing you exactly what moves to do, there are countless workouts available online. You can stream a class from anywhere and choose your workout schedule based on the time of day that works best for you.

Don't forget the music. Music can be incredibly motivating and also can make the time go by faster. Create a playlist of your favorite songs that will pump you up just when you need it.

Find something you enjoy. There are endless options when it comes to physical activity. Be open to trying lots of different things and don't give up until you find something that you look forward to. While you will not always be motivated, it definitely helps when you commit to doing exercise that you do not absolutely dread. You want to work on finding physical activity you enjoy doing since there is no end-date when exercise becomes a lifestyle change. [IS](#)



Prioritizing self care at Home

by Cheyenne Benyi

The beginning of 2020 has been difficult, to say the least, and many are still struggling to adjust to a new way of living while stay-at-home orders are in place. Whether it's adjusting to new work procedures, young children suddenly requiring homeschooling or being home alone day after day for the unforeseeable future, it's safe to say that stress levels are increasing overall. While we progress through these unprecedented times, it's essential to prioritize your mental, emotional and physical health. Here are ten things you can do to help maintain your self-care at home:

- 1 Schedule an appointment for "me time."** Actually block off time in your calendar to make sure you're giving yourself the attention you deserve. Let's face it, if you don't actually put it in your calendar, someone or something will steal from that time.
- 2 Make a done list instead of a to-do list.** Seeing your list of accomplishments grow everyday will help fight those nagging feelings like your days are being wasted while you're stuck inside.
- 3 Learn something new that's unrelated to your job.** This will help keep your brain stimulated while preventing encroaching feelings like your job is taking over your entire life while you're at home. Sign up for Master Class and learn the ins and outs of interior designing, what goes into filmmaking, how to become a standup comedian, or join Duolingo and finally learn that new language you always said you would.
- 4 Go for a long walk.** Find a good podcast or audiobook, pop in your headphones and go explore somewhere new.
- 5 Change the scent of the room to match what you're doing.** Studies show that different scents have physiological effects on mood, productivity and stress levels. Here are a few to get started:
 - » **Brain boost.** Scents like peppermint, sweet orange and eucalyptus have been shown to increase memory, concentration and energy levels.
 - » **Relax a bit.** Scents like lavender, ylang-ylang and rosemary have been shown to have a calming effect, promote deep sleep and reduce cortisol levels.
 - » **Be happy.** Scents like lemon and vetiver have shown to be a good choice to reduce stress and anxiety and to enhance mood overall.
- 6 Exercise at home.** There are 1,440 minutes in a day and a 30-minute workout translates to only 2% of your entire day. Instead of saying "I can't spare the time to workout today," see how it feels to say, "I won't spare 2% of my day to take care of my physical health." Once that realization sinks in, jump online and figure out what type of at-home workout is best for you. Whether you're interested in cardio, strength training, yoga, barre or pilates, there is a program out there for you.
- 7 Catch up on your sleep.** Sleep plays a huge role in your emotional and physical health and your overall general wellbeing. Now is the perfect time to get your body on a regular sleep schedule.
- 8 Learn how to eat healthy.** The food you consume can help promote cardiovascular health and brain function. Now is the perfect time to learn how to incorporate these foods into your diet and teach yourself how to cook a few healthy dinners to throw into your normal rotation. Look for recipes that call for oily fish, berries, nuts and seeds or eggs.
- 9 Play a game.** Specifically, play a logic or puzzle game to help keep your brain stimulated without it feeling like you are working.
- 10 Pamper yourself by making a DIY face mask.** Most at-home masks call for ingredients that can be found in most pantries like sugar, yogurt, avocados or coffee! [LS](#)



What the Driver Sees

Behind this SUV is a group of daycare children. Not one of these children can be seen by the driver behind the wheel.



What the Driver Can't See

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Five Ways to Support Local Businesses

by Melissa Jabour

The COVID-19 pandemic has led to very difficult times for many local and small businesses. Some businesses have been temporarily shuttered, and others have had to change their operations completely. These businesses are the backbone of our country's economy and vital to the communities they serve and now more than ever they need our support. Here are five simple things that we all can do to support local businesses.

- 1 Shop Local from Home**—Many businesses offer their goods or services for purchase online, whether through their website or social media or over the phone. Shop local as often as you can. This way a much higher percentage of money is spent in locally-owned businesses, as opposed to chain retailers, which helps money remain in the community.
- 2 Purchase Gift Cards**—Certain businesses have been unable to remain open. An easy way to help those establishments is to purchase a gift card for use at a later time. As an added bonus, many businesses are offering discounts on the purchase of gift cards. Stock up now and treat yourself (or someone else) to a manicure, massage or brunch in the future!
- 3 Order Takeout or Delivery**—Tired of cooking? Many restaurants are continuing to serve their customers during this time and have switched to takeout-only menus. Order from your favorite restaurant or take this opportunity to try something new. In addition, many other types of businesses

are offering delivery or curbside pickup—check to see if your favorite local florist, bookstore or clothing boutique is doing so.

- 4 Utilize Social Media**—Follow, Like and share your favorite local businesses with others. If you have had a great experience with a local business during this time of reduced operations, write a review on Facebook, Google or Yelp. This can help businesses attract new customers and may also provide a much-needed morale boost during this difficult time.
- 5 Contribute to Charities and Community Foundations that Support Workers**—Various industry associations have created relief funds to support out-of-work individuals. For example, the Restaurant Workers' Community Foundation and the James Beard Foundation have created relief funds for restaurant workers, many of whom rely heavily upon tips. Many local community foundations and community service organizations have also set up emergency funds for workers whose employers have been forced to reduce operations. Consider contributing now to ensure that your favorite local businesses and their employees are supported financially.

These tips help to keep local businesses afloat during times of reduced operations and remind them that we look forward to frequenting their establishments once it is safe to do so. [↗](#)



Benefits of a Gratitude Journal

by Ayanna D. Neal

With COVID-19 uprooting our normal lives—interrupting businesses, canceling in person collegiate and school classes, closing bars, restaurants and shops, people staying at home and not interacting with family members and friends in person, and millions who are now unemployed because of this pandemic, many people feel that they don't have much to be grateful for. Gratitude comes from the Latin word *gratus*, which means “thankful, pleasing.” This pandemic is like nothing we have ever experienced. Some things can be focused on to provide us with positivity and help get us through this difficult time. Many Americans are reporting high levels of emotional distress from the coronavirus pandemic. According to the Kaiser Family Foundation poll, more than half of Americans—56%—reported that worry and stress related to the outbreak led to at least one negative mental health effect. Those include trouble with eating or sleeping, drinking alcohol more, frequent headaches or stomachaches, shorter tempers and other health problems. Among frontline health care workers and

their families, 64% reported worsened mental health, as did 65% of those who had lost income.”

Taking time out of the day to focus on positives or blessings in life can make for better health and happiness. A gratitude journal is the process of writing or recording and reflecting on things that you are grateful for regularly. By writing down what you are grateful for causes the brain to focus on positive things in your life. According to UCLA's Mindfulness Awareness Research Center, regularly expressing gratitude “changes the molecular structure of the brain, and makes us healthier and happier.” In 2008, scientists first used functional MRI (fMRI) to study gratitude. In the study, the researchers measured the brain activity of participants experiencing different emotions and found that gratitude causes synchronized activation in multiple brain regions and lights up parts of the brain's reward pathways and the hypothalamus. Gratitude can boost neurotransmitter serotonin and activate the brain stem to produce dopamine.”

Keeping a gratitude journal does not have to be anything



complex. It can be as simple as writing what you're grateful for on a sticky note or piece of paper or buying a notebook or journal and writing in it. Tips for keeping a gratitude journal include starting with things that are easy to focus on that you're grateful for, like your family, health, nature and your home. Try to be creative and think of different things from one day to the next that you're grateful for. Include specific places you've gone or specific people you may have interacted with, even if the interaction was via phone, Zoom or other videoconferencing application. On difficult days, really try to reflect and journal about something that you're grateful for. Gratitude journaling on a difficult day helps eliminate negativity from the day and recalibrates the brain to focus on something positive. Focusing on something that we are grateful for on a difficult day helps to get us in a happy place and removes the focus from negativity. What we focus on in life is key to our happiness and quality of life. It is a good idea to journal at the same time of day so that you get into a habit of journaling. Journaling at night before bed can be beneficial to help

focus your mind on positive things and relax. When you're focused on positivity before bed, you're less likely to suffer from not getting a good night's sleep because your brain is spinning about things you're worried about.

A gratitude journal has been found to increase positivity, help you sleep better, increase self-esteem, make you happier, reduce stress, increase business—because the happier you are the more productive you are, improve relationships, psychological and physical health. To be most successful make gratitude part of your life. Journal regularly. Whether it be every other day or once a week, commit to doing it but don't do it too much. Evidence suggests that people adapt to positive events and could become numb to them. President John F. Kennedy in a 1963 Thanksgiving Proclamation said, "As we express our gratitude, we must never forget that the highest appreciation is not to utter words, but to live by them." Journaling things we are grateful for can literally change our lives and help us become our best selves. [LS](#)



Tips to Saving Money Every Month

by Rakin Hamad

During these uncertain times due to COVID-19, the old adage “a penny saved is a penny earned” has become extremely pertinent to households across the world. However, the adage is easier said than done. During this time, when the world has been halted, and families are quarantined, everyone should have the opportunity to deep dive into their financial situation and look for ways to save money. Below are three tips that will help anyone save money every month:

Eliminate Waste

This tip seems pretty obvious, but almost everyone is guilty of paying for a service or product that they do not use. In this digital age, one of the biggest culprits are monthly subscriptions for online services that you may have forgotten about. A lot of these subscriptions offer free 30-day trials that automatically become an expense if the individual does not cancel the subscription within the 30 days. The good news is there are applications that you can download that will help you manage your subscriptions. Truebill is an example of an easy and popular app that you can download to your phone to help you manage your subscriptions.

Lists, Lists, Lists

Impulse buying is another thing that almost everyone is guilty of. Lists are an extremely helpful tool to limit your spending and will lead to saving money every month. An easy suggestion is to keep a running list for your next trip to buy groceries. The most successful grocery lists consist of a working grocery list that you add to periodically. For example, if you go grocery shopping every Monday, you should create a new grocery list on Tuesday and add to it every day until it is time for you to go shopping on Monday. This is extremely helpful for multiple reasons. First, this type of list-making will help you create

an exhaustive list and will lead to less last second additions and impulsive purchases. Second, this type of list will help you create a detailed plan for your grocery shopping trip. The grocery shops are set up to have you look at the products and to purchase things that are not necessary. With your detailed list, you will be able to focus on checking off the products on your list instead of looking at the products on the shelves. Finally, with a working list created over multiple days, you can then focus on searching for coupons and discounts for the items that you need. Less impulse buying, more focused shopping and more time to search for discounts are three benefits of list-making and all three will help you save money every month.

Limit Necessary Expenses

The two biggest necessary expense categories are food and utilities. The fact that you need food, water, electricity, etc. leads many people to ignore these categories when trying to save money. However, there are simple tricks and tasks you can do to save money in these expense categories. First, the easiest way to save money on your utility bill is to make sure that you have energy-efficient appliances. In your household, the dryer is the biggest culprit of using electricity. In order to save money on your monthly electric bill, look into purchasing an energy-efficient ventless dryer. These dryers re-use air while drying your clothes and are much more efficient than common vented dryers. Another tip to help lower your monthly electric bill is to replace your lightbulbs in your house with LED lightbulbs. LED lightbulbs use less energy to light up your home and will help save you money on your monthly utility bill. While expenses like utilities are necessary, the amount you are currently paying is not necessary. Lowering utility costs is an easy and effective way to increase your monthly savings. [LS](#)

How to Stop Procrastinating

by Kurt Aktug

Most of today's trial attorneys have engaged in at least some level of self-education in the realm of psychology and what makes the human mind tick. In an effort to hone our skills at influencing juries, we've become more and more steeped in the science behind basic human needs and fears, how we make everyday decisions, conscious and unconscious, and how the concept of "fight or flight" factors into such decisions. The same attorneys are often working long hours, handling multiple cases, making ourselves available for clients, managing our firms, learning about marketing trends, and, of course, trying to live our at-home lives, all while trying to avoid mistakes, missed deadlines, and, ultimately, malpractice. In the midst of all of these obligations and duties, and although we sometimes fancy ourselves amateur psychologists when it comes to persuading juries, we tend to ignore, or fail to understand and effectively manage, the hard-wired psychological reasons behind some of our own shortcomings, one of these being, in some, the tendency to procrastinate.

Not all of us procrastinate, but those of us who do will understand, or at least should understand, why we can give in to this tendency. In understanding why we do it, we can be more successful in avoiding it, or at least mitigating it. According to many experts, the tendency to procrastinate, though rising to different levels in different people, resides in the same part of the brain that we often study when we're learning how to influence juries—the part that helps us detect threats and avoid or eliminate them. This "fight or flight" part of the brain can identify certain tasks as things that induce a certain level of stress and are thus unenjoyable. The brain then comes up with ways to avoid doing these things. This is not laziness or poor time management, but the brain's way of saying "Editing the Johnson discovery is boring, requires a certain level of concentration, and is not enjoyable, so we're going to avoid doing it." Our brains are protecting us, or at least they think they are. What our brains don't understand, at least at this basic level, is that we've already gotten one extension, the discovery is due next week and we've got other plans this weekend. For these reasons, we struggle with ways to overcome the tendency to put things off.

