

### Changes in the workplace

The virus crisis has changed much about work and the workplace.
According to guidance from ADP, "As of March 2020, the COVID-19
pandemic has met the direct-threat standard referred to above, according to the
U.S. Equal Employment Opportunity Commission (EEOC)."

That means screening protocols will be in place in the workplace until the CDC or public officials revise their assessment.

Here are some precautions you might experience when you enter the workplace for the first time since quarantine:

- Your temperature might be taken upon entering the workplace.
- You might be issued a face mask and expected to wear it.
- Some employees will be expected to telework.
- Physical space separations may be in place, for example, partitions between employees.
- You might be asked to maintain a workstation strictly separate from others. One example: Only every other register might be open.
- Six-foot floor marks might indicate where you and customers can wait and stand.
  - Meetings might be via computer.
  - Group gatherings might be prohibited.
  - Business travel might be discouraged.
  - Hand shaking might be discouraged.
  - Sharing tools, food, or drinks could be discouraged.
  - Visitors will be discouraged.

### Father's Day

In the new way of honoring those we love, we are about to see pictures of fathers popping up all over Facebook, Instagram, and all of social media.

We will see fathers in military uniform, snapshots of dad in a favorite moment, or maybe even dad on his wedding day.

This year, June 21, just one day past the start of summer, is bound to be a festival of dad. It's a fine way to honor a father and will touch the hearts of many.

If you post a favorite picture of dad, be sure to post a memory, even if it doesn't exactly match the photo. Was there a legendary moment in the family when dad did something exceptionally cool? Like maybe spotting a dirt track and making an unscheduled stop to drive little race cars. Or maybe the time big, gruff dad saw a kitten and instantly adopted him. Those times of fun and tenderness are what make memories.

Maybe, if remembering your dad over his lifetime, you can recall his work. That he got up every morning, rain or shine, and brought back a paycheck to support his family. Maybe you remember how he could fix things or save the day in a million little ways.

Or his favorite sayings. Some dads have a million of them.

It would be a good day to thank him for those million things. So go ahead and do that. If he only lives in your memory now, thank him anyway.



I hope you enjoy this month's newsletter!

Louis J. Costanzo CEO

# Bee-friendly plants top garden choices for 2020

If you want to encourage pollinators in the yard, look for the good old-fashioned choices that once cheered up outdoor spaces.

Lilacs are the first choice for bees. With the twin qualities of beauty and fragrance, lilacs are perfect for the suburban yard. Choose a well-drained location with plenty of sun and space. They grow big and luscious. You'll get plenty of cut flowers and bees will love the nectar.

Honeysuckle reigns for decks and patios. It comes in both bush and climbing varieties that will give you lots of feathery flowers plus fragrance. Hummingbirds love it, as well as honeybees. Beware, the bush can grow massive so give it lots of space.

Even the beginner gardener can grow Sedum, otherwise known as Live Forevers. Find a sunny spot for this plant and by late summer the pretty red and pink blossoms will be covered with butterflies and bees. If you have an out-of-the-way sunny spot, try letting some weeds grow lightly around the sedum for more butterflies.

Bee Balm is a plant native to North America that was one of the first flowering plants written about in the 1500s. M. fistulosa, or purple bee balm, is one of the most cultivated species. Bees, as the name implies, love it as do butterflies and hummingbirds. Bee Balm loves moist, sunny ground, rewarding gardeners with lovely shaggy red and purple flowers on 4-foot stems. Bee Balm is lovely in a mass planting.



#### Do You Know...

... someone that could use our services? Perhaps a colleague, friend, family member, or networking buddy?

When a new client signs up for regular cleaning services at your recommendation; you will receive \$100!

If you would think of 3 or 4 people that could use our services, then don't hesitate to call them and give them our name and phone number. Be sure to have them mention your name when they call so we can send your \$100 Bonus!

Thanks in advance for your help and we look forward to sending cash your way!



# **Emergency fund: Did the Covid crisis convince you?**

The Covid crisis hit everyone at the same time and it convinced many to start an emergency savings fund.

If you look up the subject, you see a daunting suggestion: Save 6 months of your expenses. Or a year. It sounds unlikely, if not impossible.

But even one month of expenses, or two, could have saved most people a lot of trouble. Thinking about it that way may seem more doable.

Money experts say to be successful you have to:

- Make your savings automatic.
- Put them in a high-interest savings account.
- Put a manageable amount of money in and keep putting it in.

