

A4TD's Nugget of Knowledge

#11 – July 10, 2020

Greetings Everyone ~

My Little View on the World - Some Life Lessons on Patience

It's official, I've turned into a character from a Disney movie. The chipmunks are now sitting on the backs of the chairs right outside my window, and the birds are bathing in the birdbath next to the chair. Pretty soon – having observed me in all of my quarantine “slobtorial” splendor - they are going to start gathering together and sewing me clothing, a la Cinderella! On the toughest of days, this is my harmless but soothing escapist vision.

As I've said before, I grew up at the Jersey Shore. My town has a nice “family friendly” boardwalk with arcades, rides, and delicious food concessions. Sausage and peppers subs, pizza, waffles and ice cream, fried dough, French fries – omg I'm hungry now. Among the arcade games is one known as a coin pusher. You insert a quarter and it falls onto a pile of coins that are continuously being pushed by the coin pusher. The idea is that eventually the coins will build up, be pushed down by the pusher and tumble out of the machine into the hands of a lucky winner.



Sometimes, it can feel like we are living in a literal coin pusher. The coins represent the challenges of our daily lives, and the fear is that one more stressor is going to push us over the edge. I've personally felt that way of late. We all have our life challenges, and for me the one that pushed me over the edge was when my 13 year old little pug dog, Chloe, recently was suddenly quite ill. Rushing Chloe to the emergency animal hospital, my husband and I were sure we were saying goodbye to her. (Spoiler alert – she's okay now). No more real world – I wanted escapism and I wanted it now.

I believe that short-term escapism is a healthy thing. Too much of it, however, can deprive us of the joys of the moment. So in the face of fear and anxiety, how can we stay in – and enjoy - the moment?

A dear friend of mine – a breast cancer survivor – gave me a great piece of advice about how to manage fear and anxiety in order to make the most of the present moment. She said, “Don’t go there till you get there”. Such a valuable piece of wisdom that I try to follow. Sometimes I’m not successful – with Chloe I let my fears get the best of me and definitely went there without actually getting there.

Staying in the present moment requires many things. One is faith – faith in the future and faith that things will get better. Another is the willingness to lean into our fears, relying on that faith and being willing to take each day as it comes. And then there is patience – the patience to stay where we are, in the moment, and to find - and lean on - the blessings of that moment to help us ride through the storm.

I think it is fair to say that after four months of living with a global pandemic, we are all losing our patience. We want it to be over. We want all of our life’s big pleasures now. We want immediate gratification. I want a funnel cake! Living in a world that is so technology based, where we can get almost anything we want with one click of an Amazon button, we have forgotten how to be patient and how to live with inconvenience. We are losing the ability to hang in there for the longer haul until circumstances change and things get better.

Furthermore, the constant bombardment of information – and delivered in sound bites - has not only impacted our ability to slowly and patiently read and absorb important information, it has overwhelmed us to the extent that it is natural to want to escape the present moment (and live in a Disney movie with chipmunks and hummingbirds.)

Years ago when I was feeling overwhelmed by distressing news in the world, I asked my father how he handled horrible news during the Depression and World War II. He pointed out to me that communication was much different then – daily papers and nightly news – so they didn’t receive the vast quantity – and sometimes questionable quality – of information like we do now. Less overload meant less overwhelm, and allowed for the greater flexing of the patience muscle to get through their days. No wonder they were able to act in a way that made them the “greatest generation”.



So back to Chloe. Her recent distress was due to disc issues in her lower back that affect her hind legs. She is losing muscle mass and strength, and can’t walk very well any more. And sometimes this causes her significant pain. Yet, despite these life stressors for her, she keeps moving forward day by day, tail wagging, living in the moment, enjoying her meals and her Greenies and her napping time on the recliner with my husband. She is patiently living in the moment, challenging us to stay in that moment with her. Here are the lessons on patience I have learned from her. Don’t think about tomorrow. Set reasonable expectations. Savor what’s in front of you. Treat yourself from time to time. Want

less and love more. And when patience is a struggle, howl a little bit!

