

DISASTER RECOVERY FUND

In times of crisis and disaster the need for assistance is real!

To support our community the Okoboji Foundation has created the Okoboji Foundation Disaster Recovery Fund to assist those who may be adversely affected by COVID-19.

To donate go to www.okobojifoundation.org and click on Okoboji Foundation Recovery Fund to give today. No gift is too small. By giving to this recovery fund you can be assured your donation will be used to quickly move resources to where they are most needed and adapt to evolving needs.

How and Who Your Donation Will Help:

Your contributions are already helping the community. The DRF Committee has already approved the following requests:

\$8,822.30 to Lakes Regional Healthcare for 6 reusable powered air purifying respirators to be used by hospital staff treating COVID patients.

\$2,000 to Bedell Family YMCA to serve 200 Community Table meals a week for four weeks.

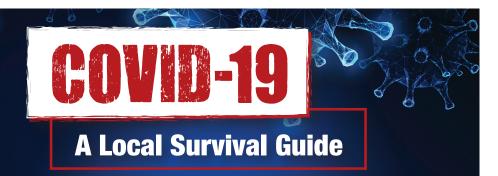
\$4,000 to Voluntary Action Center for additional food for Meals on Wheels.

If you are a nonprofit in need of assistance with food or medical supplies, email us for more information on how to apply.

Thank you for helping make a *Ripple of Good* in our community!

712-332-7177 | okobojifoundation.org Email: info@okobojifoundation.org

DRONA



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TOGETHER WE WILL COME OUT **STRONGER**



GO TO www.lakesnewsshopper.com FOR A COMPLETE LIST OF AREA BUSINESS OFFERINGS & SERVICES

These challenging times are when our community needs the most support – THANK YOU!



DELIVERING RELIEF

The IGL Corona Relief is a group of volunteers focused on providing for the needs of the sick and vulnerable in the lowa Great Lakes during the spread and treatment of the Coronavirus. Dickinson County Public Health, the Voluntary Action Center, Bedell Family YMCA, Dickinson County Community Services, and many others are coordinating their efforts to meet these needs with volunteers to deliver essentials or provide childcare. Please go to iglcoronarelief.org to volunteer, request assistance, or donate to this effort or local food pantries. Call 712-318-1026 if you do not have internet access.



Coronavirus sparks worldwide concern

B

he dawn of 2020 ushered in many newsworthy headlines, but few have turned the heads of the masses as sharply as the arrival of a novel coronavirus that was first identified in Wuhan, Hubei Province, China. In late 2019, Chinese authorities identified the new virus, which has resulted in scores of confirmed cases in China, and additional cases identified in a growing number of international locations.

Both the World Health Organization and The Centers for Disease Control and Prevention have closely monitored the coronavirus, which was named COVID-19 in mid-February 2020. The public is understandably concerned, but educating oneself about COVID-19 and coronaviruses in general can assuage some fears.

What is a coronavirus?

Medical News Today reports that coronaviruses typically affect the respiratory tracts of mammals. Coronaviruses are responsible for between 15 and 30 percent of common colds. They're also associated with pneumonia and severe acute respiratory syndrome, or SARS.

Coronaviruses were given their name based on the crown-like projections on their surfaces (in Latin, "corona" means "halo" or "crown"). Coronavirus antibodies do not last or work for very long, so a person who becomes ill can catch the same virus again a few months later. Also, antibodies for one strain of coronavirus may not be effective against other strains.

What is COVID-19?

In 2019, a new type of coronavirus not previously identified was discovered in China. Like other coronaviruses, this virus, COVID-19, can be spread easily from person to person, particularly through respiratory droplets acquired when someone with the virus coughs or sneezes. Most often people need to be within six feet of the infected person for contraction. The CDC says that COVID-19 also is believed to be spread from animals to people. It's currently unclear if a person can get COVID-19 by touching a surface or object that has the virus on it and then touching his or her own mouth, nose or eyes.

Those confirmed as having the virus reported illnesses ranging from mild symptoms like fever, cough and shortness of breath to more severe illness. Reactions to COVID-19 can differ from individual to individual. It's believed that symptoms of COVID-19 can appear in as few as two days or as long as 14 after exposure. Those who have been in China or around others who have visited from China and are experiencing cold or flu symptoms are advised to call their physicians.

Prevention and Treatment

The WHO says that if a person is healthy, he or she only needs to wear a mask if this person is taking care of another with a suspected COVID-19 infection. One also should wear a mask if he or she is coughing or sneezing.

Doctors advise that frequent handwashing, and in the absence of warm, soapy water, alcohol-based sanitizers that are at least 60 percent alcohol can be effective in preventing transmission of COVID-19. Also avoid touching your eyes, nose and mouth with unwashed hands.

Currently there is no specific antiviral treatment for the disease; people should receive supportive care for symptoms. However, research into antiviral drugs, such as those for HIV and influenza, are being tested for their potential efficacy against COVID-19, Research into developing a vaccine for this novel coronavirus also is ongoing.

Concerned individuals should speak with their healthcare providers for accurate, upto-date information about COVID-19 as global health organizations continue to monitor conditions and treatments.

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Find many COVID-19 small business & individual resources on our website evcpa.com or on



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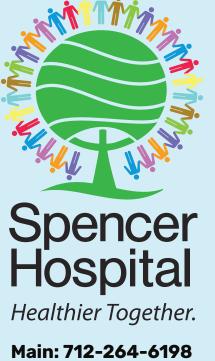
1306 18th St., Suite C, Spirit Lake 712-336-3405 During this difficult and uncertain time, it is more important than ever for us to continue to support each other and our local businesses. Here at the Chamber, we're doing our best to keep you and your customers informed on any changes to "business as usual".



Follow Our Page Shop Local • Shop Smart STAY HEALTHY

WE ARE IN THIS TOGETHER!