Procrastination can also be exacerbated by being a perfectionist. Striving for perfection can lead to fear of

even attempting a task due to concerns over making a mistake or getting it wrong. Lawyers are certainly not immune from this fear. To some extent, the fear of making mistakes is likely part of our psyche. But allowing that fear to paralyze us is counterproductive and can actually lead to the very outcome we are trying to avoid. It is far better, for our clients and for our ability to sleep at night, to complete the task in front of us and move on to the next one.

One of the time-tested, or at least often utilized, ways that we try to tamp down procrastination is by making task or to-do lists. We feel a great sense of accomplishment when we're able to check items off a list and proclaim, "I finished that!" But the list itself is often daunting and can be a roadblock to making significant progress. One way to overcome this roadblock is to keep the list short. Make it realistic, prioritizing the important things, but keeping it short enough that it is actually achievable. Staring at a too-long list and feeling the stress level rise isn't helpful. Stress can lead to procrastination, which leads to more stress, because deep down we know the ramifications of failing to complete the task. Stress also leads to all sorts of health problems. So, keeping the list realistic and achievable is important.

Distractions can also lead to procrastination. Tempting distractions include listservs, newsfeeds, and social media. Those managing offices know that social media can be a distraction for employees, but it can also be an issue for employers. If prone to getting pulled into that world, find ways to eliminate the potential distraction. Remove the apps from phones, tablets, laptops and desktops; make passwords longer and more complicated than they need to be; or set certain times of the day when it's OK to decompress for a few minutes and see what your old college friends are up to. Eliminating, or at least minimizing, these distractions can also help us stay on task.

There are many theories about why we procrastinate. There are even more ideas about how to overcome such tendencies. One book that comes at the problem from both angles is "Procrastination, Health, and Well-Being" by Dr. Timothy Psychyl. If procrastination is an issue for you, or if you would simply like another look into the inner workings of the mind, the book is a useful addition to any to-do list. [IS](#)



Traveling on a Budget in a Post-Coronavirus World

by Mike Daly



A tip to those with wanderlust who are looking to brighten their day in these times of travel restrictions and social distancing—if you are fortunate enough to stay healthy and maintain even a little spending cash, open up your calendar and begin to sketch out a plan for your first trip in the post coronavirus-world. The despair and isolation brought on by the pandemic may just fade away for a few hours and be replaced with optimism and a sense of adventure.

Would-be travelers with a curious mind and in good health should not be dismayed by a lighter-than-usual wallet. Below is a friendly guide on how those brave enough to reenter the airports can swing a fulfilling trip without breaking the bank.

Tip 1: Plan Ahead

First and foremost, plan ahead. While this is made all the easier in the current climate due to safety reasons, planning ahead is always an effective means of finding the best deals. Whether it's booking flights, lodging or tickets to a museum, the best prices usually show up well in advance of your date of departure. And where can you find those

deals? For flights, try the google flight comparison tool or booking sites such as Kayak that provide various routes and airline options, filtered by price if you so choose, for your preferred destination.

Tip 2: Travel in the Off-Season

While planning ahead, you'll likely stumble on articles about the best times of year to visit. Finding that sweet spot either just before or after the busy months of the summer tourist season when the weather is still hospitable can save you loads of cash on flights and lodging without interfering with your ability to enjoy your trip. For many western European countries, travel during the fall or early spring allows for comfortable weather and seriously reduced travel bills as the airlines and hotel owners tend to slash prices in the face of lower demand. Traveling during the "low season" or "off-peak" months will get you the most bang for your buck.

Tip 3: Look for Alternatives to Hotels

One of the more rewarding ways to travel can also be the most affordable: avoid hotels and their high, inflexible rates by trying



home-sharing sites like Airbnb and Vrbo. From a financial perspective, renting a local's home usually makes more sense than paying the typically set rates and fees of hotels (which will also likely leave you without a kitchen and spending additional money on restaurants). For example, in most large well-traveled European cities, comparisons have found average hotel bookings cost nearly double what you would pay for an Airbnb rental.

But that isn't the only reason you should consider a home-sharing option instead of a pricey hotel—home rentals are often located in the residential neighborhoods away from business districts or tourist traps, offering a much more authentic experience in a new city. Another refreshing feature of home rentals in the current climate is the reduced exposure to the dozens if not hundreds of other guests you'd encounter in hotel lobbies, food service areas and elevators. Every little bit helps in your quest to stay safe while traveling!

Home-sharing isn't the only cost-friendly travel choice; most major cities abroad are full of lively hostels that come at a fraction of the price of their larger hotel cousins. Not only are hostels almost always cheaper than hotels, they're also usually a hub for fun activities and

your best bet to meet other travelers. Websites like Lonely Planet are a great resource for finding the favorite and cleanest hotels in a given city.

Tip 4: Make Use of Travel Rewards Points

Finally, for those who simply prefer the convenience (or luxury) of hotels, the best bet for big discounts is by making use of credit card or hotel rewards points. If you are already responsibly using a credit card, you might as well use a card that will give you rewards points in return for your spent dollars. Business travelers have long known the silver lining to so much time spent on the road—rewards points from your favorite hotel chains and airlines. These points, accrued over time, can pay for a full cross-Atlantic flight and even a week in one of your favorite hotels. The key is to stay loyal to an airline or hotel chain with your business bookings so each day away from your family is akin to putting some money in the bank for your future vacation. Online resources such as The Points Guy often have helpful tips on how to collect and use rewards points to, well, reward yourself for your hard-earned road warrior lifestyle! [IS](#)



Unplugging from the Digital World: Apps and Tools That Help Monitor Social Media Use

by Ben Whitley

Social media has revolutionized modern-day communication, but overusing it has drastic consequences. While it has connected us with people who previously seemed worlds away, studies have shown a link between social media and a decrease in productivity, self-esteem, coping strategies and social skills. Fortunately, developers recognize this impact and offer tools that help monitor social media use.

Smartphone Settings

Smartphone manufacturers are addressing social media addiction concerns by including features like the Screen Time settings on Apple and Google's Digital Wellbeing app on Android. These features allow users to see how much time they spend on their phone, how many times they pick it up, and how often they receive notifications. This information can also be broken down by apps. Additionally, users can schedule time to step away from their screen—such as during dinner time with family—and only preselected apps and phone calls from specific contacts will be available.

The Center for Humane Technology claims that “colorful icons give our brains shiny rewards every time we unlock,” so setting a smartphone to grayscale can inhibit these habits and allow users to wean themselves off of checking their phones too often. Users can also arrange their apps to hide those that they are trying to use less.

Social Media App Settings

Social media apps such as Facebook and Instagram allow users to control notifications and manage time spent on the screen. According to a study conducted by Harvard University, “Every notification, whether it's a text message, a 'like' on Instagram, or a Facebook notification, has the potential to be a positive social stimulus and dopamine influx,” which programmers utilize to implement reward patterns that keep users engaged as much as

possible. They develop algorithms that keep users engaged as much as possible by optimizing when and how often notifications are released to reward users' dopamine-driven desire for social validation. The study recommends disabling notifications and keeping the display in black and white to reduce these programs' ability to grab and hold users' attention.

Social media settings also allow users to control what they see on their feeds. While users spending hours comparing themselves to influencers can be detrimental to their wellbeing, using these apps to connect with old friends and loved ones is not time wasted. Users should take the time to “mute” or “unfollow” accounts that spread negativity, and instead follow real-life connections and those that would have a positive contribution to the time spent scrolling.

Productivity Tools

Most industries require the use of a computer or smartphone these days, so it takes discipline to stay focused and avoid social media distractions. Browser extensions such as StrictWorkflow or StayFocusd allow users to block sites and set time limits. There is a smartphone app called Forest that allows users to set a period of time, and as a reward, a digital plant will grow in the app. When a user breaks this schedule, they will be warned to get off the phone or the plant will die!

While there are many apps and tools that allow users to control their screen time, self-discipline will be the most significant factor as users can always bypass these settings. Consider other external habits, such as dedicating an hour a week on a screen-free hobby, or leaving the smartphone outside of the bedroom and using a traditional clock as an alarm, in order to develop healthier browsing habits. As with any new habit, progress is more significant than perfection, so reducing screen time by even just five minutes a day can lead to more significant change in the future. [LS](#)





Remote Working From Home

by Mark Harvey

It seems everyone has been working remotely from home for years. Of course, for many, this is the case, but principally working parents and freelancers. Many complained of the stigma that seemed to attach to them for taking it easy. COVID-19 has changed this horizon and probably for good. Working from home has become the norm for millions of people around the world in many areas of work: lawyers, insurance companies, banks, call handlers and even teachers.

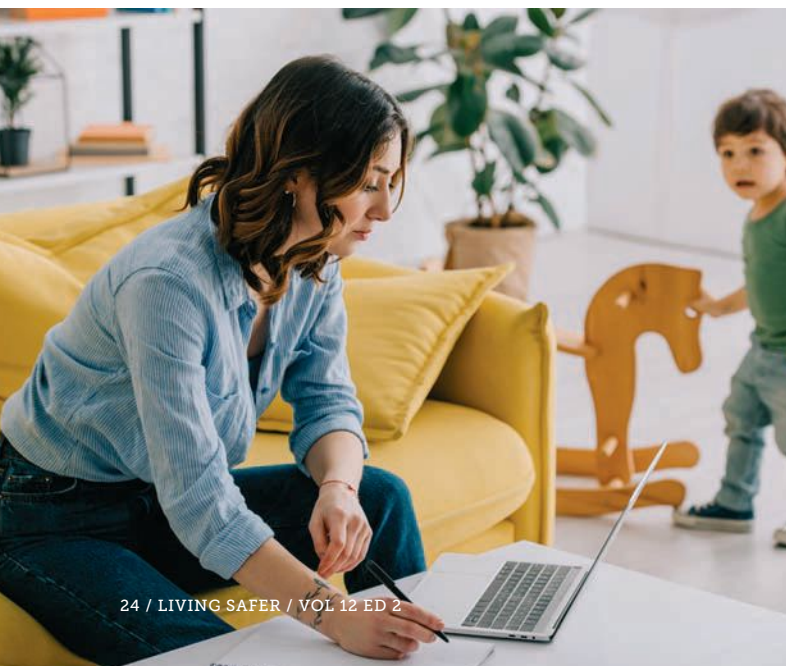
So where to start? Safety-wise, there is a two-way duty of care between employer and employee. Both should be practical, flexible and sensitive to each other's situation when working from home. A discussion from the outset should be followed by constant communication. Employers should help the employee with their home setting and consider which roles and tasks can be done from home even if they have to be done differently to the workplace. It does not always have to involve considerable expense. Changing

to remote-working may be a challenge particularly if the employee is used to working in the office, but if this happened during the COVID-19 crisis then this may not be the challenge it once may have been.

Employers may be responsible for the equipment and technology they give employees so they can work from home. Just as in the workplace, the equipment needs to be suitable and the employee should be supported in setting up any new equipment or technology. It may be helpful to both the employer and employee if the home set up is recorded to capture the remote workplace in a photograph or even video.

However as in the workplace where the working arrangements are set out clearly in writing it is just as important to employer and employee to document:

- » the core hours of work (setting out any flexibility around their completion)





- » the channels of communication
- » how data is to be stored and confidentiality of the work maintained
- » how performance will be managed and measured

Remote workers with child care responsibilities may need a particular sensitivity as well as flexibility which could well mean more work outside of the usual core working day hours, but the employer is entitled to expect that flexibility to put their customer's interests as paramount.

There may need to be agreement on the costs of working from home. There may be some extra cost to the remote working employee, such as additional electricity or heating bills, but they may also be saving themselves the costs of commuting and even childcare costs.

Employers should ensure their insurance adequately covers remote working especially if they're using business equipment and the employee should check there are no problems with their home insurer and any landlord or home loan provider.

Once the home working has been agreed employees should recognize the degree of trust placed on them by their employer who by definition cannot supervise them as constantly as they

can in the workplace. They will need to find their own means of motivating them and disciplining themselves to get the job done whilst at the same time recognizing the work-life parameters. Employees should take regular breaks, for example, to avoid sitting at a computer for too long.

Employers should check periodically that their employee does not feel isolated: as well as employee and manager's conversations, try to convene department meetings where possible by Teams or Zoom. The virtual lunch or after-work drinks will work wonders for the team spirit including making sure homeworkers do not feel isolated.

Home working employees should plan and structure their working day for maximum efficiency. Identify those periods of the day when they are usually at their most productive and ensure anyone at home at the same time respects both the physical and mental fences to allow them to work without distraction. But when the workday stops, stop working. It is important that the employee stops checking emails and focusses on their downtime.

Working from home need not be that much different to working in the workplace. It needs boundaries, communication and flexibility on everyone's part. [IS](#)





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Twenty-Five of the Best Low-Carb Snacks to Keep You Full and Energized

by Margie Coghill



Eating the wrong carbohydrates can cause you to become lethargic, alter your mood and cause your blood-sugar level to spike. What are the best low-carb snacks? Listed below are some delicious and nutritious low carb snacks:

- 1 Brazil Nuts, Walnuts, Macadamia Nuts and Pecans**
Brazil Nuts and other nuts make a satisfying snack rich with flavor and packed with protein, vitamin E and are low in saturated fats. Try making a low-carb version of trail mix and add unsweetened coconut flakes for a tasty treat.
- 2 Raw Vegetables**
Enjoying raw vegetables are good for your body year-round. Eating raw vegetables gives you many of the enzymes, vitamins and minerals needed for good health. Celery, carrots, cucumbers, green, red and yellow peppers paired with a low-carb dip are sure to increase your energy level and improve digestion.
- 3 Berries and Cream**
Blackberries, raspberries and strawberries paired with

heavy whipping cream are a delicious and refreshing low-carb snack just in time for summer. Top the berries with two tablespoons of heavy whipping cream and enjoy.