Read on and enjoy.

A training and employment opportunity . . .

The COVID-19 pandemic has created an unprecedented need for contact tracing across the country. Health departments use contact tracing to prevent the spread of infectious disease. Contact tracing for COVID-19 generally involves:

- Interviewing people with COVID-19 to identify everyone with whom they had close contact during the time they may have been infectious,
- Notifying contacts of their potential exposure,
- Referring contacts for testing,
- Monitoring contacts for signs and symptoms of COVID-19, and
- Connecting contacts with services they might need during the self-quarantine period.

There is a nationwide need for thousands of people to learn key skills quickly and become contact tracers. The job qualifications for contact tracing positions differ throughout the country, with some new positions open to individuals with a high school diploma or equivalent.

If training to become a contact tracer is of interest to you, please contact your Regional Coordinator or Regional Director.

Brain Games . . .

Here are some more games to help you exercise those brain muscles!

<https://www.gamesforthebrain.com/game/rotate/>

<https://www.gamesforthebrain.com/game/masterpieces/>

I discovered last time that many of you enjoy brainteasers. So, let's start with the answers to our previous challenge:

- 1) *There is a word in the English language in which the first two letters signify a male, the first three letters signify a female, the first four signify a great man, and the whole word, a great woman. **The answer is “heroine”.*** (Kudos to Mary vanV, Charles N-B, Deb, Nancy W. and David N.)
- 2) *If there is a bee in my hand, what is in my eye? **The answer is “beauty”.*** (Kudos to Charles N-B, Deb, Nancy W., and David N.)

Now for this issue’s challenge:

- 1) ***Forrest left home running. He ran a ways and then turned left, ran the same distance and turned left again, ran the same distance and turned left again. When he got home, there were two masked men. Who were they?***
- 2) ***What makes this number unique: 8,549,176,320?***

The Straight Skinny on Face Masks . . .

We hope by now everyone understands the importance of wearing a facemask. Today we wanted to share with you some valuable pointers for the safest way to put on, remove and launder a facemask

How to Wear Cloth Face Coverings (from the Center for Disease Control)

<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/how-to-wear-cloth-face-coverings.html>

Putting it on and wearing it:

- Wash your hands before putting on your face covering.
- Determine which side of the mask is the top. The side of the mask that has a stiff bendable edge is the top and is meant to mold to the shape of your nose.
- Determine which side of the mask is the front. The colored side of the mask is usually the front and should face away from you, while the white side touches your face.
- Follow the instructions below for the type of mask you are using.
 - Face Mask with Ear loops: Hold the mask by the ear loops. Place a loop around each ear.
 - Face Mask with Ties: Bring the mask to your nose level and place the ties over the crown of your head and secure with a bow. Then take the bottom ties, one in each hand, and secure with a bow at the nape of your neck.

- Face Mask with Bands: Hold the mask in your hand with the nosepiece or top of the mask at fingertips, allowing the headbands to hang freely below hands. Bring the mask to your nose level and pull the top strap over your head so that it rests over the crown of your head. Pull the bottom strap over your head so that it rests at the nape of your neck.
- Put it over your nose and pull the bottom over your mouth and chin.
- Try to fit it snugly against the sides of your face.
- Mold or pinch the stiff edge to the shape of your nose.
- Make sure you can breathe easily.
- The mask should cover from below your chin to above your nose, and be pinched to fit the bridge of your nose snugly.
- Don't leave your nose or mouth uncovered.
- Don't put the covering around your neck or up on your forehead.
- Don't wear the mask under your chin with your nose and mouth exposed. This can increase your risk of infection.
- After wearing your mask in public, consider the outside contaminated or dirty until after you wash it. Therefore, don't touch the mask while you are wearing it. If you do so, you risk your hands becoming contaminated with any germs on its outside and increase your risk of infection.
 - If you do touch it, wash your hands right away or use hand sanitizer.
- Also, for these same reasons, do not put your mask on and take it off repeatedly while you are away from home.
 - If you do remove your mask while you are away from home, follow the steps below for how to safely remove it, place the mask in a sealed bag for washing later on and immediately wash your hands or use hand sanitizer. (Keep a bag with you for this purpose!)