EVEN IF WE CAN'T HOLD HANDS RIGHT NOW.



Main: 712-264-6198 COVID-19 Updates: SpencerHospital.org

HOURS OF OPERATION: TAM - 7PM MON-FRI LOCAL: 712-264-6514 TOLL FREE: 1-800-848-0638

712-264-6100 AVERA MEDICAL GROUP SPENCER: 712-264-3500

MILFORD FAMILY CARE: 712-338-2461 IOWA DEPARTMENT OF PUBLIC HEALTH:

211

How COVID-19 is transmitted

OVID-19, the novel coronavirus that was declared a pandemic by the World Health Organization in mid-March 2020, has claimed thousands of lives across the globe. Though the WHO insisted during a press briefing declaring COVID-19 a pandemic that the virus could be suppressed and controlled, Director-General of the WHO Tedros Adhanom Ghebreyesus described what he felt were "alarming levels of inaction" in regard to preventing the spread of COVID-19.

Understanding COVID-19, including the threat it poses and how it's transmitted, is of the utmost importance. According to the Centers for Disease Control and Prevention, there is still much to learn about COVID-19, including how it spreads. However, the CDC notes the following are some ways that researchers, as of March 2020, feel that the virus is transmitted.



Person-to-person

Researchers who have studied the virus feel that it is spread mainly from person-to-person. People who are within six feet of one another may spread the virus through respiratory droplets produced when an infected person coughs or sneezes. These droplets can land in the mouths or noses of those who are nearby or potentially be inhaled into the lungs.

The CDC notes that the virus is contagious, and that people might be most contagious when they are at their sickest. Symptoms of COVID-19 include difficulty breathing or shortness of breath, persistent pain or pressure in the chest, new confusion or inability to arouse, and bluish lips or face. Additional symptoms may be associated with COVID-19 as researchers learn more about the virus, and people who experience anything unusual should discuss their condition with a physician immediately.

Researchers also suspect that the virus may be spreading through people who are asymptomatic. So even people who do not feel sick or exhibit signs of sickness may unknowingly have the virus, potentially making them capable of spreading it.



Contact with surfaces

The CDC notes that researchers do not suspect that contact with contaminated surfaces or objects is the main way the COVID-19 virus is spreading. However, the CDC also notes that it may be possible for people to get the virus by touching surfaces of objects that have the virus on them and then touching their own mouths, noses or possibly their eyes. The relative infancy of COVID-19 means researchers have yet to fully understand how the virus is transmitted.

Understanding COVID-19 also involves staying up-to-date on local announcements about the virus and adhering to any restrictions government officials put in place. People living in or near areas where others have been diagnosed should follow all protocols put in place by the government to reduce their own and their neighbors' risk of exposure to the virus. More information about COVID-19 is available at www.cdc. gov.

Some challenges of going remote with your business



The number of professionals working remotely has risen dramatically over the last decade-plus. According to an analysis from Flexjobs and Global Workplace Analytics, there was a 159 percent increase in remote between 2005 and 2017.

That shift toward remote work might have been silent and gradual for much of the 21st century, but the volume was ramped up during the outbreak of the novel coronavirus in the United States in March 2020. In an effort to slow the spread of the potentially dangerous virus, government officials urged businesses to allow their employees to work remotely, and just like that the number of remote workers skyrocketed.

The internet has made it possible for businesses in various industries to go remote, but such a transition does have some unique challenges.

 Software: Hasty transitions to remote work, like those forced by the COVID-19 outbreak, created a crisis of sorts for companies that previously had not had many remote employees. Employees were suddenly asked to work on home computers that may or may not have had all the necessary applications for them to perform the daily tasks associated with their jobs. Companies that must transition to being remote, whether that transition is temporary or permanent, must recognize that remote employees will need access to software necessary to do their jobs. Workers who only have old computers at home may need to be provided with computers that are compatible with the versions of software used in the office.

• **Communication:** Communication issues between remote workers can be an easy fix. Even businesses that are facing sudden and forced transitions to remote workplaces can utilize instant messaging apps like Slack to facilitate immediate communication between employees. This can drive greater efficiency and promote the sense of community among staff that many companies are proud to have fostered.

 Customer service: Ensuring customers can seamlessly connect with your business, and your customer service staff in particular, should be a priority when switching to a remote work setting. A 2014 study published in The Quarterly Journal of Economics even found that remote working allowed customer service staff to get through 13 percent more calls each day. Remote customer service employees won't have the direct access to management and fellow team members that they had when working on-site, so business owners can employ central management platforms that make it easy to access information regarding new products and services and previous interactions with and responses to customers. That access can help solve issues while reducing the likelihood of substantial lag time as customer service employees wait to hear from coworkers and managers about how to respond to certain issues.

Many businesses were thrown into the proverbial deep end when forced to go remote due to the COVID-19 outbreak. Challenges present themselves during such transitions, but these challenges can be overcome with a handful of effective strategies.



Shop Smart... Shop Local... STAY HEALTHY Together We Will Get Through This

Go to okobojichamber.com and click on the Covid-19 tab, a great resource for your business.

> Iowa Great Lakes COVID-19 Local Guide on Facebook

Empower Your Business

Powerful Work-From-Home Solutions

Stay operational and keep your staff connected by enabling them to work from home with these powerful technology solutions:

Ready-To-Use Remote Work Laptops For Productivity

- Preconfigured with remote communications
- Built-in security and antivirus
- VPN connectivity if needed

IT Support

- Keep your systems up-to-date, secure, and operating
- Customized plans to fit your needs

Video Conferencing

- Keeps your team connected and communicating effectively

Remote Network Management With iStatus[®] & RPM[™]

- Remotely monitor your business network and connectivity
- Reboot network hardware as needed

Business Firewalls

- Enable staff to remotely connect to their desktop PCs at the office

RDI is here to help you work through these tough times.