- 4 Cheddar Cheese**
Cheddar cheese is a delicious low-carb snack that contains less than 1 gram of carbs per 1-ounce (28-gram) serving. Try topping some low-carb crackers with the cheese and dig in.
- 5 Tuna Salad Lettuce Wraps**
Three ounces of canned tuna contains no carbohydrates and nearly 20 grams of protein. Spoon tuna salad into a butter lettuce leaf for a great low-carb treat.
- 6 Avocado**
Avocados are an excellent source of B vitamins, which are essential for maintaining healthy nerves and brain cells. They are a great source of potassium, a mineral that helps naturally lower blood pressure. Avocados are great tossed with onion, pepper and tomato on your favorite salad.



7 Low-carb Yogurt
 Low-carb yogurt contains healthy bacteria which has a positive effect on brain health. Yogurt is a super food which benefits include enhancing complexion, nourishing hair, preventing hyper-tension, regulating cholesterol and aiding in proper digestion.

8 Flour Tortillas with Salsa
 Flour tortillas with salsa are a great low-carb snack. Melt some cheddar cheese in the tortilla and top with salsa for a zesty appetizer.

9 Low-carb Peanut Butter and Jelly
 Low-carb peanut butter and jelly are now available at grocery stores. Try making a snack with two banana slices in place of bread for a little sandwich that is fast and easy to assemble.

10 Dark Chocolate
 Dark chocolate is the perfect low-carb snack when you are in the mood for something decadent and delicious

11 Low-carb BLT lettuce wrap
 Low-carb bacon with three slices of tomato placed in a large romaine lettuce leaf will satisfy your craving for a snack full of flavor.

12 Kale chips
 Kale chips are becoming an extremely popular low-carb veggie. Try drizzling bite-sized pieces of kale with olive oil and garlic powder and bake at 350 degrees for about ten minutes and enjoy.

13 Cottage Cheese
 One-half cup of cottage cheese has 5 grams of carbs and 12 grams of protein. Add pepper, avocado slices or cherry tomatoes for extra flavor.

14 Mozzarella String Cheese
 Mozzarella String cheese is an easy low-carb snack and a great source of calcium.

15 Smoked Salmon Cucumber bites
 Salmon is high in omega-3 and low in carbohydrates. Omega-3 is a fatty acid that has a significant relationship with cognitive function as well as mental health. Grill up some salmon and pair it

with cucumber bites for a fancy snack while boosting your brain power.

16 Cello Whisps
 Cello brand makes a crispy and delicious low-carb snack. The snacks are made completely of 100% cheese and gluten free.

17 Chef's Cut Jerky—Original Recipe
 This low-carb snack is packed with flavor and lean protein. Their jerky is made with the finest cuts of meat available.

18 Wonderful Pistachios
 Wonderful brand pistachios can be found at your local grocery store. They are a low-cost, low-carb snack sure to make your taste buds sing.

19 Gaea Olive Snack
 Gaea brand makes healthy low-carb kalamata olives packaged in a sleek liquid free bag. The olives are picked fresh and do not contain any preservatives.

20 Eating Evolved Keto Cups
 These unsweetened low-carb snacks that are filled with rich cacao, coconut butter and vanilla are sure to satisfy your sweet tooth.

21 HighKey Keto Mini Chocolate Chip Cookies
 Brace yourself for a mini chocolate chip cookie that has 2 grams of net carb, no sugar and gluten free with satisfying taste.

22 Jell-O
 Jell-O is a versatile snack that you can eat plain or with fruit added for a cool summer treat.

23 Sunflower and Pumpkin Seeds
 Look now for Real Food Organic Raw Pumpkin Seeds at your local grocery market for a delicious low-carb snack.

24 Pork Rinds
 Pork rinds have no carbohydrates and will satisfy your taste for a crispy snack.

25 Hotdogs
 Hotdogs without the bun, have only 1.7 carbs per dog. Hotdogs on the grill are easy to make and very affordable. [LS](#)



Small Ways to Take Off the Pounds

by Justin Curcio

There are no shortcuts to losing weight and keeping it off, but it might not be as hard as you think. The longstanding principle of proper diet and exercise has been proven successful time and time again, but what does that entail?

Look at the Nutritional Facts

What you eat is what you get. Eating foods with large amounts of sugar or carbohydrates is enjoyable at the moment but quickly fades, leaving you feeling exhausted and lethargic. One of the fastest ways to gain or lose weight is through sugar and carbohydrates. Now, not all sugars and carbohydrates are bad, but in large amounts, they will undoubtedly lead to an excess of unnecessary calories and weight gain.

One of the most important tenants of nutrition is simply looking at the nutritional facts of what you are eating. You will be shocked with some of the ingredients like the amount of sugar and carbohydrates in some products. Many products can be deceiving. “100% juice” is a great example. The only ingredient is oranges, so how bad could this be? If you compare a 12oz glass of orange juice, a 12oz Coca-Cola, and a medium size orange, you see how:



	Calories	Carbs	Sugar
12 oz Orange Juice	170	39	34
12 oz Coca-Cola	140	39	39
Medium Orange	47	9	12

Oranges are good for you. However, consuming too much of anything is not. That is the misleading truth about 100% juice products. It sounds healthy, and in small amounts, it is, but you need to keep in mind how many servings of a single fruit it takes to make a 12oz glass of juice. The beneficial nutrition and fiber lost during the processing of orange juice are also not considered.

Salad dressings can be another surprisingly unhealthy option. Many pre-made salad dressings are loaded with sugars and carbohydrates. Most people eat salads to be healthy, but to overload it with store-bought dressings is detrimental. A simple and easy solution is to just make your dressing with the oil and vinegar of your choice and cut a lot of unnecessary sugars and carbohydrates out of your diet.

The most important thing about watching your diet is knowing exactly what you are eating. Here are a few quick tips when it comes to nutrition:

- » **Try to avoid sweetened beverages.** Stick to water, black coffee or unsweetened tea.
- » **Cook your own meals.** This is a great way to lose unwanted pounds and save money. Cooking your meals allows you to know exactly what you are eating.
- » **Avoid eating out.** Restaurants want to serve you good tasting food, not necessarily healthy food. Cutting back on eating out is a great way to lose weight.
- » **Portion control.** Have a plan for the total amount of food you are going to eat. Do not just eat until you are completely stuffed. Look at the nutrition label, read the serving size and eat only a predetermined amount.
- » **Limit the amount of time you consume calories.** Intermittent fasting is an established way to lose unwanted weight by only consuming calories during a set window of time. It is recommended to start with an 8-hour window to consume your calories and a 16-hour window of fasting.

Exercise

There is significant debate about the best way to lose weight exercising—lifting weights, running, cycling, competitive sports, swimming...the list goes on and on. The most important thing about exercising is actually going out and doing something physically straining. Showing up to the gym or putting on those running shoes is half the battle.

Find a physical activity that increases your heart rate and stick with it. Find a form of exercise you enjoy doing and push yourself while doing it. Be consistent. If you already have an exercise routine but do not see the results you want, it is time to self-reflect. Are you pushing yourself as hard as you can? Are you spending enough time engaged in your chosen form of exercise?

Exercising to stay in shape is supposed to be challenging. If you are going through the same routine and do not see results, it's time to reevaluate your exercise plan. Exercising should be fun but also challenging. If you do the same exercise routine with the same goals and expectations, why would you ever expect change in your results? Try running an extra ¼ mile, push yourself a little harder each time, and see the weight fall off.

Losing weight does not have to be over complicated with crazy diets or exercise routines. All it takes is a proper diet and exercise. Be aware of what you are eating and challenge yourself when you exercise. [LS](#)



Guilt-Free Snacks

to Help Lose and Control Your Weight

by Kelly McClintock

It seems inevitable that folks might feel the urge to snack more as routines, work environments and stress levels change significantly due to the stay-at-home orders that have swept the nation. As many find themselves working from home, the tempting calls from the fridge and cupboard may be hard to ignore. The key to maintaining—and even losing—weight during quarantine is being mindful about why and when you eat. Eating mindfully is easier said than done. It is easy to grab snacks and give into cravings when you need a break, feel bored or feel stressed with work. Take a breath and the time to assess your hunger level. Ask yourself these questions:

“How long was it since my last meal?”

- » If it's only been an hour or two then that “hunger” is likely an emotional response. Take a step back from your desk for a short walk, chew a piece of gum or call a friend for a short break

“Am I hungry enough to eat an apple?”

- » In other words, if you are really hungry the answer to this would be yes, a nutrient rich snack sounds great, but if you are leaning toward “no”, and ready to grab the chips, crackers or cookies, then it's time to find something else to do
- » Another trick is to use the “hunger scale”. On a scale of 1-10, how hungry are you? 1=very full and uncomfortable and 10=starving. You want to be comfortable at a 5, but if you are in the 6-8 range and it's not mealtime, you need to grab a snack!

Once you have answered those questions and if you decided you are hungry, it's time to grab a healthy snack. The key to a balanced snack that will sustain hunger until mealtime is to combine a small portion of carbohydrates with lean protein and/or heart healthy fat. The carbs provide energy, and the protein and fats help the body sustain it.

Here are some great sweet and salty nutrient dense snack ideas to keep you fueled through your workday—happy healthy snacking!

Savory

Veggies and ¼ cup hummus or guacamole.

Washing, cutting or peeling your veggies at the beginning of the week so they are ready to grab may make it easier for you to reach for them when hunger strikes. Think carrots, celery, mini peppers, broccoli, cauliflower, etc.

Caprese salad kabobs drizzled with balsamic glaze or vinegar. Don't forget the fresh basil.

Cottage cheese and tomatoes with salt and pepper and if you're craving carbs, whole grain garlic flavor Triscuits are a great addition.

Cheese sticks, mini Babybel round cheese, or a Laughing Cow cheese wedge with nut/seed crackers such as Almond Thins.

Edamame with sea salt

Hard boiled or soft-boiled eggs. Vary the cooking times to find out which style you like best. Older eggs are easier to peel and a splash of vinegar in the water may help too.

Celery sticks filled with Neufchatel cheese (a less fattening version of cream cheese) with Everything Bagel seasoning—if you haven't tried this from Costco yet—now is the time.

Cucumber slices with Tajin seasoning, a delicious Mexican spice made-up of ground chile peppers, sea salt and dehydrated lime juice.

Crispy oven toasted chickpeas seasoned with your favorite spices—a delicious, crispy snack like chips.

3 cups air popped popcorn

1 serving (approximately 1 ounce) pistachios, almonds or cashews

Sweet

Small fruit with a tablespoon of nut butter (preferably almond or cashew)

¼ cup nuts/seeds with unsweetened dried fruit and maybe an ounce of dark chocolate

8-12 oz fruit smoothie or peanut butter chocolate protein shake (if purchasing in a bottle be sure it has less than 8 grams added sugar)

Plain bran cereal and banana (high fiber foods also help control your weight)

Greek yogurt and mixed berries (fresh or frozen)

"Energy Balls" – check out Pinterest for tons of recipes to try. How does peanut butter oatmeal chocolate chip, chocolate coconut or salted caramel almond sound?

½ cup cottage cheese with ½ cup fruit

1 string cheese with 1 cup grapes





Healthiest Fats

by Wayne Parsons



Dietary fats cause high cholesterol levels, which in turn causes plaque formation in heart arteries, increasing heart attacks and strokes, which are the leading cause of death for men and women in the United States. Every 37 seconds a person dies—647,000 each year—from cardiovascular disease, at a cost of \$219 billion.

The Ornish Lifestyle Medicine™ Dietary Guidelines, state that fat intake should be 10% of daily calories. Meaning, if you eat 2,000 calories per day, 200 calories can come from fat. One gram of fat has 9 calories, resulting in a goal of 20 to 25 grams of fat per day. A typical fast-food burger will have 35 grams of fat. Reducing

fat intake and managing the type of fat in the diet has been shown in scientific studies to reverse the narrowing of coronary arteries, and reduce or eliminate Type 2 diabetes.

Not All Fats Are the Same

Some fats are “saturated” and some are “unsaturated.” The difference involves hydrogen atoms in the fat molecule. For example, when processed food manufacturers add hydrogen to plant-based oils to make them more solid, the ingredient label will say “hydrogenated.” This lets you know the product is highly processed and high in saturated fat.



Saturated fats are unhealthy and primarily come from animals, red meat, chicken skin, dairy products and processed food. Saturated fat is high in cholesterol, which, in addition to causing heart disease, also increases insulin production and contributes to Type 2 diabetes. Fat clogs cell intake pathways and leads to Type 2 diabetes. Reduce the fat and Type 2 diabetes goes away.

Unsaturated fats, whether poly- or mono-unsaturated, generally come from plants, have no, or very little, cholesterol, and cause less harm to the body.

Omega-3 polyunsaturated fats help to maintain good health and have proven health benefits. Eating fish or taking fish oil supplements is a popular way to get Omega-3. Fish don't produce Omega-3 but instead get it from eating marine algae or plankton, and adding those items as food in a diet will also provide Omega-3. Eating fish is not risk-free: some have high levels of mercury or other toxins, and fish oils often have more cholesterol than is healthy. People on blood thinners should consult their doctor before taking a fish oil supplement.

Choosing a less harmful cooking oil is also important. Butter, lard and all oils, including olive, soy, canola, grape seed, avocado or coconut, are 100% fat. A tablespoon of any oil contains about 15 grams of fat (and remember, your daily goal for fat is no more than 20-25 grams per day). But the characteristics of fat in each oil can vary greatly.

Some plant oils, such as coconut and palm oil, contain mostly saturated fat. For instance, coconut oil is 90% saturated fat while butter is 64% saturated fat.