Yet, to make savings stick in place, you have to define what is and what is not an emergency. Loss of paycheck, for whatever reason, is one emergency. On the other hand, suddenly remembering your car insurance is due is not an emergency.

Before you start your emergency fund, look over your checking account and write down the money you have to come up with quarterly or bi-annually: Insurance, vacation money, school fees, etc. Those are not emergencies. They are recurring expenses.

Consider starting two funds. One fund in a savings account at your bank for recurring expenses. One fund in an online, high-interest savings account for long-term emergencies.

At just \$10 per week, you can save more than \$500 in a year. That gets your fund started.

Any time you get an unexpected chunk of money, put 20 percent in savings. Resolve not to let wants interfere with what you need.



"What did I learn when my dad took me to work for a day? I learned I never want to grow up."

### **Creamy Brie recipe combines the sweet and savory**

If it's your first try, Brie might seem challenging.

Brie and its lower-fat cousin, Camembert, are soft, creamy cheeses with a white mold rind.

And, yes, you are supposed to eat the mold rind.

Most everyone on their first try is skeptical. Take Charlemagne, for example. The emperor of what is now much of Western Europe, when served Brie for the first time in about 774, looked disgustedly at the white mold outside and threw it away. But a bishop persuaded him to try the cheese with the rind and, delighted, the emperor immediately ordered two cartloads every year.



Brie and Camembert now have protected names, according to cheese expert John Proestakes of JohnEatsCheese.com. Only cheese made in the Meaux region can be called Brie. Only cheese made in Normandy can be called Camembert. If you eat cheeses from elsewhere they have to be designated as a style of Brie or Camembert.

With that regal history, it is perhaps not surprising that Brie should have an etiquette associated with it.

- A round of Brie should be cut in slices as you would a cake.
- Always slice the Brie rounds from the outside in.
- Never dig the cheese out of the rind in public. If you really hate the rind, take a whole slice of Brie on your plate, and put the rind into a napkin.
  - Never mangle the Brie by cutting from the middle of the round.
  - Never cut the corners or tip of the Brie. Very offensive.

Traditionally you eat Brie with a bread, ripping a piece of baguette with your hand. But Brie can be enjoyed many ways, including baked.

Here is a recipe for Honey Brulee Brie.

#### **Ingredients:**

1 8-ounce wheel of triple cream Brie

1 tablespoon of honey

1 tablespoon of sugar

Crackers, bread, or crudite for serving

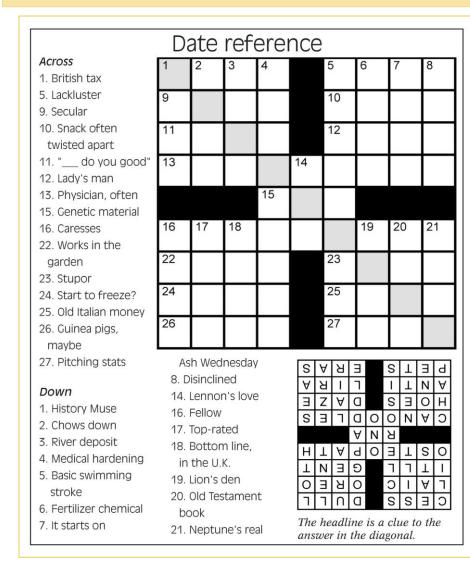
#### **Instructions:**

Cut off the top rind of the Brie. Preheat broiler.

Place Brie cut-side up on an oven-worthy plate. Spread honey evenly over the top and add an even layer of sugar.

Place Brie under the broiler for 1 minute or until the sugar melts and caramelizes. Remove and cool so that the sugar layer hardens, about 1-2 minutes.

Serve with crackers.



## Payment Service Providers provide lower cost to smaller businesses

For businesses that process less than \$5,000 per month, Payment Service Providers are the best deal.

Although the cost of processing is usually non-negotiable, a PSP will generally provide the lowest cost services for low-volume business. The most well-known PSPs are Square, which invented the mobile card-processing segment in 2009, and PayPal.

Here are the features:

- Includes basic business software or hardware (such as Square's free software and reader for IOS and Android).
  - Instant approval.
  - Account terminations can occur for large charges. Not so with MSPs.
  - Funding holds are common, but not with MSPs.
  - Self-service, no phone support.
  - Few choices in software and hardware.
  - Usually no termination fees or setup fees.
  - Flat-rate pricing can be higher than an MSP as your business grows.

