



May 2020

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Lifestyle

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Tax Filing Deadline Extended

As the numbers of confirmed cases of COVID-19 continue to increase in the United States, the federal government has taken action to reduce the impact on taxpayers. The Internal Revenue Service (IRS) has announced that the tax filing deadline has been pushed from April 15th to July 15th.

Happening in May...

Cinco de Mayo, May 5. A commemoration of the Mexican Army's victory over French forces at the Battle of Puebla on May 5, 1862.

Mother's Day, May 10. The second Sunday of May. Whether you send a card, make a phone call, or cook dinner, show your mother you care.

Memorial Day, May 25. Remember the people who died while serving in the United States' armed forces.

National Creativity Day, May 30. Make something today. Tap your imagination, and let your creativity flow.

National Women's Health Week, May 10–16. Women's health needs change as they age. Visit www.womenshealth.gov/nwhw/to take a quiz, get your health score, and find out where to focus your efforts to maintain your optimal health.

Hand Washing Tip

It's more important than ever to wash your hands frequently. Here's exactly how long it takes to kick germs to the curb.

You need to wash your hands for at least 20 seconds with soap and water. Don't forget to wash the backs of your hands, between your fingers, and under your nails. Using warm water isn't necessary, but most people wash longer if the temperature is pleasant. To time it out, sing the Alphabet song, which last about 20 seconds. (You could also sing "Happy Birthday" twice instead.) After you're finished singing, rinse your hands and dry them off.

Memorial Day Observed

We honor the memory of all the brave men and women who have fought for our country. Our residents are encouraged to attend events commemorating the holiday and to express their thanks to the families of fallen heroes. Our Offices will be closed on Memorial Day, Monday, May 25th.

Wise Words to Share on Mother's Day

Looking for something profound to put on your Mother's Day card? Try some of these pithy sayings:

Mark Twain: "My mother had a great deal of trouble with me, but I think she enjoyed it."

Anna Quindlen: "The world is full of women blindsided by the unceasing demands of motherhood, still flabbergasted by how a job can be terrific and torturous."

Joan Rivers: "My mother could make anybody feel guilty—she used to get letters of apology from people she didn't even know."

Dorothy Parker: "The best way to keep children home is to make the home atmosphere pleasant—and let the air out of the tires."

Diana, Princess of Wales: "A mother's arms are more comforting than anyone else's."

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Saturday

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Sunday

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Crisis Budgeting: What to Focus on First

When unforeseen circumstances arise, many of us go into panic mode. Paying the bills becomes a burden, and budgeting can be confusing. Financially speaking, uncertain times can force us to take a long, hard look at how we're spending our money.

Here are a few suggestions:

Reach for relief. If you've lost your job, apply for unemployment insurance as soon as possible. Although it's not a permanent solution, it does provide a bit of breathing room.

Cut the fat. You may think all of your bills and everything you buy is equally important, but are they all "musts?" Not likely—at least not always.

Look at the things you have on autopay that you might not need or haven't used in five years and get rid of them. Focus on such necessities as your rent, car payment, utilities, phone and food.

Get organized. Once you've cut out non-essentials, it's time to work with what you've got and get yourself straightened out. Search online for budgeting advice and tools that provide guidance on how to spend and save responsibly. Some favorites: Mint.com, Clarity Money, and Quicken.

The more you cut from your spending, the more streamlined this process will be. If you find you have more left over than expected, either save it for future emergencies, or bring back one or two extras you miss the most.

Defer payments when possible. Credit cards and car payments are usually substantial sums you owe monthly. You may have to spend a chunk of time on the phone to defer these payments for now, but you'll be pleased when many of these lenders are able to lighten your load. If they can't defer, a reduced monthly payment may be possible.

If you have federal student loans, you can delay your payments without penalty until Sept. 30, as part of the recently passed coronavirus stimulus package.

Pursue a side hustle. If you're working from home, you are on leave or you have lost your job, you might find yourself with time to spare. Instead of watching TV all day, you can use this time to look for a remote gig online. Skills such as writing, editing, video and photo editing, graphic design and proof-reading have a huge demand online. If you have the right skills, you might also want to look for part-time jobs as a virtual assistant.

Try not to panic. Keeping your cool will allow you to think clearly and take on this challenge. Times of crisis are never easy, but when your budget is less of a burden, you can tend to your family, health, and getting through the storm. Use this as a turning point to save sensibly from here on out.



Sweet & Spicy Honey Popcorn

Here's a great snack idea for family movie and game nights. This recipe is sure to satisfy your sweet tooth while providing a nice zing of spice.

INGREDIENTS

10 cups plain popped popcorn
2 tablespoons butter
2 tablespoons honey
1 pinch cayenne pepper
1/4 teaspoon cinnamon
1/4 teaspoon sea salt
(more or less to taste)

DIRECTIONS

1. Pop the popcorn according to the instructions.
2. Mix the butter, honey, cayenne, and cinnamon together in a bowl. Microwave for 20 seconds at a time until it will easily combine.
3. While the popcorn is still fresh and hot, sprinkle with sea salt and drizzle the honey mixture on top.
4. Toss everything together, ensuring an even coat. Enjoy!



Working from home? Protect yourself from hackers.

Someone at your workplace no doubt makes sure the networks are secure and safeguards are in place to block bad guys.

And who does that at home? Right. You or no one.

During the current crisis, with employees working at home, many companies have issued employees guidance on how to establish home internet security. It's guidance worth following.