Trans fats are typically seen in processed food (and you'll see "hydrogenated" on the label). Cheese and meat also contain trans fats which are unhealthy and should be eliminated from the diet.

When it comes to healthier plant-based oils, there are also differences. Coconut oil is the worst, and the best are canola and olive oil. If a person replaces 30 grams of butter with 30 grams of olive oil, or canola oil, cholesterol and saturated fat will be reduced. But the olive oil contains 14% saturated fat, and canola oil has much less saturated fat. Canola is "healthier" than olive

oil, but, again, all oils, are 100% fat, and are not healthy when consumed in amounts above the recommended levels. The amount of healthier oil, still should not exceed 20–25 grams of fat.

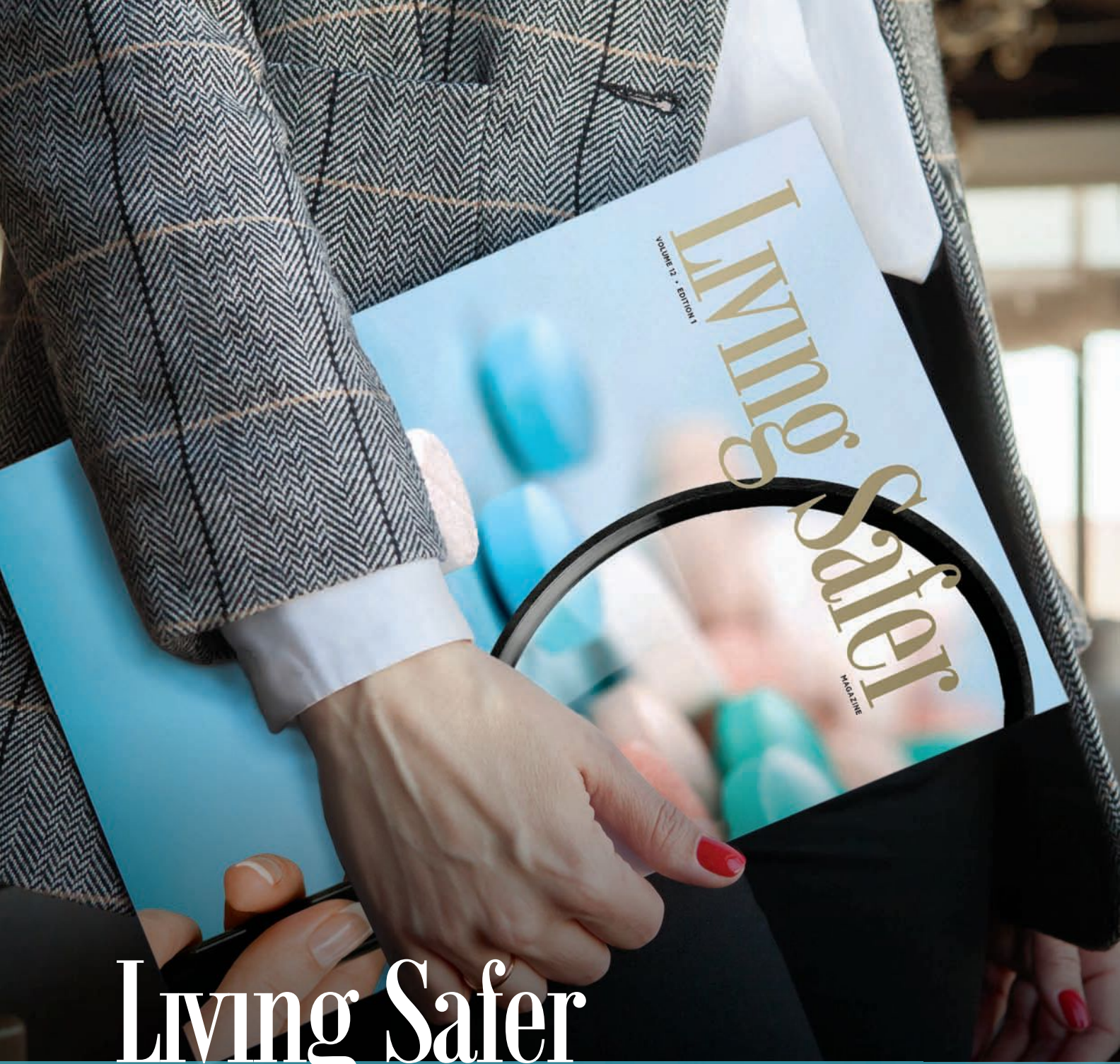
Beyond Butter and Oils

Some foods are high in fat, but have been shown to have some health benefits. Nuts and seeds while high in fat content, have been shown to improve heart health and reduce Type 2 diabetes:

Several of the largest cohort studies, including the Adventist Study, the Iowa Women's Health Study, the Nurses' Health Study, and the Physicians' Health Study have shown that consuming nuts and seeds correlates with a consistent 30-50% lower risk of cardiovascular disease (CVD), myocardial infarction, sudden cardiac death and stroke. Decreased cholesterol has also been associated with eating nuts.

Ornish Lifestyle Medicine™ Dietary Guidelines

Being smart about food choices and understanding how fat affects health is empowering. That knowledge helps consumers transition to choosing fats that are unsaturated and low in cholesterol, reduce the overall amount of fat consumed, and move forward on the healthiest path possible. [IS](#)



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BUSINESS INTERRUPTION INSURANCE WHAT YOU NEED TO KNOW ABOUT POLICIES AND CLAIMS

by Brian Katz and John Creevy

Businesses around the world purchase insurance in an attempt to recover from a catastrophe or event that causes their business damage. Usually, those catastrophes and events are weather or fire-related. However, every so often, a non-weather or fire-related event occurs that prevents businesses from operating as they normally do. There was the attack on the United States on 9/11, the SARS outbreak in 2003, and the Swine-Flu/H1N1 in 2009. Then there are smaller, more localized damages like an E.Coli or Legionnaires disease outbreak, chemical release or even the discovery of asbestos in a building.

Today, large and small businesses alike are dealing with the unprecedented losses associated with the current SARS-CoV-2 virus and the resulting disease, COVID-19. Those losses are

in most cases the result of governmental orders which have shut down or limited the ability to conduct business, damage sustained due to exposure to the virus or precautions taken to avoid further spreading of the disease. Most businesses are looking to weather this economic storm by any means possible, whether through federal government loans, private loans, equity infusions, adapting their business models or seeking recovery of insurance proceeds through a businesses' coverage. There are many factors to consider in determining if a business has the right to recover from its insurer for losses sustained as a result of COVID-19. Insurance coverage starts and ends with the language of the insurance policy and the individual state's legal interpretation of previous cases involving similar language and facts.

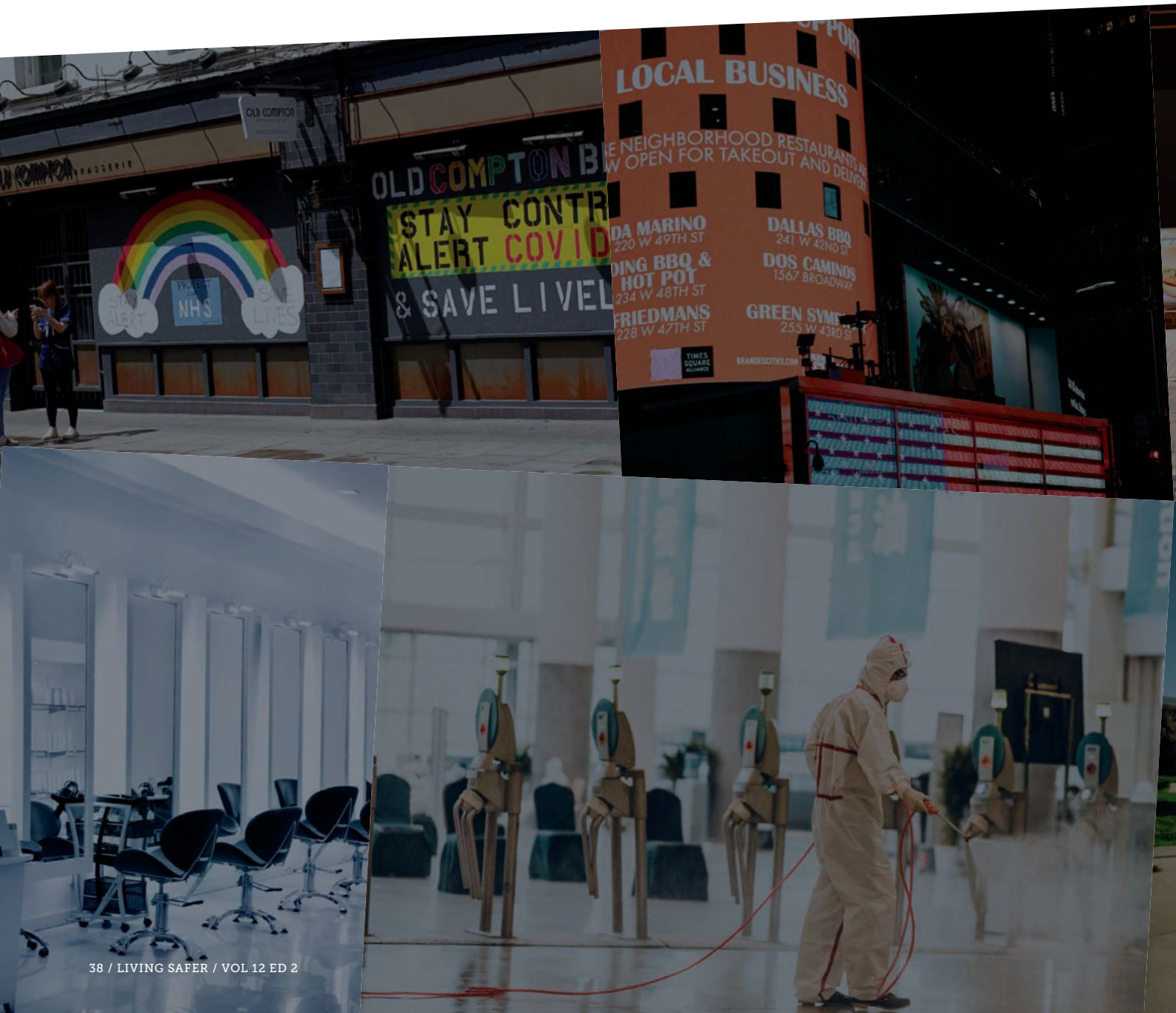
READ THE POLICY

An insurance policy is made up of two primary documents: the policy itself and the declaration page. The insurance policy will contain detailed information regarding what is covered and what is excluded. The declaration page will provide the amount of coverage and an itemized list of the types of coverage. These documents should be read together to fully understand the policy, what is and is not covered and the dollar amounts of any coverage.

Each insurer has its forms, language, coverages, exclusions, examples and definitions that make up the policy, but most policy language tends to be similar. The similarity is the result of policy language created by the Insurance Services Office, Inc. ("ISO"), which assists insurers in drafting policies. The ISO gathers data from the industry, including information on millions of claims. This data allows the ISO to provide sample policy terms that anticipate likely risks.

RECOGNIZING RISKS

The insurance industry studies risk through claims history to help plan the coverage offered and the premiums charged. Similar to COVID-19, in recent memory, the SARS outbreak in 2003 affected 20 countries before being contained, causing over 8,000 infections and nearly 800 deaths. The H1N1 (Swine Flu) outbreak in 2009 resulted in approximately 60 million infections, according to the Center for Disease Control, causing over 274,000 worldwide hospitalizations (12,400 in the U.S.), and 150,000 deaths worldwide. ISO creates form language for insurers to address these risks as they become more prevalent.



CLAIM NOTIFICATION

Once a business decides to make a claim, it is important to timely file that claim with the insurer. Most policies require that an insured notify the insurer “promptly” or “as soon as practicable.” The claim can be initiated by a call to the insurance agent informing them of the desire to make a claim under the policy. The agent will send the claim to the insurer and the insurer (or the insurer’s claims adjuster) will follow up with the insured to obtain more specific information about the business, the losses sustained and the causes of those losses. It is important for a business to be truthful and as general as possible with

the insurer about the causes of the loss, which may be due to multiple factors. At this point, most insurers have fielded enough COVID-19 claims that they have created specific questionnaires seeking information from the business concerning dates of closure, causes of the closure, whether partial operation was allowed and whether COVID-19 infection was present in employees or customers.

The importance of making a timely claim for losses sustained as a result of COVID-19 is that if a business fails to do so, the insurer may later deny the claim or use the failure to notify as a defense if a lawsuit is necessary.



INSURANCE COVERAGE

All-Risk insurance policies will cover all risks and perils unless specifically omitted. Within an all-risk policy, a business has the option to purchase business interruption coverage for an additional premium. Typically, a businesses' commercial property policy will be the policy to review to determine what coverages are available. Most policies will have coverage for "Business Interruption and Extra Expense" and "Civil Authority."