Call us at 712-338-2999 or email sales@rdi.com for any of your technology needs.



Financing

Options

Available!

COVID Questions and Answers

by Dr. Zach Borus, Family Medicine Physician at Avera Spirit Lake Medical Center **1. If a local resident is feeling sick,** to have area residents sew masks for us.

what should their first step be? If you are sick, your first step is dependent on how sick you are and your symptoms. If you are experiencing any potential COVID-19-related symptoms, which are primarily cough, fever over 100° or shortness of breath, you should call Lakes Regional Healthcare's COVID-19 Hotline at 712-336-6696 weekdays between 8 am and 5 pm. A nurse will assess you over the phone and determine the next steps in your care process, which might mean staying home and tracking your symptoms or coming in to the Respiratory Clinic to be evaluated further.

If you are sick with an acute illness that is not COVID-related, you should call Avera Lakes Family Practice or the QuickCare Clinic at 712-336-3750. The QuickCare Clinic is still seeing patients Monday through Thursday until 6 pm and on Saturdays from 8 am until noon. We are not accepting walk-in appointments at this time. Patients must call the QuickCare Clinic before arriving.

If it is after hours, please call the ER for further triage at 712-336-1230 prior to coming in, if possible. If you are experiencing a life-threatening emergency, as always, call 911.

2. When should one be tested for COVID-19?

The state of Iowa is emphasizing high risk groups priority for testing as there are not many kits. Lakes Regional Healthcare is following Iowa Department of Public Health testing guidelines, which are currently:

People of any age that are hospitalized with fever and respiratory illness.

Older adults (over 60 years of age) with fever and respiratory symptoms (cough, difficulty breathing) and chronic medical conditions (diabetes, heart disease, immunosuppressive medications, chronic lung disease, or chronic kidney disease).

Persons of any age with fever or respiratory illness who live in congregate setting (such as long term care facilities, dormitories, residential facilities, correctional facilities, treatment facilities).

Healthcare workers, essential services personnel, first responders and critical infrastructure workers with fever or respiratory illness.

3. How many tests can LRH administer?

Lakes Regional Healthcare's testing capacity varies based on available testing supplies from our reference labs and their strict testing criteria. Thus far, no one who has met testing criteria has been turned away due to lack of supplies. 4. How many ventilators does LRH

have?

Lakes Regional Healthcare has four ventilators.

5. Does LRH have enough PPE for their staff?

At this point Lakes Regional Healthcare seems to have enough PPE for staff, and we are constantly re-evaluating our supply. We've been fortunate to have had many local businesses donate N95 respirators and face shields to us, and

6. Who should be wearing a mask? If you're outside, wear a mask. You don't need to wear a medical mask, rather a cloth face mask. This is especially important if you will be near anyone else. 7. Where can you get a mask if you need one?

Instructions to make cloth face masks can be found at https://www.cdc.gov/ coronavirus/2019-ncov/prevent-getting-sick/diy-cloth-face-coverings. html.

8. What can I do to prevent **COVID-19 at home?**

There are many ways to prevent COVID-19 at home. The first step is to do just that - stay home. Don't go anywhere else unless it's absolutely essential, such as to get groceries or medications. And even then, we'd suggest you order online and pick it up through a drivethrough or get a volunteer through https://iglcoronarelief.org to do that for you. Other important tips to prevent getting COVID-19 are to:

Stay at least six feet away from others, especially if someone in your home is sick. If someone is sick with suspected COVID-19 in your home, isolate them to a bedroom and bathroom that others don't enter. When bringing them meals or other items, be sure both of you are wearing masks.

Wash your hands often with soap and water for at least 20 seconds each time. Avoid touching your eyes, nose, and mouth.

Clean and disinfect frequently touched objects and surfaces, such as door knobs, television remotes, tablets, smartphones, and faucets.

Cough or sneeze into your elbow, or into a tissue, then throw the tissue in the trash and wash your hands.

9. How does COVID-19 spread?

COVID-19 is spread between people who are in close contact with one another, usually within roughly six feet. It happens when an infected person coughs, sneezes, or talks and the respiratory droplets they exhale get inhaled by another person. It may be possible to get COVID-19 by touching a surface or object that has the virus on it and then touching your mouth, nose, or eyes. This is why the CDC recommends often cleaning and disinfecting frequently touched surfaces and washing hands with soap and water or using an alcohol-based hand rub.

10. When should someone call a healthcare professional?

If you experience any COVID-19-related symptoms, which are primarily a new cough, fever over 100° or shortness of breath, you should call Lakes Regional Healthcare's COVID-19 Hotline at 712-336-6696. A nurse will assess you over the phone and determine the next steps in your care process, which might mean staying home and tracking your symptoms or coming in to the Respiratory Clinic to be evaluated further. The same process is in place through the ER between 5 pm and 8 am and on weekends.

LETTERS TO THE EDITOR

Dear Dickinson County Residents,

The last few weeks have been difficult for our country, state, and community. We have experienced a new virus spread throughout the world, enter the United States, travel to the Midwest, and make its way to our own county.

Some of you may be returning home from winter locations or opening your summer homes. It's likely that you've traveled on planes, come from out of the country or out of the state which raises your risk of having been exposed to COVID-19. As a result, we respectfully ask you to remain in your home for 14 days after your return, in case you may have been inadvertently exposed to the COVID-19 virus and may be contagious to others. It takes up to 14 days for symptoms to appear after exposure, which is why staying home during this time is critically important. If you do have symptoms of new-onset cough, fever, or shortness of breath, please call the Lakes Regional Healthcare COVID-19 hotline at 712-336-6696 for a phone evaluation. If you need groceries or food, please know local grocery stores now provide the ability for you to order your groceries online and pick them up at the door, without ever getting out of your car. Local restaurants are also available for you to call in your order and pick it up, again without leaving your car. You can also request to have a volunteer pick up and bring your groceries to your home by visiting https://iglcoronarelief.org/.