Taking it off:

Once at home, remove the mask carefully, following these steps.

- Remove the mask from behind; don't touch the front of the mask.
- Untie the strings behind your head or stretch the ear loops
- Handle only by the ear loops or ties; don't touch the covering part of the mask.
- Fold **outside** corners together (so that the part of the mask that faced your mouth is now facing outward).
- Place the mask in the washing machine. Immediately throw away single use masks.
- Be careful not to touch your eyes, nose, and mouth when removing.
- Wash hands immediately after removing.

Reusable cloth face coverings should be washed after each use. You can wash by machine or by hand, as follows:

<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/how-to-wash-cloth-face-coverings.html>

Washing by Machine:

- You can include your face covering with your regular laundry.
 - Use a regular stain-removing laundry detergent and the warmest water setting for the cloth used to make the face covering. (Hotter temperatures help sanitize.)
- Don't overload the washer or dryer; let the mask tumble freely.
- Dry in the dryer on the highest heat setting and leave in the dryer until completely dry.
- If you prefer to air dry your mask, leave it flat and allow it to completely dry. If possible, place the mask in direct sunlight.

Hand Washing:

- You can hand wash using a bleach solution. MIX -
 - 5 tablespoons (1/3rd cup) household bleach per gallon of room temperature water **or**
 - 4 teaspoons household bleach per quart of room temperature water
 - Check the label to be sure your bleach is intended for disinfection. Some bleach products, such as those designed for safe use on colored clothing, may not be suitable for disinfection. Also, ensure the bleach product is not past its expiration date. Never mix household bleach with ammonia or any other cleanser.
 - Soak the face covering in the bleach solution for 5 minutes. Agitate it by hand for at least 20 to 30 seconds.
- You can also hand wash by diluting liquid or powder detergent in hot water.
 - Submerge mask in the solution and hand agitate for 30 to 60 seconds.
 - Then let it soak for 20 minutes.
 - Rinse thoroughly with cool or room temperature water.
 - Be careful not to overuse detergent and to rinse it well in order to avoid skin irritation.
 - Make sure to completely dry cloth face covering after washing.

REMEMBER: Treat your facemask like an infected surface after using it. Be sure to wash your hands every single time you handle it.

A Training Tidbit . . .

Making a Budget

We want to be sure you have a plan for replacing your A4TD training wages when you leave our program. Part of achieving this job readiness is becoming skilled in making and following a budget.

Here are some pointers for making a budget. These are taken from an online course offered by GCFLearnFree.org / GCFGlobal.org. To read more, I invite you to go to:

<https://edu.gcfglobal.org/en/moneybasics/>

Creating a Budget:

A budget is a planning tool that helps you keep track of how you spend your money. It includes an estimate of your expenses and the way you expect to pay for them. A budget is based on your income (the money you earn and/or receive) and your expenses (the money you spend for food, utilities, and other things).

