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Wealth Beyond Wall Street Newsletter!

Brought to you by: Bill Constain, CEO, Wealth Coach

Coronavirus Spurs Creative Solutions

The COVID-19 pandemic is scary, but if it has any upside, it's in the way the crisis has sparked innovation and creativity in business.

The BBC website reports that the Washington, D.C. public library hosts a virtual book club for readers, and chef Massimo Bottura of Italy has launched an Instagram series to teach basic recipes to homebound cooks. An art teacher in Tennessee is live streaming classes for children who want to be creative.

Speaking of art, museums such as the Louvre in Paris have been offering virtual tours, and art lovers can view classic sculptures from the Vatican.

Small-business owners are thinking outside the box and taking steps to address the crisis, the U.S. Chamber of Commerce website reports. Cycling apparel company Kitsbow in North Carolina has shifted from making jerseys to manufacturing personal protective equipment (PPE), and it plans to produce 26,000 face shields and face masks.

Similarly, Sweaty Bands, a maker of no-slip headbands for active wear, is repurposing materials into facemasks for local hospitals.

On another front, cosmetics maker Garb2Art has found a new market for a hand sanitizer it developed three years ago. Revamping the production process, the company has expanded its staff from five people to 25 and recouped its \$25,000 investment in bottles and alcohol in a single day.

Stressed? Try a Hot Bath

Want to relax during these days of tension and worry? A long, hot bath can relieve your stress—and help your heart.

The Web MD website reports that a study of more than 30,000 adults found that a nice, steamy soak may reduce one's incidence of high blood pressure and stroke. "We found that frequent tub bathing was significantly associated with a lower risk of hypertension, suggesting that a beneficial effect of tub bathing on risk of heart disease may in part be due to a reduced risk of developing hypertension," said the study's lead scientist.

Researchers found that taking a daily bath was associated with a 28% lower risk of heart disease and a 26% lower risk of stroke, compared with subjects who bathed once or twice a week.

So, relax in the tub, and try to take your mind off your worries. It's good for your body and soul.



Monthly Quiz

1. The 2006 American romantic comedy Failure to Launch starred which Texas-born actor?
2. "What a Wonderful World" is a jazz song first recorded by which American singer?
3. American politician and diplomat Madeline Albright was born in what central European country?

Did You Know?

- The word 'lethologica' describes the state of not being able to remember the word you want
- Everyday more money is printed for Monopoly sets than for the U.S. Treasury
- Wearing headphones for just an hour will increase the bacteria in your ear by 700 times
- 55% of all movies are rated R
- There are 2 chickens for every person
- 80% of burglaries are committed by people aged 13-21
- Half of all crimes are committed by people under the age of 18
- Shakespeare invented the words 'assassination' and 'bump'

*Thanks www.did-you-knows.com p23

Health in the News

Focus on mental health while in quarantine

Staying indoors for an extended period—days, weeks, or even months—can be hard, especially when you're already stressed about COVID-19. While staying physically healthy, don't neglect your mental health.

The Verywell Mind website shares these tips:

- **Stick to (or create) routines.** If you're working at home, start the day at your regular time. Shower and dress, and focus on your job. Eat meals at your usual time. If you've got children around, set up a schedule and structure that allows you to care for them in addition to doing your job.
- **Stay active.** Don't sit on the couch all day. Fitness apps can remind you that it's time to get moving. Search YouTube for exercise and yoga videos. Jog through your home a couple of times.
- **Communicate.** Don't cut yourself off from the rest of the world. Spend time with family or friends who are staying with you. Reach out through social media. Take advantage of Skype and Zoom to stay in touch. Even if you're isolated physically, it doesn't mean you should withdraw entirely.

Stay healthy while cooped up at home

You're probably worried about staying healthy and safe in self-isolation, no matter how long the pandemic lasts.

Here's some advice from the Hackensack Meridian Health website for keeping illness at bay:

- **Maintain a clean environment at home.** Clean and disinfect doorknobs, light switches, remotes, and other surfaces you touch frequently once a day. If you must go out, wash your hands with soap for 20 seconds before and after you leave home.
- **Exercise.** Can't get to the gym? Find a workout video that will get your body moving. Walk around your house or apartment. Try bodyweight exercises like pushups, sit-ups, and wall squats.
- **Stick to a regular meal schedule.** Don't fall victim to the temptation to snack all day long. Eat breakfast, lunch, and dinner at the normal times, and plan healthy meals with lots of fruits and vegetables. Limit takeout food, which is convenient but can be loaded with fats and calories.
- **Stay hydrated.** Drink lots of water. This keeps your body in better shape to fight off infections and diseases. Avoid soda, or replace it with seltzer. Drink a glass of water before every meal to fill your stomach so you won't overeat.