- All of us should be practicing the following:
- 1. Stay at least 6' away from others, especially those who are sick.
- 2. Wash your hands often with soap and water for at least 20 seconds each time.
- 3. Avoid touching your eyes, nose, and mouth.
- 4. Clean and disinfect frequently touched objects and surfaces.

5. Cough or sneeze into your elbow, or into a tissue, then throw the tissue in the trash and wash your hands.

6. Stay home, except to get medical care when warranted.

The support of the community has been inspiring to us as you've gone online to church services, put rainbows in your windows, created a COVID-19 local guide on Facebook, supported local businesses, sewn face masks, canceled public events, and more. Everything you do demonstrates the cohesiveness, strength, and hope we have as a community. We applaud your efforts to "flatten the curve" and with all of us working together, we will keep our neighbors and family safe from COVID-19.

We appreciate your attention to this important step in keeping our community safe.

Best regards, City of Arnolds Park | City of Lake Park | City of Milford City of Okoboji | City of Orleans | City of Spirit Lake

City of Superior | City of Terril | City of Wahpeton

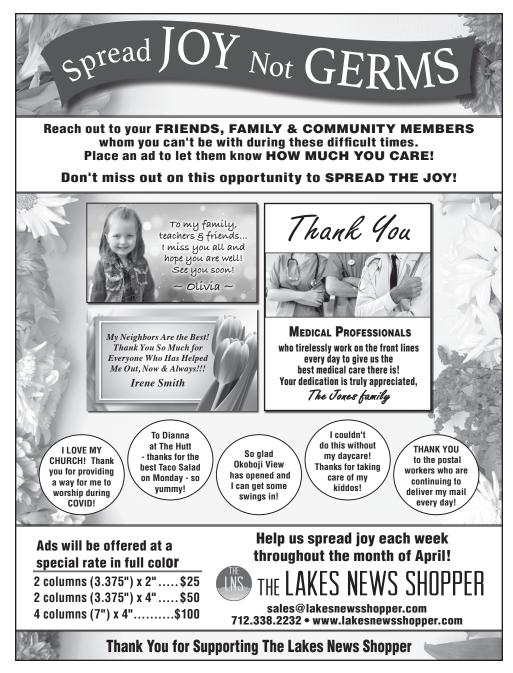
City of West Okoboji | Dickinson County Board of Health

Dickinson County Board of Supervisors

Dickinson County Emergency Management

Iowa Great Lakes Area Chamber of Commerce

Lakes Regional Healthcare | Milford Commercial Club Spirit Lake Chamber of Commerce





Who is at elevated risk for COVID-19?

OVID-19 continues to dominate headlines across the globe. This novel coronavirus first made headlines in late 2019 after an outbreak in Wuhan, the sprawling capital city in China's Hubei province. The virus has since spread beyond China's borders, leading to school closures and changes in public life, such as the shutting down of professional sports leagues, that many might never have thought they would see in their lifetimes.

Despite the relative infancy of COVID-19, doctors have learned much about it, including who might be most at risk. According to the Centers for Disease Control and Prevention, early information out of China revealed that some groups are at higher risk of getting very sick from COVID-19 than others. Older adults and people who have serious chronic medical conditions are at the greatest risk of getting very sick from COVID-19. Heart disease, diabetes and lung disease are the chronic medical conditions that appear to make people especially vulnerable to sickness from COVID-19.



How people in at-risk groups can reduce their risk of getting sick

It's important that elderly people and people with chronic medical conditions take their risk for getting sick from COVID-19 seriously, as the virus had already contributed to thousands of deaths by early March 2020. The CDC notes that it is especially important that people at elevated risk take actions to reduce their risk of getting sick with the disease. The following strategies can be part of a proactive approach that may help at-risk people lower their risk of getting sick from COVID-19.

• Stock up on health supplies. Contact your physician and arrange to obtain extra necessary medications so you do not have to leave your home should an outbreak occur in your area. If that's not plausible, the CDC recommends signing up for mailorder medications. Stock up on over-the-counter medications and medical supplies, including everyday items like tissues, so you don't have to leave the house if an outbreak occurs.

• Stock up on groceries. Make sure you have enough groceries on hand so you can stay at home if restrictions on leaving home are put in place during an outbreak.

• Embrace the basics. Basic strategies like avoiding people who are sick; washing your hands with soap and water for at least 20 seconds, especially after blowing your nose, coughing, sneezing or spending time in public; avoiding touching your face, nose, eyes, etc.; and avoiding crowds can help to reduce your risk of getting sick from COVID-19.

Since the initial outbreak of COVID-19 in China in late-December 2019, doctors have learned that certain people are especially vulnerable to getting sick from the virus. Such people can take certain steps that may reduce their risk of getting sick. More information about COVID-19 is available at www.cdc.gov.



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Words from Bank Midwest President & CEO, Mary Kay Bates

The past few weeks have disrupted our lives in ways that most of us could never have imagined.

Now, more than ever, I want to reassure you that Bank Midwest stands behind our commitment to the security and financial health of our customers and business community.

To help our borrowers, we're offering emergency relief support. This coupled with SBA relief, recent legislation, known as the CARES Act, and other emergency programs gives us the ability to help you in many different ways – whether it's rebuilding your business or putting food on your table.

While our lobbies may be closed, we are prepared to serve you. Please let us know if you are in need. Visit one of our drive-up locations, reach out online, or call us. We're here for you.

Thank you for your loyalty and trust in Bank Midwest. Be Safe. Stay Well. And, God Bless

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STAY HOME. STAY SAFE.

Keep Dickinson County Healthy.

Whether you're a full-time resident of Dickinson County, or returning for the season – please stay home and stay safe. If you have travelled from outside of our immediate area, please remain in your home for 14 days after your return for everyone's safety.