Budgeting helps you spend wisely and save money. To create a budget, it helps to start with a budget worksheet. You can find one on GCF Learn Free. Here's what it looks like:

<u>Budget Worksheet</u>	
<i>Income Sources</i>	
\$ _____	Salary
\$ _____	Salary, spouse
\$ _____	Support Payments
\$ _____	Public Assistance (Cash)
\$ _____	Other (Gifts, Sales, etc.)
\$ _____	TOTAL MONTHLY INCOME
<i>Expenses</i>	
Savings	
\$ _____	TOTAL MONTHLY SAVINGS
Transportation	
\$ _____	Gas
\$ _____	Insurance Due: _____
\$ _____	Car Payment Due: _____
\$ _____	Maintenance
\$ _____	Public Transportation
\$ _____	TOTAL
Housing	
\$ _____	Rent/Mortgage Payment Due: _____
\$ _____	Insurance Due: _____
\$ _____	Repairs
\$ _____	Furniture
\$ _____	Electricity Due: _____
\$ _____	Water Due: _____
\$ _____	Heating Fuel (Gas, propane) Due: _____
\$ _____	Garbage Pickup Due: _____
\$ _____	Telephone Due: _____
\$ _____	TOTAL

Here are the basic steps:

- 1) Determine your total monthly income by adding your monthly take-home training wages, SSI or SSDI and any other income, such as alimony.
- 2) List all of your expenses, including rent or mortgage, car payments, groceries, and entertainment. Some of these expenses are the same amount each month, while others vary.
 - a. For those that vary, try to budget a set amount for each month. Review past bills and receipts to determine an amount you spend each month.
- 3) Subtract your expenses from your total monthly income. Use a calculator to calculate your budget. Ideally, your expenses shouldn't exceed your income.
- 4) Based on how much money you have left after expenses, decide what percent of your monthly income you want to save each month. It's recommended that you save 10 percent if you can. However, determine the amount that's best for you.
- 5) To reach specific financial goals, put a set amount into your savings and/or investments.

Following a budget

When you are finished, print out your budget and compare what you are spending to the following basic budget guidelines. Is your spending within the guidelines?

- Housing: 30% of your income
- Food: 18%
- Transportation: 12%
- Clothing: 8%
- Medical care: 6%
- Savings: 6%
- Recreation: 5%
- Other: 15%

Your initial budget may change as you learn more about money matters. In the short term, it will get you thinking about how you spend your money.

Be a wise consumer

Being a wise consumer can help you stay within your budget. Here are some cost-cutting tips:

- Look for ways to reduce spending. Consider a less expensive telephone plan, use coupons when you shop, and dine out less.
- Search for the best buy. Sometimes it's better to spend time than money.
- Be aware of where your money is going, and plan ahead to better handle unexpected expenses.

- Look for free items. Borrow books, CDs, and videotapes from the library rather than buying or renting them. Exercise at home, or use public exercise facilities.
- Consider shopping at thrift shops, consignments shops, and other places that sell used items.
- Don't pay for services you can do yourself.
- Say no to impulse shopping. Ask yourself if you really need an item, or if there's something else you want more.
- If you can, avoid using credit cards. Buying on credit ties up future income.
- Watch out for money drainers – those things you regularly buy that can eat up a sizable chunk of your income. For example, \$0.50 per day for a can of soda can add up to more than \$180 per year.
 - Think about things you buy regularly that may be money drainers — snacks, magazines, coffee, etc. —and consider saving that money for something else.

A Bit about SCSEP . . .

In the last Nugget, I explained A4TD's annual process for "recertifying" your eligibility to be in SCSEP. One element of recertification is documenting all of your sources of income. For those of you receiving Social Security or SSDI, your annual benefits reward letter is an extremely important document for proving your income.

Therefore, please be sure to hold on to your most recent benefit reward letters and keep them in a safe place that you can quickly and easily access when we do your recertification.