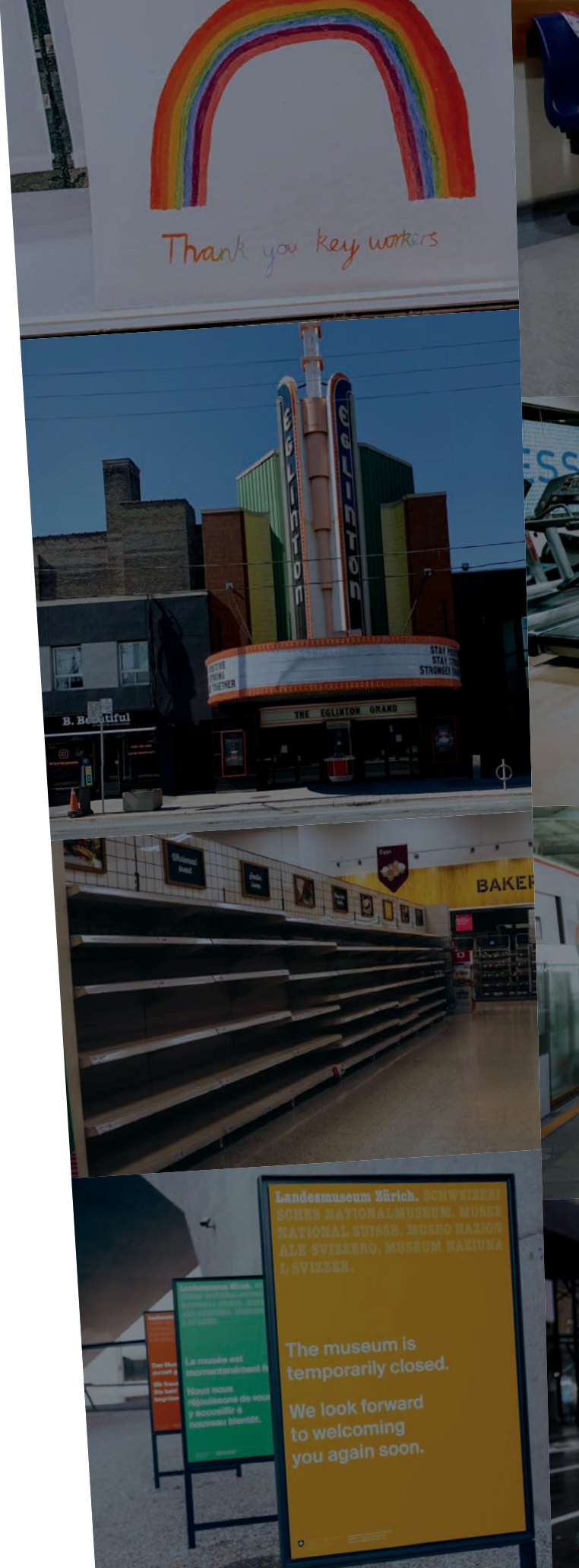
Within the "Business Interruption and Extra Expense" portion of the policy, the hope is to obtain coverage for economic losses sustained when the business cannot operate fully. The lost income that can be recovered is typically defined as net income, and continuing normal operating expenses, payroll included, is labeled as "Business Income." The period of loss for business interruption coverage ranges from a few months to twelve months or more.

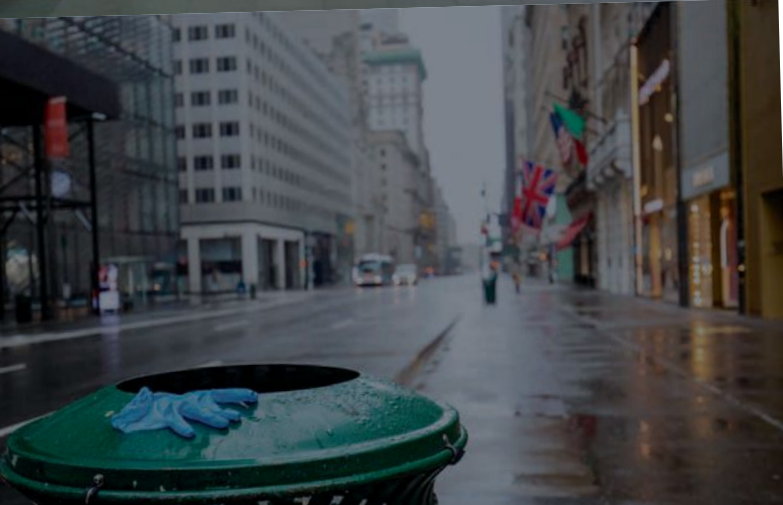
In order to recover this lost income, the business must prove that the policy actually covers the losses due to COVID-19. The standard language that must be proven is "...the actual losses of Business Income you sustain due to the necessary suspension of operations during the 'period of restoration.' The 'suspension' must be caused by the direct physical loss of or damage to property at premises. The loss or damage must be caused by, or result from, a "Covered Cause of Loss."

The biggest issue a business will need to prove in order to obtain coverage is evidence that the premises sustained a direct physical loss of or damage to the property from COVID-19. The law of a business' state will ultimately decide that question. While the novelty and extent of the current COVID-19 pandemic means that there is little in the way of case law that specifically addresses coverage for this type of loss, there is reason for some optimism. Courts have ruled that E.Coli, ammonia release, asbestos, noxious odors, poisonous fumes, chemical infiltration, lead dust accumulation, electrical blackouts and other items on the surface may not seem to meet the definition of physical damage have been accepted by courts as causing direct physical damage. Also, concern about the health and safety of employees and customers due to possible COVID-19 infection in the area may constitute a loss or damage at the property.

If a business can prove that the COVID-19 caused the direct physical loss or damage to the premises, the business will also typically be entitled to receive the "extra expenses" incurred during the time it was restoring the property that it would not have incurred if there were no direct physical loss of or damage to the premises. This is called Extra Expense coverage and is specifically provided in many policies that cover business interruption.

If a business sustained business income and extra expenses due to governmental order closing the business, that business may have coverage under the Civil Authority portion of the policy. When there is an order by the government that shuts down or limits business operation and there is loss or damage to nearby property within a certain geographical area of the business, the business is generally entitled to receive the





damages incurred under the Civil Authority provisions. The governmental orders issued by many states and municipalities classified the danger associated with COVID-19 due to the person-to-person spread of the virus and that the virus specifically caused property damage. This language is important since the government spelling out the physical damage to property as a reason for its order assists in forcing insurers to cover the losses.

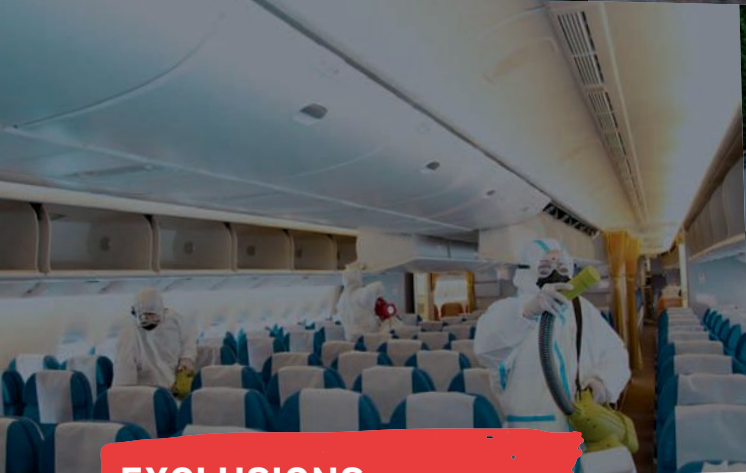
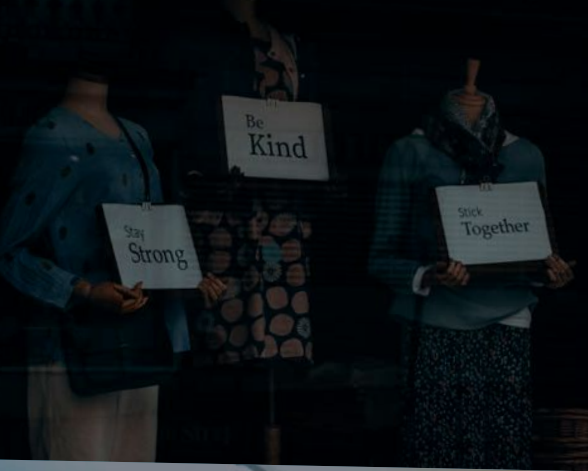
The Civil Authority losses are more limited than Business Interruption losses because of the period of time for recovery. Generally, Civil Authority losses will not begin until 72 hours after the order is issued and will be limited in time, typically 30 to 60 days, with some policies offering different timetables. Each policy will also be specific about the geographical area in which the damage must have occurred. Policies have specifically stated anywhere from a mile from the business to the city limits.

Despite the specific language in most policies requiring direct damage to property in the specific geographic area in order to be able to recover under the Civil Authority portion of the policy, some courts have not enforced this requirement. Examples include an amusement park that was closed due to a mandatory hurricane evacuation order, where the hurricane did not make landfall and an order shutting down a movie theater due to rioting in the neighborhood.

There are also several other avenues for coverage that are policy specific and specific to a particular business. Those coverages include Dependent Property/Contingent Business Income, Communicable Disease and Contamination, Event Cancellation, Supply Chain/Trade Disruption, Ingress/Egress and Pandemic. These coverages are generally attached to the policy in a separate form or rider, and an additional premium amount is required for each.

Dependent Property/Contingent Business Income policies provide coverage where the direct physical loss or damage occurs at a location other than the business and the business is dependent on the damaged location to provide delivery of materials or services (suppliers), acceptance of products (shippers), manufacturers, transportation centers and/or power or water supply services. If the business is dependent upon any of these services and these services are damaged or inoperable, this coverage should apply. Ingress/Egress is a similar coverage in that if the business is prevented from accepting or sending goods or if customers and employees cannot safely access the business because the municipality or area around the business is unpassable, this coverage should apply.

Communicable Disease/Contamination, Event Cancellation and Pandemic forms and riders provide insurance coverage for those exact situations. An example of a claim for pandemic coverage already being paid is for the Wimbledon Tennis Championship. Wimbledon had purchased this coverage for about 2 million dollars a year for the last seventeen years and will receive approximately 141 million dollars for their claim due to the cancellation of this year's Championship due to the current pandemic.



EXCLUSIONS

After determining that a policy covers a loss, unfortunately, the analysis is not complete. Insurers use specific exclusions to prevent losses from being covered. Those exclusions include, but are not limited to the virus, pollution/contamination, and bacteria exclusions. The specific language of each exclusion will determine its applicability to the COVID-19 situation. The exclusion most applicable for COVID-19 claims is the virus exclusion. The language of most policies does not indicate that the virus that causes COVID-19 is a pollutant or contaminant under the specific policy terms. Further, since the virus that causes COVID-19 is not a living thing, it will not be considered in the bacteria and microorganism exclusion, since both are living things.

The virus exclusion language was first proposed by the ISO in 2006 when it publicized to its insurance company members the “specter of pandemic” as a source of future business interruption claims. Insurers began routinely utilizing virus exclusion forms after the H1N1/Swine Flu pandemic in 2009. This virus exclusion generally exists as its form attached to the policy or can be part of the “Fungi, Spores, Bacteria or Virus” exclusion. Some virus exclusions apply to all forms and coverages in the policy, and some are limited to certain coverages. The language of the policy will govern.

Typically, the word virus is not defined in the policy, but insurers are repeatedly denying COVID-19 related claims in part because of the virus exclusion. It is tough to argue that COVID-19 is not caused by a virus. The argument for coverage will have to be more nuanced and dependent on policy language and the law of the state where the business is located. Some questions to consider: Is the loss really caused by or resulting

from a virus infection or concerns about infection? Is the loss caused by a government shut-down due to the presence of a virus or to relieve pressure on the healthcare system?

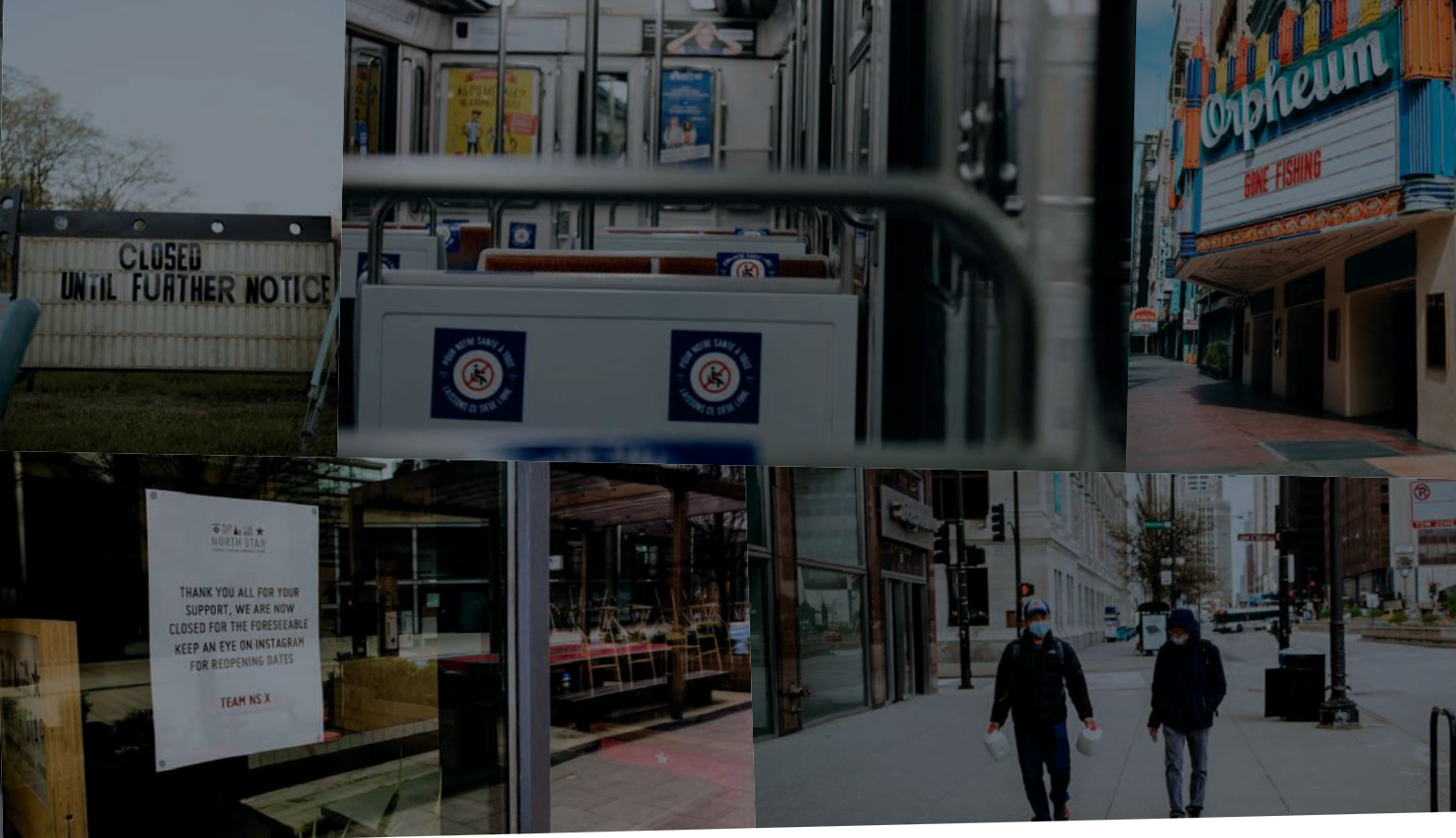
DUTY TO MITIGATE YOUR LOSSES

Each policy will have a provision that requires a business to do everything in its power to mitigate or lessen its losses. If a business has the opportunity to mitigate the loss and fails to do so, it will be prohibited from recovering that portion of the loss. Examples of mitigating losses are opening a restaurant for curbside pickup or delivery; working remotely when feasible; conducting business by video conference, and doing just about anything to help reduce the loss.