- Stay Home as Much as Possible
- Wear a Mask if You Need to Be in Public
- Practice Social Distancing -Keep 6 Ft. Away from Others at All Times
- Wash and Sanitize Hands Frequently
- Avoid Groups of People
- If III, Call Your Doctor Before Visiting Office
- Rely on Trusted Sources of Information

STOP COVID-19

DO YOUR PART: Together we can beat this!

For more resources and information, visit: CORONAVIRUS.IOWA.GOV Lakes Regional Healthcare

Home With the Kids? AKE **MOST OF**



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United Community Bank is here for you.

Drive-Up Banking is available 8:30 AM to 5:00 PM, Monday - Friday.

United Community Bank Lobbies are temporarily closed. If you need to visit with customer service or a loan officer, please call to set up an appointment.

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MILFORD, IA

The Paycheck Protection Program Loan is available directly through United Community Bank. Please contact your United Community Bank loan officer for details and an application.

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OKOBOJI, IA

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LAKE PARK, IA

113 Market St 712-832-3296

- Night Depositories at all UCB Offices
- Email or Telephone

From all of us at United Community Bank we hope you, your family, friends and community stay healthy.

HARTLEY, IA

117 S Central Ave 712-928-2101

1000 Okoboji Ave 712-338-2781 Stay up-to-date at www.unitedcommunitybank.com

Support Our Local Economy





Arnolds Park Amusement Park would like to thank ALL of the essential workers in the lowa Great Lakes and beyond that are bravely continuing to do their jobs during this difficult time.

We will stay strong together and we will celebrate when it's over - TOGETHER.



few generations ago, dining out was an experience reserved for special occasions. However, until recently, when restaurants were shuttered in the wake of the public health crisis prompted by the spread of COVID-19, many people were dining out multiple times a week.

Hospitality solutions provider Fourth surveyed 1,000 American adults in 2019 and 56 percent reported dining out at least two to three times per week. Ten percent said they ate out four to six times each week, while 6 percent said they dined out everyday.

People accustomed to relying on restaurants for meals multiple times per week may be unaccustomed to cooking many meals at home, which has become the norm thanks to restrictions placed on restaurants and other food-related businesses as part of COVID-19 social distancing precautions. Learning how to shop for food and prepare items by maximizing available ingredients can reduce trips to the store and help people reduce food waste at a time when food is not as readily available as it once was.

1. Plan meals/browse circulars

Meal planning and shopping lists are vital tools for people preparing meals at home. Without doing so, individuals can be left floundering in the supermarket, spending more money than necessary and making impulse purchases (all the while forgetting items they truly need). Use sales circulars to browse weekly discounted items at stores. Build a week's worth of meals off of these sale items - going so far as to write out a cursory menu — then fill in any extra ingredients or staples needed on a shopping list. Leave a day or two for leftovers. Try organizing the list to follow the natural layout where items are arranged in the store.

2. Shop smart

With paper and pen in hand or a digital list compiled on your phone, go aisle by aisle and check off items as they are added to the cart. If you are shopping for food you hope will last a week or more, consider substituting canned and frozen foods and other nonperishables for fresh items because they can be stored for longer periods of time. "Club size" or "family size" packages of foods may cost less per volume and can be sub-divided and stored for later use.

3. Minimize waste

Cook only as much as is needed for the household. Generally speaking, a meat or poultry serving of three to four ounces per person is adequate. That means a roast or steak of $1^{1}/2$ to two pounds is fine for a family of four. Use up older frozen or perishable foods first. Store foods properly and use them before the use-by date. Wrap up leftovers and turn them into new meals.

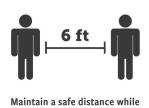
With proper planning and smart thinking, homecooking can be more efficient and less wasteful.



MONDAY - SATURDAY 8 AM - 7 PM

PLEASE NOTE THAT THE FIRST HOUR OF BUSINESS 8 - 9 AM IS RESERVED FOR THOSE 65 AND OLDER, EXPECTING MOTHERS, AND THOSE WHO ARE AT HIGH RISK.

WE KINDLY ASK THAT YOU PLEASE:





or the inside of your elbow shopping and checking out











Do not enter the store if you have any symptoms or feel sick

Due to demand, and to support all our customers, quantities on certain products may be limited. Returns, refunds, or rain checks will not be issue on products, unless the product is defective.

DUE TO THE STATE EMERGENCY, THE CURRENT HEALTH CRISIS, AND CONSUMER SAFETY, **REDEMPTION OF CANS AND BOTTLES WILL NOT BE ACCEPTED AT THIS TIME.**

THANK YOU FOR YOUR CONTINUED SUPPORT, **COOPERATION, AND CONFIDENCE IN FAREWAY.**





Protect yourself against COVID-19 and other diarrheal and respiratory illnesses, and help prevent the spread of germs to others, by following these simple hand hygiene guidelines:

- **1.** Wash your hands with soap and warm water, lathering for at least **20** seconds.
- 2. If soap is unavailable, use a hand sanitizer containing at least 60 percent alcohol to clean your hands.

Wash your hands throughout the day, and particularly under these circumstances:

- Before preparing food
- Before eating
- After using the toilet
- After changing a diaper or helping a child use the toilet
- Before and after exposure to someone who is sick
- After coughing, sneezing or blowing your nose
- After touching an animal or picking up animal waste
- After handling pet food or treats
- After handling garbage or garbage cans
- Before and after attending to a cut or wound

Information resource: Centers for Disease Control and Prevention

Proper handwashing helps all of us stay healthy, so remember to be aware and do your part to help protect yourself and others!