• Change the locks. That means update your software. You might have noticed that software frequently has security updates. That's because smart hackers figured out how to break the software. But what you may not know is that there is a second wave of dumb hackers who just read the security update for tips on how to get the folks who don't update.

It's like they have a key. Your mission is to change the locks and update.

• Use a secret code. Implement two-factor identification. Yes, it is a second step. You will have to put in a new secret code every time you do certain tasks. But it is better than a hacker walking out with your briefcase.

• Use a mask. Meaning, mask your internet activity with a personal Virtual Private Network. It protects your privacy. It doesn't protect you from phishing, malicious software, or digital viruses, but at least you aren't accessing your company website in cyber-public. Check out services like ExpressVPN, NordVPN or Surfshark.



Shopping safety tips

Contactless delivery is the preferred method of acquiring your groceries these days, but it's becoming increasingly difficult to score a delivery time. So, if you must venture out to the store during the COVID-19 pandemic, here are a few smart tips to get you in and out with the least amount of risk.

Make a list. Knowing exactly what you need before you get inside will ensure you can get out as quickly as possible.

Gear up. Be sure to wear a face mask or cloth covering over your nose and mouth, and keep hand sanitizer at the ready. You may want to use a disinfectant wipe on the shopping cart or basket too, as long as you can dispose of it hygienically. If you choose to also wear gloves, be sure to remove them before touching your personal belongings or your face, and dispose of them in a trash receptacle before touching your car, if you drove.

Shop when it's least crowded. With most people working remotely, it can be a little more difficult to predict a store's peak hours these days. However, try to go early in

the morning or later at night, and keep six feet of distance between yourself and other shoppers or store employees.

Shop with your eyes, not your hands.

Remember: The more you touch, the higher your chance of contracting or transmitting the virus. Try to only touch the items you intend to buy, because you can still unknowingly spread the virus to others if you're asymptomatic, and vice versa.

Don't touch your face. Keep your hands away from your nose, mouth, and eyes throughout your entire shopping trip, and only cough or sneeze into your elbow. Once you finish checking out, use a hand sanitizing wipe or gel with at least 60 percent alcohol to kill off as many germs as possible until you can properly wash your hands.

Onto the home stretch. Once you bring your groceries home, give your hands a good, thorough washing. Next, wipe down all non-porous packaging—that's plastic, metal, glass, etc.—with a disinfectant wipe or homemade bleach solution. (The CDC suggests 4 teaspoons of bleach per quart of water.) Set cardboard boxes aside without

touching them for 24 hours if they don't need refrigeration, or carefully transfer their contents to a clean container and dispose of the outer packaging. As for produce, there's no need to use soap—a good scrub with clean hands under a running faucet should do the trick.

The cleanup after the cleanup. Once your groceries are cleaned and put away, be sure to dispose of the bags you brought them home in, or give your reusable bags a good wash. Then, disinfect any surfaces or counters that the grocery bags or their contents touched. You'll want to do the same for any door knobs, cabinets, and refrigerator handles you touched, as well as your phone, keys, credit card, and anything else you brought with you into the store.

Wash your hands...yes, again. Give your hands one last scrub, dry them well, and be sure to use a bit of lotion to keep your skin from getting dry and cracked. Then you can sit back, relax, and hopefully not have to go through this tiresome process again any time soon.

HOW TO MAKE MONEY ON THE SIDE

Shelter-in-place orders and business closures across the country have many people wondering about the future of the economy and their own personal finances. Whether you're working from home or your hours have been reduced, you can still make some extra money on the side—and from the safety and comfort of your home in most cases.

Tutor kids online. With parents' demands split between their own work and homeschooling their children, many could use an extra (albeit virtual) hand.

Search job boards to work with a family directly, apply to a service such as Tutor.com, or teach English through VIPkid.

Perform "micro" jobs. If you're the parent working remotely and homeschooling your kids, these types of gigs are perfect for earning

supplemental income on your terms. You complete tasks whenever you have spare time, such as audio transcription through Rev, UI testing via TryMyUI, or creative tasks on Fiverr.

Give someone a lift. Help the car-less get to the stores to buy their essential goods by becoming a ride-share driver. Just be sure to sanitize after each passenger to keep everyone safe!

Shop for others. Instead of toting someone around, you can do the heavy lifting for them as a Shipt or Instacart shopper and deliver their groceries right to their doorstep.

Essential industries are still hiring. Most major supermarket chains, Healthfirst and UnitedHealth insurance companies, and financial service providers like Charles Schwab, Deutsche Bank, and Prudential are all currently looking for fresh faces.



Mother's Day is Sunday, May 10th



Memorial Day is
Monday, May 25th

May 2020

May 2020					friday	saturday
sunday	monday	tuesday	wednesday	thursday	1 Rent Due.	2 Brothers and Sisters Day
3 Lemonade Day	4 Star Wars Day	5 Cinco de Mayo	6 National Nurses Day	7	8 Military Spouse Appreciation Day	9 Native American Day
10 Mother's Day Happy Mother's Day!	11 Eat What You Want Day	12 Tulip Day	13 May is National Salsa Month	14	15 Peace Officers Memorial Day	16 Love a Tree Day
17 Stepmother's Day	18	19	20 Turn Beauty Inside Out Day	21 I Need a Patch for That Day	22 Solitaire Day	23 International Jazz Day
24 Neighbor Day	25 Memorial Day We Honor Those Who Made the Ultimate Sacrifice	26 Paper Airplane Day	27 Senior Health & Fitness Day	28 National Hamburger Day	29 May is Military Appreciation Month	30 Mint Julep Day
31 National Smile Day						