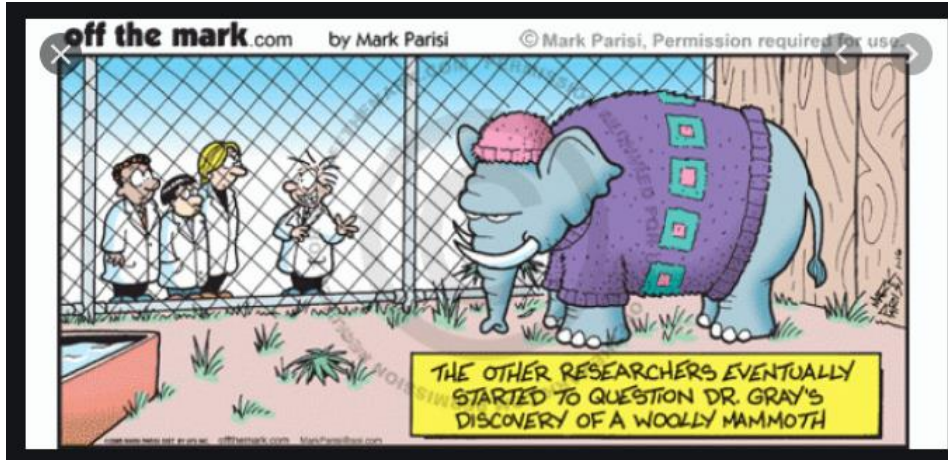
Your cooperation in doing this will help us to ensure that we can complete your recertification in a timely fashion and that you don't lose any training time.

Just for Fun . . .

Did you know . . . Charlotte, Vermont is a small town near Burlington, about 50 miles south of the home office in the northwestern corner of Vermont. It is 150 miles from the nearest ocean. Yet, in 1849, while digging to lay railroad tracks, workers unearthed the bones of a beluga whale! How did a whale get into Vermont? It was actually preserved in the sediment of the Champlain Sea, which was an arm of the ocean that extended into the Champlain Valley of Vermont for 2,500 years after the retreat of the glaciers. The Champlain Sea covered over 20,500 square miles of Vermont, New York, and Ontario, Canada – including much of what is

now the St. Lawrence River, the lower Ottawa Valley and the Champlain Valley. In 1993, the whale was declared Vermont's official State Fossil.

Thanks to Crystal in the home office – a fossil hunter in her own right –for educating me about this! She also shared that the bones of two Woolly Mammoths were also found in Vermont.



Here is a little quiz for you:

“What was the first city in the world to reach a population of 1 million people?”

Stay tuned for the answer next time. (Or, feel free to respond back with the answer and you will get a shout out in the next Nugget!)

* * * * *

Last time I asked you **“What is a squirrel nest called?”**

The Answer? A drey. (Kudos to Charles N-B, Donna W., and Nancy W.)

This quiz and the brain teasers from our last nugget stirred the imagination of two of our readers. I'm paraphrasing their feedback: *“A squirrel's nest is called a drey, and if the squirrel is female she most surely is a heroine and a real beauty too. Furthermore, if I have been watching from my office what happens around a drey, I have likely seen squirrels hanging “dreyperies”.*

I'm glad to see that the pandemic hasn't affected people's senses of humor! Thank you for making me laugh!

In case you need a break . . .

Last time I shared some valuable breathing exercises. Thanks to our sharp eyed reader who reminded me that when using deep breathing as a method of relaxation, it is important to breathe in through the nose, not the mouth. You should, however, slowly breathe out through the mouth to create a sense of calm.

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Sometimes you can't pick just one. It's summer and time for a vacation, so check out these "unbelievable places around the world"!!

<https://www.youtube.com/watch?v=nFdBNJsW46Y>

Be patient and savor each one. To get you started, here's one, the Wisteria Flower Tunnel in Japan.



A Final Thought . . .

“Optimism is a strategy for making a better future. Because unless you believe that the future can be better, you are unlikely to step up and take responsibility for making it so.”

~ Noam Chomsky - American linguist, philosopher, cognitive scientist, historian, social critic, and political activist

Ask A4TD . . .

Finally, remember that if you have a comment or a question for A4TD, “reply” to this message and share your thoughts or questions.

Until next time, be safe, be kind, be patient, savor the moment, and when the going gets rough, maybe let out a little howl. We'll be listening.

Sincerely,

All of us here at A4TD