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A new law signed March 27 provides a variety of tax and financial relief to Americans during the coronavirus (COVID-19) pandemic. The CARES Act provides an eligible individual with a cash payment of: \$1,200 (\$2,400 for eligible married couples filing jointly) plus \$500 for each qualifying child. The payment is reduced by 5% of adjusted gross income (AGI) in excess of: \$150,000 for a joint return, \$112,500 for a head of household, and \$75,000 for all other taxpayers. Under the rules, the payment is completely phased-out for a single filer with AGI exceeding \$99,000 (\$198,000 for joint filers with no children and \$146,500 for a head of household with one child). Contact us with questions or go to the Resource tab on our website for the complete article.

Contact us for more information.



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From Your

How families can confront remote learning



Patience is necessary, and parents and educators may need to completely transform their daily schedules.

mid concerns of coronavirus clusters and efforts to stop the spread of COVID-19, and based on social distancing recommendations from medical professionals, schools across the country began to close their doors and adopt a remote learning model in March 2020. One of the largest communities affected was New York City, which closed schools across the five boroughs. The New York City school system is vast, with 1,800 schools servicing more than one million students.

School administrators and educators quickly scrambled to find a workaround to meet children's educational needs. Remote learning has been a part of many school curriculums for some time. While remote learning had predominantly been reserved for higher learning institutions, in the wake of the COVID-19 outbreak, it became a necessity for grades K through 12 as well. Teachers have had to design curriculums and assignments virtually on the fly in an attempt to minimize disruptions that could adversely affect students.

Remote learning requires the cooperation of school staff and also parents and guardians. Patience is necessary, and parents and educators may need to completely transform their daily schedules. The following tips can be an asset as students continue to navigate remote learning.



 Record class sessions. Teachers can consider recording or "going live" with class instruction so that students can view the video and still have access to their teachers. This helps parents who may be unfamiliar with explaining

the curriculum.

· Utilize chat features. Remote education software programs likely have a chat or "hangout" feature, which enables classrooms to keep in touch and ask questions in real time.

 Keep a schedule. It's easy to begin to sleep late and fall out of routine when not required to go to a school building. Families should make scheduling a priority, which can help students stay on top of lessons and complete their assignments on time.

• Ask questions. Everyone is learning as they go, and further clarification may be needed. Students should email or chat with teachers if they don't understand an assignment or are unsure about instructions. Teachers may be able to clearly model a math problem or explain a concept via video chat for students who need help.

Explore educational options.

Many companies are offering free educational services while kids are home from school. Scholastic.com is offering online courses, Nat Geo for Kids, Fun Brain, PBS Kids, and Highlight Kids are other places to turn to for activities.

Remote learning has become the new norm as the world continues to navigate COVID-19 in an effort to keep the public safe.

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- On the trail, do not gather in groups.
- Avoid playgrounds or other areas where groups may form.
- 🟶 Keep 6 feet between you and others at all times.

Leave any area where you cannot

maintain a 6-foot distance.

- 🟶 Carry water, hand sanitizer
 - and disinfecting wipes to further protect yourself.
 - Do not touch your face.
- Wash or sanitize your hands frequently.
- Stay home if you exhibit any symptoms of illness.

Visit railstotrails.org/COVID19 for resources and information about ways to stay healthy and well during this time of social distancing.



Please follow the latest public health guidance from the CDC and restrictions of local governments and health officials.

For more resources and information, visit:

CORONAVIRUS.IOWA.GOV



Clever ways to use leftovers

The spread of COVID-19 has upended many people's lives. As with other virulent health crises, the practice of social distancing has been recommended to flatten the curve of the COVID-19 outbreak. One way to socially distance oneself is to avoid unnecessary trips to places where the public may congregate, such as grocery stores.

Some people visit supermarkets and other food stores every day, especially if they don't meal plan or shop for the week. According to the Time Use Institute, the average shopping trip takes 41 minutes and people go food shopping an average of 1.5 times per week. Any additional time spent at the grocery store increases the likelihood of contact with others, potentially increasing shoppers' risk of contracting coronavirus as well. Therefore, people taking steps to stay at home may have to rethink the way they purchase and use food.

Being more mindful of food waste and putting leftovers and ingredients to use in new ways can help stretch food further and reduce the need to make frequent trips to the grocery store. Consider these ideas to make use of leftovers.

• Save those vegetables. It's easy to scrape a half-portion of uneaten vegetables into the trash thinking it can't be used. Instead, combine it with other vegetables accumulated throughout the week. Many play well together and can be mixed into casseroles, omelets, soups, and stir-fry recipes.

• Create new meals. Using leftovers does not mean eating the same exact meal a second time. Ingredients can be utilized in new ways. For example, a roast chicken can be broken down and the meat can be used for fajitas on another night. Leftover tomato sauce and meatballs from a Sunday dinner can be turned into an impromptu chili with the addition of beans and peppers.

• Think beyond dinner. Leftovers can be collected at any time of day and used later on. Cold cuts can be chopped and used to make a stromboli with some refrigerated pizza dough. Save Belgian waffles from breakfast and top with breaded chicken fingers for a delicious chicken-and-waffles meal for lunch or dinner. Leftover roasted potatoes and scraps of ham can be used in a breakfast hash.

• Stuck on starches. Turn extra rice from dinner into arancini (rice balls) for a snack on another day. A leftover sweet potato or two can be mixed with butternut squash to make a sweet and healthy mashed side dish. Mashed potatoes can be transformed into potato croquettes or potato pancakes.

Finding new ways to use leftovers means minimal waste and fewer trips to the supermarket. "A man does what he must - in spite of personal consequences, in spite of obstacles and dangers and pressures - and that is the basis of all human morality."

Winston Churchil

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- Pam, Peoria, IL

How to practice social distancing during a pandemic

Social distancing protocols encourage people to avoid crowds, such as those at concerts and sporting events.

What to do in the wake of canceled events

vents have been canceled or postponed across the globe in the wake of the outbreak of COVID-19. This has caused a disruption to not only commercial events like concerts and sporting events, but personal gatherings as well. Any party with a large number of potential guests has to be reconsidered. This includes graduation parties, weddings and birthdays. People facing the cancellation of such events can follow these guidelines.