## Trivia Teaser – Angels

- 1. The highest waterfall in the world is Angel Falls, situated in which country? a-Venezuela, b-Namibia, c-Laos, d-South Africa.
- 2. "Look Homeward, Angel" was the 1929 debut novel of which American writer? a-Thomas Wolfe, b-Ernest Hemingway, c-William Faulkner, d-Edna Ferber.
- 3. In the Bible book of Genesis, which figure wrestled with an angel? a-Abraham, b-Jacob, c-Daniel, d-Joseph.
- 4. In the 1996 movie "Michael," who starred as a disheveled, smoking, and swearing angel? a-Greg Kinnear, b-Tobey Maguire, c-John Travolta, d-Adam Sandler.
- 5. Whose jersey number 29 was retired by the California Angels and the Minnesota Twins? a-Rod Carew, b-Harmon Killebrew, c-Wade Boggs, d-Tony Gwynn.
- 6. Awarded the Pulitzer Prize for Fiction in 1975, "The Killer Angels" is a historical novel by Michael Shaara set during which war? a-Vietnam War, b-American Revolution, c-Falklands War, d-American Civil War.
- 7. Who was the voice of boss Charlie Townshend on the TV series "Charlie's Angels"? a-Sebastian Cabot, b-Larry Hagman, c-John Forsythe, d-Gene Barry.
- 8. From which Shakespeare play is the quote "Good night sweet prince:
  And flights of angels sing thee to thy rest!"?
  a-"Hamlet," b-"King Lear," c-"Othello,"
  d-"Romeo and Juliet."
- 9. The Angel Island Immigration Station operated outside what city from 1910 to 1940? a-Boston, b-New York City, c-San Francisco, d-Seattle.
- 10. "Angel Flying Too Close to The Ground" was a number one country song in 1981 for which singer? a-Charley Pride, b-Joe Stampley, c-Eddie Rabbitt, d-Willie Nelson.

1-a, Venezuela 6-d, American Civil War 2-a, Thomas Wolfe 7-c, John Forsythe 3-b, Jacob 8-a, Hamlet 4-c, John Travolta 9-c, San Francisco 5-a, Rod Carew 10-d, Willie Nelson

Answers to 'Angels'



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#### **About Our Company**

MAFS is a Commercial Janitorial and Floor Care company. Since 2009 we have built a solid reputation for quality and dependable service.

We offer commercial cleaning and floor care services, designed to fit the needs of the customer. Our flexible cleaning schedules and cleaning programs are guaranteed to fit most budgets

### Virus can linger on fabrics

Viruses do stay on fabric, but just how long seems to be unknown and has not been studied very much

One study found that wool, cotton, and other natural fabrics contain more bacteria compared to synthetics and silks.

But no study has yet proved how long viruses live on fabric. According to the Mayo Clinic, viruses tend to last a shorter time on fabrics than on hard surfaces.

Nevertheless, when you go outside for public activities, it's best to change clothes immediately upon return.

Launder your clothes immediate and dry in high heat or outdoors under sunlight.

Coming out of isolation will be like opening Christmas presents on Christmas Day. Just don't be disappointed if you don't get what you want.

#### ~ Anthony T. Hincks

## Weight training saves and builds muscles

Between the ages of 30 and 70, adults typically lose at least 20 percent of their muscle tissue.

The slow process of erosion has recently been named sarcopenia, Greek for "vanishing flesh." Though sarcopenia is not an inevitable consequence of aging, everyone is at risk.

For those over age 30, the good news is that sarcopenia can be reduced and even reversed by weightlifting. Research reported in The Annals of Internal Medicine shows that muscle mass peaks around age 30 and begins to decline slowly thereafter. Men and women appear to lose the same percentage of muscle.

Research also shows that older adults who have been lifting weights for 15 to 20 years or doing resistance training, are at least as strong as inactive 20-year-olds.

Resistance training is any type of exercise performed in one place while standing, sitting, or lying down. It includes leg lifts, arm curls, and abdominal crunches. Such movements can be performed using free-weights, weight machines, or by working against gravity.

The goal is to challenge the targeted muscles by performing at least three sets of eight to twelve repetitions, and to gradually increase the amount of weight used.

In addition to slowing muscle loss, the training increases the rate at which the body burns calories, increases bone density, decreases the risk of diabetes, and increases HDL, the "good" cholesterol.



### Take the Trivia Challenge and Win a \$25 Gift Card to Applebee's!

The first 3 people who call our office with the correct answer will be entered into the drawing!

What percentage of unexpected funds should you put into savings?

a. 10 b. 20 c. 40 d. 50

HINT: The answer is hidden somewhere in this newsletter.