DOCUMENTING THE CLAIM

When a business makes the initial claim, the losses will likely have just started and may not be complete for many months. Therefore, the business will not have the necessary information to document and support the claim initially. However, now is the time to collect the information necessary to prove the claim in court. That information should include the following:

- » Create a timeline that demonstrates dates of closure, governmental orders, presence of COVID-19 at the premises or in employees and important dates.



- » Save copies of all governmental orders and closure notices.
- » Save all business decisions to close and re-open the facility.
- » Save all correspondence to/from customers and suppliers regarding closure and re-opening.
- » Document new policies regarding employees (paid leave, remote work, etc.).
- » Save any pre-loss income and expense forecasts.
- » Maintain monthly profit and loss statements.
- » Document new sources of revenue.
- » Document lost revenue.
- » Document remote working expenses.
- » Create accounting codes for post-loss items.

CAN INSURERS AFFORD TO PAY CLAIMS

Nearly 6,000 insurers are operating in the U.S., collecting over one trillion dollars in premiums paid annually. Property and casualty insurance make up more than half of those premiums, totaling \$618 million in premiums annually. The property and casualty sector has \$1.7 trillion in cash and invested assets. In 2018, the property and casualty industry paid nearly \$50 billion in catastrophe claims, and after operating expenses, their net income was \$60 billion. It is estimated that businesses are sustaining \$400-\$500 billion in losses per month. This is ten times the amount paid in claims in 2018, and that is just for one month. So regular insurers cannot likely afford to pay all claims, but they do buy reinsurance, and the

combination of the underlying insurers and reinsurers can likely pay a good bit of the claims that will be made.

LIKELY OUTCOMES

There is no quick fix with an insurance claim. Most, if not all claims, will be denied initially. Economic recovery for businesses will be the result of some variation of three possibilities. First, insurers will weigh the risk and cost of litigating the claims and may decide to pay certain claims or certain portions of claims to limit risk. An example that has already been accomplished is post-9/11. Despite the terrorism exclusions in many policies, the insurance industry created a fund to help pay these claims after 9/11. Additionally, insurers may agree to pay into a fund to compensate all Civil Authority claims with a full release from the insured for any additional claims and hope that gets a good percentage of businesses to settle, thereby limiting their expenses and risk of losing a lawsuit. Second, the government may lean on the insurers to pay certain claims to infuse money into the economy and allow businesses to stay afloat. Several states and even the federal government have discussed legislation to force insurers to cover COVID-19 related losses. Finally, the insurers may not budge on their refusal to pay for any losses, deny all claims and all businesses are forced into litigation to recover under their policies.

The bottom line is that once a claim is made, it likely will be denied. If there is no other extra-judicial solution to the problem, litigation will take skill and patience with varying results from state to state and case by case. [IS](#)



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How Nutrition Affects Teen Mental Health

by Kevin Coluccio

The teenage brain is a marvel to behold. Between the ages of 13-19, the brain processes physical, emotional, and social change at a profound rate. From hormones to home life and peer relationships, the challenges that teens face are many and multifaceted. Managing internal factors and external influences requires a lot of mental stamina. To optimally endure this period of development, young people benefit from healthy environments and habits. Supportive relationships, proper sleep and good nutrition are especially helpful for mental well-being. Proper nutrition serves to improve the thoughts, behaviors, and emotions of teens by physiologically supporting their brain and body.

The prefrontal cortex, which controls rational behavior, does not fully mature until the end of adolescence. During this period, the chemicals in the brain that allow cells to communicate, including serotonin, oxytocin and dopamine are especially mobilized. These chemicals regulate mood, behavior, and memory. Among the most active neurotransmitters in the teen brain is dopamine. The release of natural dopamine in teenagers sets up a risk v. reward system heavily favoring the latter. According to Daniel Siegel in his book, *Brainstorm: The Power and Purpose of the Teenage Brain*, this system generates a proclivity to impulsiveness, susceptibility to addictive behaviors and hyperrationality which results in teens looking myopically at a situation rather than through a big picture schism. This period of formative experiences sets up opportunities for growth. Developing habits that bolster mental, social and physical wellness build on themselves and result in a healthy state of being.

Diet and mental health. According to statistics issued by the World Health Organization in 2019, mental disorders make up 16% of the "global burden of disease and injury in people aged 10-19 years." As The World Psychiatric Association points out, while there are many factors at play in this statistic, researchers of a large number of studies have found a direct link between diet and mental health. A healthy diet supports brain development while promoting good gut bacteria, decreasing inflammation and increasing serotonin and dopamine levels. Eating a diet rich in healthy oils, lean protein,

hearty greens, vitamins and minerals boosts mental wellness and overall health. Beneficial nutrients include:

- » Omega-3 oils found in salmon, seeds, and walnuts improve mood, memory, and cognition
- » Fermented foods such as kimchi, kombucha and sauerkraut boost serotonin production and gut health
- » Vitamins B1, B2, B3, B6, B9 and B12 found in mushrooms, avocados, pineapple and spinach support neurotransmitter production and mood
- » Vitamin D found in fish and eggs helps with memory and cognition
- » Vitamin K found in dark leafy greens, avocado and onions aids memory and cognition
- » Antioxidants found in berries and apples support cognition and mood
- » Folic acid found in asparagus, eggs, beets, and tomatoes supports mood, memory, and cognition
- » Iron found in liver and red meat protects against anemia and depression
- » Calcium-magnesium found in yogurt, almonds, sardines and seaweed assists with brain development, memory and cognition
- » Vitamins A, C, E and Zinc are found in orange fruits and vegetables, meat, shellfish, and nuts, helping to boost immunity and red blood cell production
- » Tryptophan, tyrosine, and phenylalanine found in turkey, chicken, and cheese support memory and cognition.

In a period of life, where independence and control can feel elusive, teens can learn to choose foods that support their well-being conscientiously. A diet that includes a variety of healthy nutrients can work in tandem with supportive social and emotional conditions to promote psychological well-being in teens. Nutrition can be as effective a tool as any in maintaining a healthy mind and body. [IS](#)



Family Ties

Good Family Habits that are Worth Keeping Post-Quarantine

by Tobi Millrood

The quarantine associated with the Covid-19 pandemic has required a newfound approach to perspective. New normals are creeping in constantly, many of which require adjustment to prior habits. Still, with this new normal, there are many silver linings associated with the required quarantine. There has been no greater silver lining than the opportunities for family bonding that the quarantine has afforded. With everyone at home, new family habits and new family traditions are forming. Before the recommended guidance of stay at home, many families were living with at least one parent on the road often unable to attend school conferences, performances or competitions. Though some enjoyable life moments have been brought to a temporary halt, new ways of life have become a constant: parents around to help guide homework, family meals together, family walks, family game night, family binge-watching. Whether the new bonding time was forced or not, it has reminded families of the opportunities available through togetherness and the mental health benefits that derive from that togetherness. Most importantly, it has proved that these habits should remain beyond quarantine to maintain good mental and physical health and overall great family health. Here are some habits that should stick around post-quarantine:

Family Watch Night

Before the quarantine, of course, there was plenty of television watching in the homes of families. Often though, it was an irregular schedule, with little togetherness. However, the quarantine has likely required sharing and accommodation of the television. Some homes might not have enough TVs for each family member to watch what she/he wants at night.

Perhaps the sheer busy-ness of life pre-quarantine meant that work demands or school demands prevented the family from watching together. With every night of the week at home together, however, the new normal has allowed room for families to bond over television. This togetherness has meant sharing, accommodation and expanding horizons to watch something one might not ordinarily watch. Together, families are watching Mom and Dad's old favorite movies, new streaming series that favor the kids or new release

movies that the family couldn't get to in-theater together. In turn, it has led to family discussion, talk of thumbs up and thumbs down, characters and events that are meaningful and a common bond to share. Family watch night is an activity worth staying around when life returns to normal.

Family Exercise

For many families, quarantine has created a strong feeling of cabin fever. Due to the fear of being immersed in the crowded spaces that normal life would bring, families have taken careful precaution to hunker down in the home. Eventually, the urge for an escape from the confines of the home has led to a lot of family exercise—bike rides on a quiet road, hikes on a nearby trail, games of wiffleball in the back yard or a fun-spirited two-on-two basketball game in the driveway—all of which provides immeasurable bonding, along with the benefits to physical and mental health. This physical habit should be held onto as an essential family outlet as life finds normalcy again.

Family New Comfort Zone

Perhaps the most significant silver lining brought about by the requirements of staying at home is that family members have had no choice but to step outside a comfort zone and pitch in, whether to help or find a reason to laugh or lift the spirits of another family member. For some, this meant the first time doing laundry or washing dishes. For others, this meant helping a younger brother with homework, whereas before that, never happened. For Mom and Dad, this meant doing a "Tik Tok Dance" to lift the spirits of a child disappointed that she or he couldn't go to a playdate or sleepover. For Mom and Dad, it meant stepping away from bills and work to watch a son or daughter play a game of Fortnite or Rocket League. For the kids, it meant stepping into the kitchen to try a hand at lunch or dinner to allow Mom or Dad to stay on schedule for work from home. All of these were new comfort zones for family members, and all of these have enormous long-term benefits. They tell family members that there is a support network, that the family can face adversity together and that the family is adaptable and can find new ways of expanding. This kind of adaptation should be an absolute mainstay when we can return to the normal we knew not long ago. [IS](#)



10 Popular Road Trips in the U.S.

by Elizabeth Rossbach

Many people are hesitant about traveling during the coronavirus pandemic, yet they still want to take that traditional summer family vacation. While it is difficult to social distance on an airplane, traveling in your own car makes it easier to adhere to COVID-19's health guidelines. For this reason, taking a road trip might be a good alternative to flying that allows you and your family to travel while staying safe. Whether you are looking to visit exciting and historical places or if you are looking to experience some of the most scenic routes in America, there are tons of options for road trips out there to fit your travel desires. You can map out your road trip or check out this list of some of the most popular road trip routes in the U.S.

- 1 Blue Ridge Parkway:** If you are interested in national parks, this might be the road trip for you. The 469-mile drive connects two national parks, Shenandoah in Virginia, and the Great Smokey Mountains in North Carolina. Blue Ridge Parkway is the most visited road in the U.S. National Park System. Begin your trip in Front Royal, Virginia and quaint country town where you can enjoy nature. Take a day or two to explore the Blue Ridge Mountains and Shenandoah National Park. Next, you'll travel along Skyline Drive to Luray Caverns, the largest caverns in the United States. From here, you can travel on to the Natural Bridge at the southern end of the Shenandoah Valley. This breathtaking rock bridge was once known as One of the Seven Natural Wonders of the Modern World and was worshipped by the Monacan Indians. This bridge will take you into North Carolina where you can take a pitstop in Asheville before heading on to the Great Smokey Mountains.
- 2 Black Hills of South Dakota:** This is a road trip that will give you a taste of American culture and history. Start your journey on 1-90 and take exit 131 to Badlands Scenic Byway. There are many places to stop along the way. Make sure to check out Wall Drug, Custer State Park, and Mount Rushmore. There's also a pretty good chance you'll see bison as you travel along this route.
- 3 Downeast Maine:** For a more laid back and scenic road trip, head out to Coastal Route 1, also known as Lobster Trail, travel down the rocky coastline through numerous quaint New England villages. Stop in the coastal towns of Belfast and Rockland, Maine, where you can take in the picturesque towns and enjoy some delicious seafood.
- 4 California's Pacific Coast Highway:** This road trip can start in the north and head south or start south and head north along the gorgeous Pacific coastline. Dana Point in Orange County and Leggett in Mendocino bookend this 653-mile long trip. You'll pass key attractions like Malibu, San Simeon, San Luis Obispo, Big Sur, Monterey, the Golden Gate Bridge, and the Mendocino Headlands. If, by the time you reach Leggett, you still want more, you can extend the coastal drive all the way down to the Redwood Forest on Route 101.