- Speak to vendors to find out if cancellations can occur with no penalties. Many hotels and other travel services are waiving fees for cancellations, or allowing bookings to be rescheduled at no additional cost.
- Try to think of some alternative dates for events like weddings and graduation parties as soon as possible. There is no way to accurately predict the path that COVID-19 will take, nor put a firm date regular life can resume, but discussing alternative dates with vendors with whom you're already under contract may put you at the top of the list when gatherings are once again allowed.
- Reach out to guests to explain that your plans are fluid. Expect that a good portion of guests, even those who already committed to attend, may not be able to make rescheduled events. Speak with vendors about fluctuating headcounts in the wake of COVID-19.
- Be patient and keep an open mind about events. These are unprecedented times and many people are learning as they go. Rescheduling events when the threat has subsided may cause a bottleneck effect with service providers. Flexibility and patience can help make rescheduling less stressful.

A continued to spread across the world, it quickly became evident that the public would have to take drastic measures to slow the transmission. In addition to practicing generalized sanitation and good hygiene, people in some of the hardest-hit clusters were advised to take additional, more aggressive measures. Quarantines

> and travel restrictions were implemented, and the term "social distancing" became a buzzword.

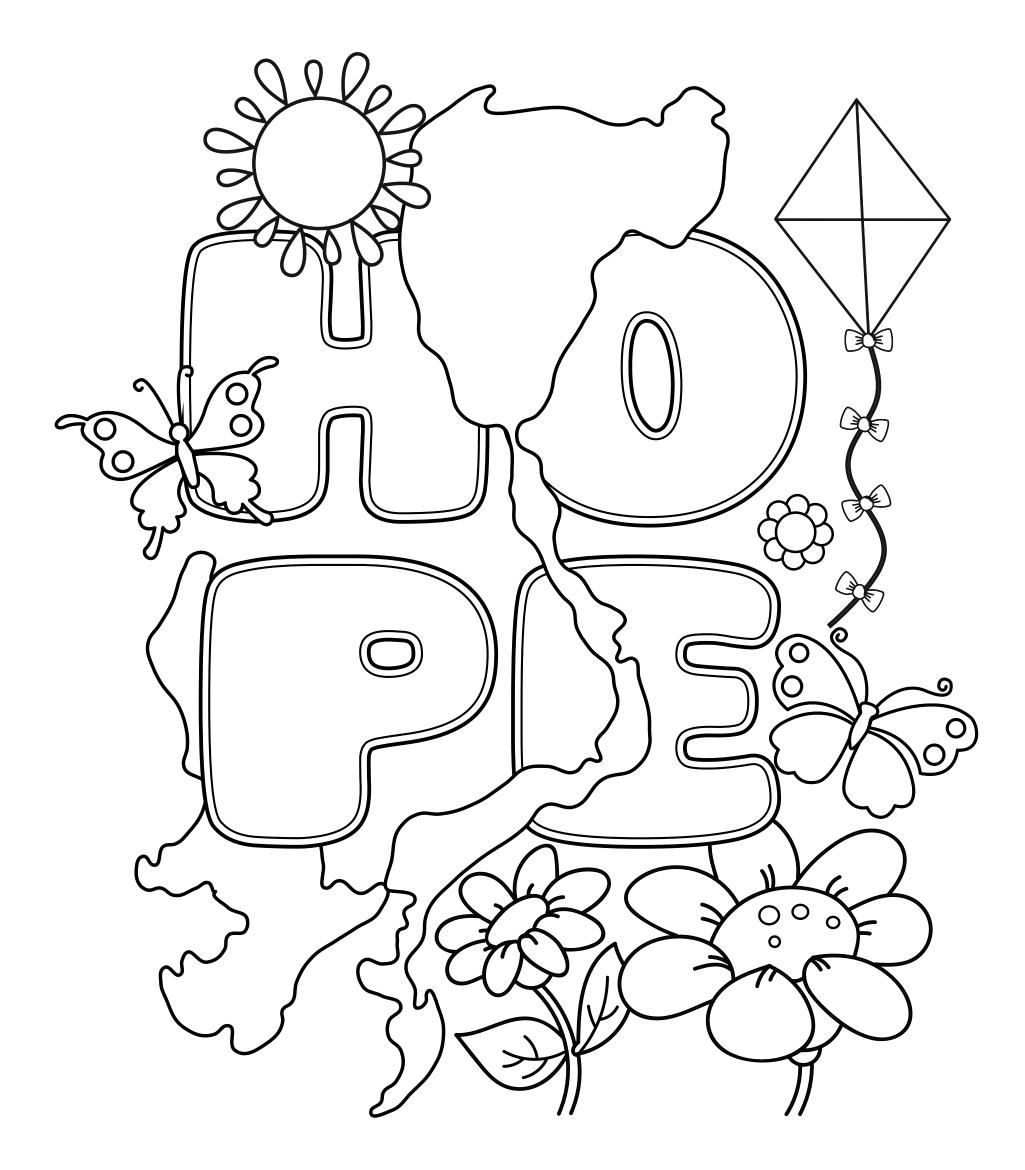
s COVID-19

Social distancing involves people keeping a physical distance from each other during disease outbreaks in order to slow transmission rates. Social distancing also is employed to lessen the impact of the disease on the medical care system, which quickly can become overwhelmed with a high number of cases presenting in a short period of time. In best-case scenarios, social distancing also may enable a few people to avoid infection until a vaccine is available.

So how can people socially distance themselves? Here are some of the recommendations from the Centers for Disease Control and Prevention, the World Health Organization and other leading health groups.