Answers to Quiz

1. **Matthew McConaughey**
2. **Louis Armstrong**
3. **Czechoslovakia**

Thoughts of the Month...

"Not everything that can be counted counts, and not everything that counts can be counted."

-William Bruce Cameron

"Some of the world's greatest feats were accomplished by people not smart enough to know they were impossible."

-Doug Larson

Referral Corner

I want to thank you for your referrals over the years. We always ask our clients, "If they can just refer us one client per year, it would help us immensely." We are grateful to everyone who's referred someone our way, and we always love to have new people become part of our inner circle of friends and family.

Simply send them this newsletter and have them bring it in or call and we will give you and them a pair of tickets to the movies.

Who Wants to Win Free Tickets to the Movies?

What two ailments can be helped by relaxing in a hot bath on a regular basis?

Call 9043738349 to Answer...

The 10th caller with the correct answer to the Question of the Month will receive a pair of tickets to the movies – just for reading this newsletter. Many times the actual answer will be IN the newsletter so you will want to read the whole thing to make sure you have the correct answer.

Chipotle Honey Chicken Skewers



Chicken and veggies marinated in a delicious Chipotle Honey Grill Sauce, then barbecued to perfection.

Chipotle Honey Chicken Skewers

- 1 - 1 1/4 pounds chicken breasts, chopped into 1 inch pieces
- 1 green pepper, chopped into 1 inch pieces
- 1 red pepper, chopped into 1 inch pieces
- 1 yellow onion, chopped into 1 inch pieces
- Salt, to taste
- 1-2 tsp Garlic Pepper Seasoning
- 1-2 tsp Chipotle Seasoning
- 1 bottle Chipotle Honey Grill Sauce
- Chop the shrimp into 1/2 inch pieces.

Season chopped chicken with salt, Garlic Pepper Seasoning, and Chipotle Seasoning. Transfer chicken and vegetables to a large zip top plastic bag and pour in 1 cup of Chipotle Honey Grill Sauce. Save remaining sauce for brushing on skewers during grilling.

Place bag in the fridge and marinate for at least two hours, or overnight. Longer is better!

When ready to grill, place marinated chicken and vegetables on skewers in a repeating pattern. Discard bag with used sauce.

Preheat grill to medium-high heat and oil the grates. Cook chicken skewers for 12-15 minutes, turning every 3-4 minutes or until chicken is no longer pink in center. Brush with remaining sauce during cooking.

Keep Your Family Healthy During COVID-19

Every parent wants to keep his or her family healthy, especially these days. The Times Square Chronicles website shares this essential advice for maintaining a healthy household:

- **Adopt an active lifestyle.** Exercise is important for good health at all ages. As much as possible, take walks and bike rides, or at least work out indoors with some simple exercises on a regular basis.
- **Eat a healthy diet.** Avoid fast food and processed meats. Eat plenty of fruits and vegetables, and stay away from foods with added salt and sugar. Make large meals so you can freeze leftovers for days when you don't feel like cooking.
- **Spend time together.** Mental health is as important as physical well-being. Spending time as a family encourages open communication and emotional bonding—both vital to forging a strong family unit.

Unlock Innovation with These Tactics

Want to boost your creativity? It can enhance your career and your life. The Forbes website offers these techniques for jumpstarting your brain:

- **Say yes. Don't shut down ideas too quickly. Even** if they seem unrealistic or impractical, take a positive approach by saying, "Yes, and _____." Ask follow-up questions to spur a deeper exploration of the issues. You may discover a way to bring a seemingly impossible idea to life.
- **Brainstorm on a large scale.** It's easy to limit your thinking, especially when resources are scarce. Don't fall into that trap. Expand on your idea without worrying about how much it will cost or how much work it will take. It's always possible to scale it down, but in the long run you'll generate more impressive plans and strategies.
- **Look for the pain points.** Find out what's bothering your partners or customers. Chances are you can come up with interesting ideas for solving their pressing problems. To cite one well-known example, an entrepreneur created Netflix, which initially shipped DVDs to homes for as long as customers wanted to keep them, because he realized people didn't like late fees. Removing that one pain point led to a mammoth business.

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