5 Jackson, Wyoming to Glacier, Montana: If you're looking for something a bit shorter of a drive, this road trip is a good option for you. It's possible to make this drive in one day, but you can extend the trip by taking your time to stop at the many interesting places along the way. Like Big Sky Country, you can take a few days to explore the unique and diverse landscape features such as the rivers of the Grand Tetons, Yellowstone's geysers and wildlife and, the glacial formations of Glacier, Montana.

6 California Route 395: This is a road trip for nature lovers. This scenic drive features many bucket-list destinations such as Death Valley National Park, Mammoth Lakes, Yosemite National Park, and Lake Tahoe. All these destinations are full of outdoor activities and picturesque views. If you're a lover of the great outdoors, this road-trip is a must.

7 Route 66: It's hard to have a list of road-trips and not include Route 66. This classic cross-country drive has been popular since the 1940s before the Interstate Highway system was established. This trip stretches between Chicago and Los Angeles, where it comes to a close at the Santa Monica Pier. Route 66, or the Mother Road, is famous for its odd roadside attractions that demand a closer look. Attractions like the Cadillac Ranch in Texas or the World's Largest Catsup Bottle in Oklahoma.

8 Richardson Highway, Alaska: Another road-trip for nature enthusiasts the eight-hour drive from Valdez to Fairbanks features lovely 100-mile stretches of some of Alaska's most scenic views. Take in the breathtaking glacier lakes and waterfalls and be sure to stop at Rainbow Ridge. These startlingly colorful mountains are made of red and green volcanic rock and yellow siltstone. If you're looking to be immerse in some of nature's most stunning places be sure to take a drive down Richardson Highway.

9 Old King's Highway: This road-trip provides a historical look at Cape Cod, where you can visit some of the oldest towns in America as you travel down Route 6A in Massachusetts. Visit towns like Bourne, which settled in 1640, or Yarmouth, which settled in 1639. Along your drive, you will have the opportunity to visit some of the buildings on National Register of Historic Places such as the Jonathan Young Windmill in Orleans.

10 30 A, Florida: Take a drive down Florida's Emerald Coast where you can relax on white-sand beaches, some of which feature rare dune lakes. Along the way, there are many lovely beach towns you can stop in for a day or two. Be sure to check out Santa Rosa Beach, one of the oldest coastal towns along 30A and the quaint town of Seaside.

These are just some of the most popular road trip options, but there are many more out there. Take the time to research your route and find one that the whole family will enjoy. [↗](#)

A close-up photograph of a woman with blonde hair kissing a young girl with brown hair on the forehead. The woman's hands are gently cupping the girl's face. The scene is warmly lit, suggesting a bedtime routine.

How to Help a Toddler Sleep in Their Bed And Simultaneously Save Your Sanity

by Matthew Devoti

Your three-year-old is up. It's just after midnight. She's screaming and crying for Mom. The commotion woke not only you and your spouse, but also the older kids and the family dog. Your family is raring for another restless night and early morning.

There's no doubt that your toddler is a difficult sleeper now that you've moved her from her crib to her "big girl" bed. This wasn't always the case. Your little girl was a terrific sleeper, going to sleep in your arms with a bit of rocking after a bedtime story or two. Now neither you nor your spouse can leave her room without her throwing a fit. What happened to your precious baby? What can you do to help your toddler sleep in her bed?

Establish a Routine. Routine provides certainty to your toddler. She learns that there is a certain habit and expectation to every bedtime. Routine removes a certain amount of anxiety from your child as she moves from one experience—those activities that your family does after dinner—to another—going to her own room. In sum, your child knows what to expect as she goes to her own room.

Start your routine by establishing a firm bedtime. Once done, the routine should follow the same ritual each night. That ritual differs from family to family, perhaps child to child, but must remain consistent for the individual. It also should provide the toddler an opportunity to wind down, which is to "quiet." The ritual may include daily tasks or chores, such as sitting on the toilet, washing hands, brushing teeth, dressing for bed and bedtime reading.

Also, be patient. It takes time to establish the routine. Don't give up after a day or two, much less a handful of weeks.

Tinker with the Routine as Necessary. Don't be afraid to adjust. Flexibility is key. The same routine may not work for each of your children or, for that matter, your toddler as she matures.

You may find that certain activities fuel your child and don't help her relax. Drop the activity from her routine. Or, you may find that your child requires additional time to calm. Perhaps read another book to her or engage her in the process, asking her questions about things that she's then learning at home or pre-school, such as the color of certain objects, sounds made by animals or the shapes shown in illustrations.



Take Little Bites. Your child may fight her move from crib to bed. Perhaps she's never been a terrific sleeper. If so, be happy with the progress that you're making and be willing to adjust the routine to help your child calm and ease any anxiety she may be experiencing.

For instance, you may find it helpful to assist your child by lying next to her until she falls asleep. When she's ready to progress, you may move from the bed to the floor near her, and once she's mastered that benchmark, take a post just outside her bedroom until she calms.

If your child wakes in the night, you need to establish a routine that you and your spouse are both comfortable tackling. You are a team, and your response to your waking toddler must be uniform.

That response may include spending time back with your child until she falls asleep. You may consider teaching her to climb from her bed and walk to your room, where she takes a place in your room, off your bed, to sleep for the night. Whatever the response, the action must be to calm your toddler, establish an expectation and, once calm, get her back to her bed as quickly as possible.

Cherish the Time. A bedtime routine may take 30 or 40 minutes or more. Reality is that taking that time is tiring and burdensome on many of us, particularly after a long day at home or work.

Adjust your attitude. Your child will only be a toddler for so long. Bedtime is often tricky because your toddler wants nothing more than to be with you and your spouse. Realize that the want will not last forever. Take the time to enjoy one-on-one time with your toddler.

Also, know that the time you're spending with your toddler is a chance for you to unwind. While lying in bed with your daughter as she falls asleep allow yourself to recount your day, consider what you've achieved and what you need to do tomorrow. Once down, clear your mind, focus on your breathing or simply try to calm your mind. These activities help you wind down, preparing you for the beginnings of your bedtime routine.

Shrug Off the Setbacks. You are not alone. Your toddler's struggles and your experience is not unique. There will be setbacks, realize that fact off the bat and don't sweat them. Review your routine. Adjust as necessary. Cherish that time you're spending with your toddler and keep marching forward. [IS](#)



How Childhood Gymnastics Can Help Your Child

by Tim Seeger

Parents are frequently putting their children in youth sports, from soccer to tee-ball to basketball to develop their athletic ability, coordination and teamwork. While these activities have their benefits, children can obtain significant growth in these areas, and more, from gymnastics. As a result, parents should strongly consider placing their child in gymnastics when determining a youth sport.

Through various exercises and activities, gymnastics focuses on flexibility, balance, coordination and rapid movement. These skills translate to all sports. Whether it be eye-foot coordination used in soccer, getting into a defensive stance in basketball or running the perfect football route, gymnastics can provide a solid framework for any athletic career. Gymnastics requires foot-eye coordination, balance and quick thinking in multiple activities such as balance beam, floor exercises, tumbling and trampoline work. Further, unlike other sports, your child will experience various exercises as opposed to baseball, basketball, or soccer, which generally focus on one activity. As a result, your child will gain a well-rounded framework therefore improving their overall athletic ability.

It is important to note that the benefits of gymnastics go beyond just improving athletic skills. Like other sports, gymnastics requires

teamwork, dedication and reliance on these skills. These are great skills for children to learn at a young age. These skills will make children better leaders in future athletic activities and the workplace.

Gymnastics also teach children discipline. When learning gymnastics, you must listen and follow directions. Gymnastics requires strict discipline to what your coach is telling you, and the willingness to listen in order to succeed. Furthermore, gymnastics requires inner discipline to trust the process and your ability. Unlike other sports, gymnastics is a game of centimeters. If you are one centimeter from the bar, you will slip; one centimeter off on the beam, you will fall; one centimeter too long on a tumble, you are off the mat. Gymnastics reinforces discipline and the concept that little mistakes can have grave consequences.

In short, gymnastics combines all the best features of team sports, combined with the discipline and self-reliance earned from individual activities. Your child will be able to obtain better coordination, balance and overall athletic skills that will translate to all activities. It is the perfect sport for a child. Plus, who doesn't love dropping their child off for an hour of supervision where they run, jump, and play the whole time. [IS](#)

ONE Second IS NOT A VERY LONG TIME.

But when you're behind a steering wheel and your eyes leave the road—that ONE single second can change a life.

ONE second is all it takes to be distracted.

When you are driving, it should not be a secondary task—it should be the only task.

EndDD.org (End Distracted Driving) was established to raise awareness and generate action against the epidemic of distracted driving.

DISTRACTIONS INCLUDE:

Visual	Taking eyes off the road
Manual	Taking hands off the road
Cognitive	Taking mind off the road

While texting and talking on the phone are both mental and physical distractions, cellphone use is attributed to 18% of fatalities in distraction-related crashes.

What makes up the other 82%?

- » Putting on makeup
- » Reaching to grab a drink
- » Changing the music
- » Dealing with the GPS
- » Eating on the go

The distractions are endless. But they don't have to be.

The Core Mission of EndDD

Our core mission is to preserve life and promote safety on a large scale through advocacy, education and action. It is our hope that we can prevent families and friends from suffering the loss of a loved one because of distracted driving.

Together, let's work to prevent distracted driving from claiming another life.

VISIT US ONLINE

web: endDD.org

twitter: [@end_DD](https://twitter.com/end_DD)

facebook: [EndDistractedDriving](https://www.facebook.com/EndDistractedDriving)



Boosting Your Home's Value Without Breaking the Bank

by Kara D. Hill



While the COVID-19 pandemic has placed a dampener on the process of buying and selling within the real estate market, it hasn't completely stalled. Unlike the devastating blow to the real estate market during the great recession of 2008, real estate and economic experts are predicting a much brighter future for the market after the coronavirus pandemic.

Zillow economic expert, Skylar Olsen anticipates a 2-3% drop in home prices by October 2020. This is drastically lower than the 9.5% record drop in 2008 and is much easier to recover from. Olsen reported that the housing market is much more resilient than it was in 2008 and with the projected housing shortage going into 2021, selling during the pandemic is doable.

It is important to consider the projected 2-3% drop in housing prices when preparing to list your home. Boosting value by 2-3% before listing can help curb some of the anticipated loss; however, it is also important to keep overhead low when making repairs. Therefore, experts from all across the field recommend the following to help boost home value without sinking copious amounts of money into your home.

1 Deep clean and declutter

Since stay-at-home orders and social distancing have commandeered modern-day selling, it is important to adapt when selling your home. Many real estate agents are utilizing zoom and other virtual methods to provide potential buyers with a "walk-through" experience while adhering to the social distancing guidelines. Reducing clutter to make rooms, hallways and bathrooms appear larger is important especially since potential buyers aren't able to see the rooms firsthand. Keep hallways clear and be sure to deep clean any baseboards, backsplash and walls.

2 Pay attention to the front door

The front door of your home is generally the focal point and the first thing people see from the street. If you have a painted front door, be sure to paint a fresh coat to make it pop. If the front door is in poor shape—i.e. not salvageable by a little sanding and fresh coat of paint, consider replacing it altogether. It is also important to take a look at the lockset and house numbers to ensure that the style is not outdated or in poor condition. Try a coat of polish if the lockset is relatively new to refresh the look and hide any scratches. Remember: the key here is to polish what is already there, so give it a go before buying all new hardware.

3 Throw a paint party

Dan DiClerico, a smart home expert from Home Advisor believes that a fresh coat of paint if done well, can add 1-3% to a home's final sale price. While paint is relatively inexpensive, it can add up if you are hiring a painting crew. Therefore, DiClerico does not recommend painting the entire house. Instead, painting the high-traffic and first impression areas such as the front door, main entryway,

kitchen and bathrooms, drastically improve the overall look and value of the house. Consider painting over any bright or loud colors with a more neutral tone.

Pro Tip: Be sure to tape around decorative molding, the windows and the ceiling to avoid splatter and unclean lines.

4 Upgrade your lighting and appliances

Old dingy appliances or outdated light fixtures can reduce the value of a home drastically. If you have old countertop appliances (toasters, microwaves) that can't be saved by deep cleaning, move them to the garage before a showing or virtual recording of the home. Use a stainless-steel polish on any additional appliances to buff out minor scratches and add a nice shine.

Swapping out old light fixtures can become expensive very quickly. If you are on a budget, replace broken light fixtures first, then consider replacing the most outdated or visually unappealing fixtures.

5 Spend some time on the patio or yard

Adding flowers, potted plants or patio pavers are a great way to boost the curb appeal of your home. Annuals are cheap, come in packs of 6 or 12 and instantly make a barren garden look polished. Stick to a select few colors that coordinate with the house to avoid color overload and be sure to add lots of green foliage to the walkway.

If you have a flower garden add a top layer of mulch to provide a fresh look. Be sure to weed first and water!

6 Paint the grout

The kitchen and bathroom tend to be the most expensive and lived-in areas in the house. They also tend to have the most tile. If your tile and grout are in relatively good condition, consider painting the grout lines to give them a fresh look. It's also wise to consider re-caulking the bathtub, shower, toilet and sink. Grout paint and caulk are both inexpensive and easy to apply even for the most novice DIY-er.

If your bathroom is outdated, consider adding a new vanity or pedestal sink. Both are easy to install and can be completed in a few hours.