- Opt out of group events. Steer clear of events, whether meetings, sports games, conferences, or other gatherings where large amounts of people congregate together.
- Stick to non-contact greetings. Avoid hugs, kisses and handshakes. Substitute a smile, a wave or a bumping of elbows, instead.
- **Practice remote learning.** Students who attend large schools, such as high schools, universities and colleges, can continue their studies via remote learning and virtual classes instead of gathering in classrooms.
- Work from home. Many companies are now equipped to allow employees to work from home all the time or a portion of the time. Businesses can encourage employees to stay home and utilize the internet to get their work done.
- Stagger commute times. Commuters in urban areas can consider staggering work hours so that they help curb crowds on public transportation.
- Alter shopping schedules. Try to visit stores in the early morning or late at night when they are less likely to be crowded.
- Make changes in worship practices. Celebrants may have to make modifications to the way they worship. The Catholic Diocese of Trenton, NJ, recently advised all diocesan churches to halt the distribution of the most precious blood (wine) from communal chalices; encouraged clergy and eucharistic ministers to sanitize their hands before distributing the eucharist; and parishioners to avoid contact during the sign of peace.

Common sense is key to stall disease transmission, and social distancing can be an important public health measure.



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How to clean when faced with a shortage of supplies

n light of concerns about COVID-19, various health organizations have issued specific instructions on how to maintain personal safety and cleanliness. These recommendations involve using common household products to sanitize homes, offices and public spaces. As people take such precautions, many are stocking up on extra essentials — resulting in shortages.

Everything from hand sanitizers to paper towels may be hard to find on grocery store shelves, leaving some to wonder what they can do to remain safe without sanitizers?

The Environmental Protection Agency states that coronaviruses are some of the easiest types of viruses to kill because they have an envelope around them that enables them to merge with other cells and infect them. If that protective coating can be disrupted, the virus can't do its job. For those having trouble finding well-known cleaning agents, these alternatives may suffice.

Hot water and soap

The reason hand-washing is at the top of the list of sanitizing methods is because it is so effective at washing away viruses and bacteria. Friction from scrubbing with soap and water can help break the protective envelope, states the EPA. Soap and water can clean all surfaces in a home, especially when applying a little extra elbow grease.

Hydrogen peroxide

As people clear isopropyl (rubbing alcohol) off the shelves, do not discount hydrogen peroxide. The Centers for Disease **Control and Prevention** says household hydrogen peroxide at 3 percent concentration can deactivate rhinovirus, the virus that causes the common cold, within six to eight minutes of contact. Coronavirus is easier to destroy than rhinovirus, so hydrogen peroxide may be effective at combatting that virus as

Natural items can be used for general cleaning, but have not been endorsed for use on COVID-19 disinfection. In lieu of shortages, white vinegar, baking soda pastes and citrus oils and juices could fill the void of chemicallybased cleansers for other home tasks.

well.



EXAMPLE 7 FARMERS SAVINGS BANK

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How to support local businesses during mandatory restrictions

(Editor's Note: Please consult your local laws and regulations before publishing this story to confirm its content aligns with mandates currently in place in your city.)

The outbreak of the novel coronavirus COVID-19 throughout the United States in March 2020 transformed American lives in ways many might never have imagined possible. Social distancing recommendations and restrictions on gatherings of more than a handful of people had a ripple effect on the economy that adversely affected many small businesses.

Small businesses are the backbones of local communities. According to the U.S. Small Business Administration, small businesses make up 99.9 percent of all businesses in the United States and employ 59.9 million employees. The SBA notes that the accommodation and food services sector is the second largest small business industry. Many of these businesses have been hit especially hard as more and more of their regular customers stay at home in the wake of government advisories promoting social distancing.



But small businesses are vital to local communities, and there are ways to support them and help them stay afloat as they confront the challenges posed by the COVID-19 outbreak.

· Order delivery. It's still possible to enjoy foods from your favorite local restaurants. Many restaurants that had not previously done so have begun to offer delivery services, be it curbside or at-home, and this can provide a great respite for families who have had to cook three meals a day at home for their entire families for extended periods of time. Curbside delivery has made it possible to get takeout meals without compromising social distancing

recommendations.

 Recognize that more than food is available for takeout. In response to the COVID-19 outbreak. Governor Andrew Cuomo of New York announced relaxations on laws governing what can and cannot be obtained via takeout, allowing takeout on goods that were previously restricted in regard to takeout. For example, Cuomo announced that the New York State Liquor Authority intended to temporarily relax regulations regarding the takeout and delivery of alcohol. Utilizing such services can be a great way to support local businesses while still adhering to recommendations designed to slow the spread of COVID-19.

Purchase a gift card.

According to the U.S. Small Business Administration, small businesses make up

99.9% of all businesses in the United States and employ 59.9 million employees.



Gift cards can help small businesses generate revenue at a time when their doors are largely closed to the public. This can be vital to these businesses' survival, and it gives consumers something to look forward to when life returns to normal.

• Help market local businesses. Spread the word when local businesses deliver in the wake of the restrictions put on them due to COVID-19. Share these experiences via social media or online reviews, and urge your neighbors to patronize these businesses.

Local businesses are suffering during the COVID-19 outbreak. But communities can come together to support business owners and their employees to help these vital businesses stem the tide.

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Thank you to all the healthcare professionals, first responders, and support staff - from everyone at GrapeTree Medical Staffing - for the sacrifices you're making every day, especially throughout the Coronavirus (COVID-19) pandemic. Your passion, dedication, commitment, bravery, and service to our local community and beyond are making an impact and a difference in the lives of so many. **You are truly our heroes.**

LET'S CONTINUE TO DO **OUR PART.**

It's so important that we as a community also do our part to help flatten the curve regarding COVID-19 to keep those on the front lines, our loved ones, and ourselves safe. This includes continuing to practice social distancing and staying informed by following the latest recommendations from the Centers for Disease Control and Prevention (CDC) and local health departments. WE WILL GET THROUGH THIS together





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