7 Go Second hand and help the community

Appliances, light fixtures, pedestal sinks and vanities can usually be found in great condition for half the price at great places like the Habitat for Humanity's Re-Store. Often you can find new tile, light fixtures, appliances, doors and even windows at significantly lower costs than at leading home goods stores. The profits made from Re-store items are pumped back into the community to fight housing inequality. Consider checking out your local Habitat for Humanity Re-Store, or similar organization and save yourself money, while helping the community. [IS](#)

10 Tips for a Healthy Summer

by Margie Coghill



S

ummer is a great time to focus on health and fitness. The sunny weather and warmer temperatures make it easy to enjoy the outdoors and take advantage of the season.

1 Head outside for exercise or join a gym. Summer is a perfect time to try a new fitness routine outside or at your local gym. Walking is great for strengthening the muscles in your legs and trimming your waistline. 30 minutes of daily walking outside or at the gym can lower blood sugar, ease joint pain, boost immune function and improve your mood. Warm up by stretching and make sure to cool down by drinking plenty of water to stay hydrated.

2 Eat more fruits and vegetables. There are plenty of delicious fruits and vegetables to include in your summer diet. Raw vegetables such as carrots, celery and cucumbers are good for your body year-round and provide the most enzymes, vitamins and minerals needed for good health. Blackberries, raspberries and strawberries are refreshing summer fruits that are low in carbohydrates. Beware of

smoothies as they may contain ice cream, frozen yogurt or too much fruit. Experts recommend that you should be eating nine servings of fruit and vegetables per day.

3 Portion control. Downsize your meal by trimming trigger foods which include pastas, breads, snacks and sweets. It is easy to eat mindlessly in front of the television on a rainy day. Get to know the recommended portion sizes of the foods you love, and you will feel better. Brush your teeth after dinner or chew a piece of sugarless gum to control cravings for second helpings or fattening desserts.

4 Use sunscreen. It is vital to use sunscreen to protect your skin from the sun's damaging UV rays. Hiking, biking and swimming are just some of the outdoor activities that many of us may enjoy in the summer. It is important to wear sunscreen that is between 35 to 50 SPF and remember to re-apply every two hours to prevent sunburn. Unprotected skin can be burned within 15 minutes of sun exposure.



- 5 Hydrate.** It is very important to drink enough water, especially during the summer. Your body is constantly losing water and to prevent dehydration health authorities recommend drinking eight 8-ounce glasses of water a day. Studies have shown that mild dehydration can negatively affect brain function, energy levels and physical performance. Drinking water can boost your metabolism and contribute to weight loss.
- 6 Protect your hair.** Constant heat, sun damage and chlorine can leave your hair feeling limp and dull. Try switching your shampoo to a clarifying shampoo and use an extra moisturizing conditioner. If you can, give your hair a break and avoid heat styling.
- 7 Keep mosquitos away.** Prevent insect bites by using repellants and sprays. Mosquitos like to rest in tall grasses and shrubs. Keep your lawn mowed and trim the bushes.
- 8 Get plenty of rest.** Your body needs rest to prevent sickness, tiredness and moodiness. Get enough sleep and give your body a break from working out every day. Find balance between exercising, socializing and resting.
- 9 Limit alcohol.** Summer is a wonderful time to indulge in adult beverages when going to a backyard barbeque, dining out or going on a vacation. Too much alcohol can cause dehydration, heat stroke and car accidents. Statistics show that young drivers are more likely to drive while intoxicated during the summer months when school is out of session. Stay safe this summer and limit your alcohol intake and/or make sure you have a designated driver.
- 10 Take up a new hobby.** Hobbies give us something fun to do during recreational time. Hobbies help relieve stress and increase confidence and self-esteem. Some great summer hobbies to try are cooking light, camping, gardening and fishing. Painting is a great hobby to try and discounted paints and canvases can be found online. Think of how much fun you will have expressing your artistic qualities and hanging your paintings in your home. [IS](#)



Best Indoor Plants for a Healthier Home

by Tucker Merrigan



Did you know that having plants inside your home can have noticeable health benefits? In 1989, NASA conducted a series of experiments that showed a variety of houseplants could improve indoor air quality by absorbing harmful chemicals like formaldehyde from the air, which is a toxin that can be brought into your home by products like paper bags, napkins and tissues, and synthetic fabrics. Furthermore, a significant amount of evidence has shown that being in a plant-filled environment can reduce blood pressure and general stress levels.

Try incorporating the following plants in your home to improve air quality and overall health.

Boston Fern:

An easy plant to take care of, the Boston fern should be maintained with consistently moist soil and indirect sunlight. NASA noted that this plant is capable of removing plastic particles, formaldehyde, and cigarette smoke from the air. It's also a naturally humidifying plant, so it could help with dry skin, and makes a great addition to rooms with AC/heating units that tend to take a lot of moisture out of the air.

Snake Plant:

Another low-maintenance plant, snake plants are capable of surviving droughts and don't need to be watered very often. Most of a snake plant's work is done overnight, converting carbon dioxide to oxygen, so it's an excellent plant for bedrooms. They filter a variety of toxins from the air, including formaldehyde, benzene, toluene, and trichloroethylene. However, you might need at least five snake plants to obtain optimal air-filtering effects.

Peace Lily:

The peace lily is great for any indoor space that doesn't get much of natural light since it flourishes best when kept out of direct rays. Peace lilies are known for removing toxins like ammonia and formaldehyde from the air like snake plants, and produce oxygen during the nighttime. An important thing to note about peace lilies, however, is that, while they typically resemble a cluster of large, rounded leaves, it is a flowering plant. If you have a severe flower pollen allergy, this might not be the plant for you.

Aloe Vera:

Most people know about the healing qualities of aloe vera. The liquid inside the thick leaves is anti-bacterial and great for soothing burns, so it could be a great addition to the kitchen if you are an avid cook or baker. It should be kept in a very sunny spot and prefers to keep its soil reasoning dry. Even if you don't use aloe vera for medicinal benefits, it is also capable of filtering formaldehyde out of the air.

Lavender:

This flowering plant is known for having a pleasant scent that can reduce anxiety and stress levels. Lavender's calming qualities are also useful for those experiencing insomnia or restlessness so that plant would be an excellent addition to your bedside table, for example. This plant needs a lot of sunlight and is a little finicky about water levels, so beginners might want to practice with a different, less high-maintenance plant first.

As well as those mentioned above, there are dozens more plants that can have highly beneficial effects on your health. There are great options for all skill levels and home environments. [IS](#)



Dos and Don'ts of Wearing a Face Mask

by Elizabeth Rossbach

DO



Ensure your mask has multiple layers of tightly-woven fabric that you can still breathe through.



Make sure the mask covers your mouth and nose and fits snugly against your face.



Wash your hands right before putting the mask on.



Continue to practice social distancing even while wearing the mask. Stay at least 6 feet away from others when in public.



Consider wearing a mask at home if you regularly interact with an older adult or someone who has a health condition that puts them at risk.



Wash your mask after each use in hot water and dry thoroughly. If you have a cloth mask, you can wash it with regular detergent and dry it in the dryer.

DON'T



Put the mask on anyone under the age of 2 or anyone who cannot remove the mask from their face without assistance.



Take the mask on and off while in public. Try not to touch or adjust the mask once it's on your face; this may cause contamination.



Wear a mask that hasn't been cleaned thoroughly, is torn, or damp.



Push the mask down under your chin to eat or drink, instead, remove the mask, clean thoroughly, and then return the mask to your face.



Wear the mask longer than 4 hours.



Let the mask give you a false sense of security. You can still be infected by touching your eyes.

End Distracted Driving Student Awareness Initiative

Across the country, the End Distracted Driving Student Awareness Initiative is changing driving behaviors, and saving lives. Here are

just a few comments from those who have had the opportunity to participate in the EndDDD.org safety presentation. ■

“

I am a habitual car texter and emailer while driving. Tonight, changed that. For the first time ever, I CHOSE to place my phone in the trunk when I got in the car. And you know what? I didn't miss it at all.

– CP, Cleveland

”

Our students [were] engaged, interested and impacted ... Although the EndDDD program is primarily on distracted driving, there is a larger message that is communicated—that driving requires full attention. It's an important message that can't be reiterated enough to new teen drivers.

– Street Safe Driving Academy

Distracted driving is very dangerous and very selfish. When you drive distracted, you really are not thinking about anyone but yourself when you do it.

– Baltimore, MD Student

”

“

Know that I have personally been affected and made decisions about the way I drive due to the presentation.

– AW, Boulder, CO

If you would like to have Curcio Law give the End Distracted Driving Safety Presentation to your organization – just contact **Curcio Law** at **703-836-3366** or email **tcurcio@curciolaw.com**

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“Through our experience, hard work, and compassion, we at Curcio Law are committed to advocating for and representing people who have been injured through no fault of their own in a professional manner while helping them rebuild their lives and making the world a safer place.”

Curcio Law is an Alexandria, Virginia based firm focused on representing people who have been seriously injured or killed in car, pedestrian, bicycle and truck crashes, and by dangerous dogs, unsafe products and premises. As a team, the firm works tirelessly to obtain the compensation their clients are legally entitled to so each may rebuild their lives with dignity. Curcio Law has earned the trust of their clients and the respect of their peers by representing each client with the values which have shaped Tom Curcio's life and guide the firm: Commitment, Compassion and Character.

With over 35 years of experience behind him, Thomas Curcio has represented the most seriously injured victims of accidents caused by negligence, including:

- Personal Injury
- Car Crashes
- Truck Crashes
- Motorcycle Crashes
- Premises Liability
- Product Liability
- Traumatic Brain Injuries
- Wrongful Death



Tom Curcio's first-hand experience representing clients impacted by distracted drivers motivated him to become an advocate and sought-after speaker for the End Distracted Driving program (EndDD.org).

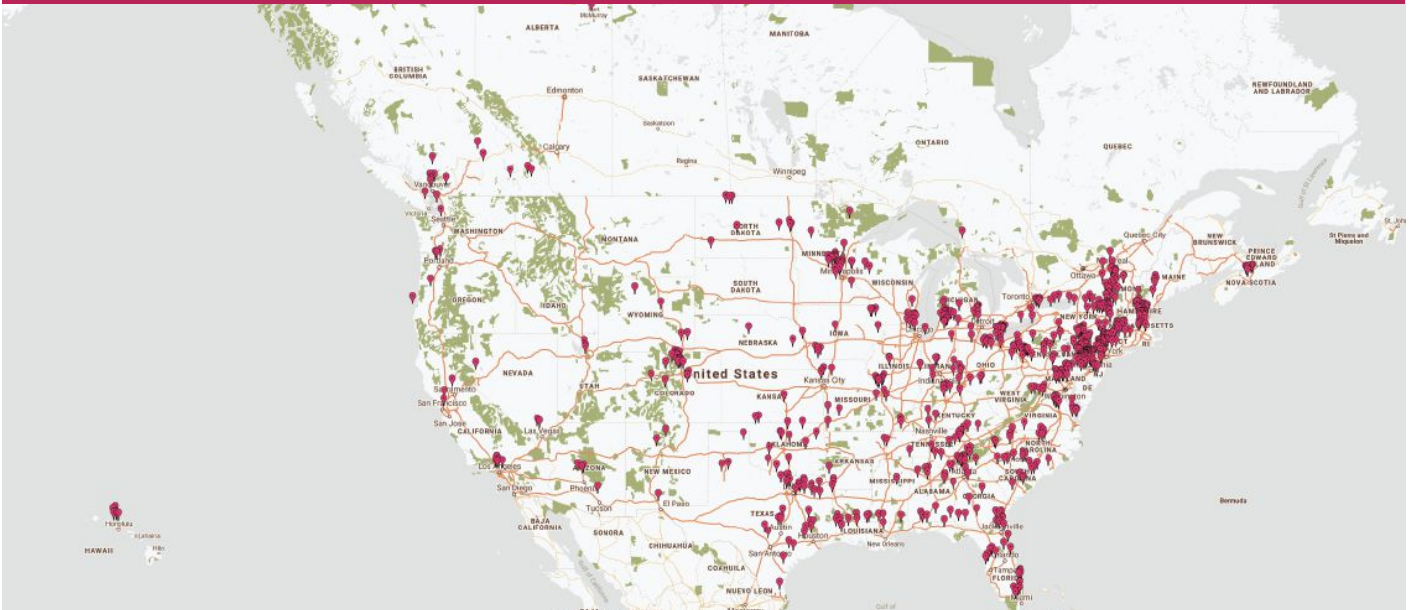
Tom gives the EndDD presentations at the Alexandria Courthouse for new drivers receiving their licenses every month. Since that is on hold due to COVID-19, Tom helped fellow trial lawyer and EndDD founder Joel Feldman increase attendance at his recent live online presentation. The on-demand version, where he presented to thousands of high school students, can be found here: <https://youtu.be/zIPVOfEOeQ>.

Speakers from around the country, primarily Trial Attorney's like those at Curcio Law, have shared the EndDD safety presentation with over 480,000 people to date. Their goal is to reach 500,000 people this year.

Tom is looking forward to resuming his in-person presentations when it is safe to do so. In the meantime, be especially careful while driving. Even though there are fewer cars on the roads currently, the incidence of reckless driving appears to have increased with people speeding and running red lights.

INVITE CURCIO LAW TO SPEAK TO YOUR CLASS/GROUP AND HELP ENDDDD.ORG REACH THEIR GOAL!

CONFIRMED AUDIENCE TO DATE: 480, 254



In Virginia alone, nearly 20,000 students, parents, and community leaders have heard this presentation.

TYPICAL FEEDBACK ON TOM'S PRESENTATION:

Your program on Distracted Driving is an excellent presentation that engages both the young drivers and their parents. You have continued to make your presentation relevant, interesting and compelling. What is truly remarkable is your ability to convey the safety lesson of preventing distracting driving in a strong but positive fashion.

– Chief Judge, Juvenile and Domestic Relations Court

