Past Issues

MAY NEWSLETT

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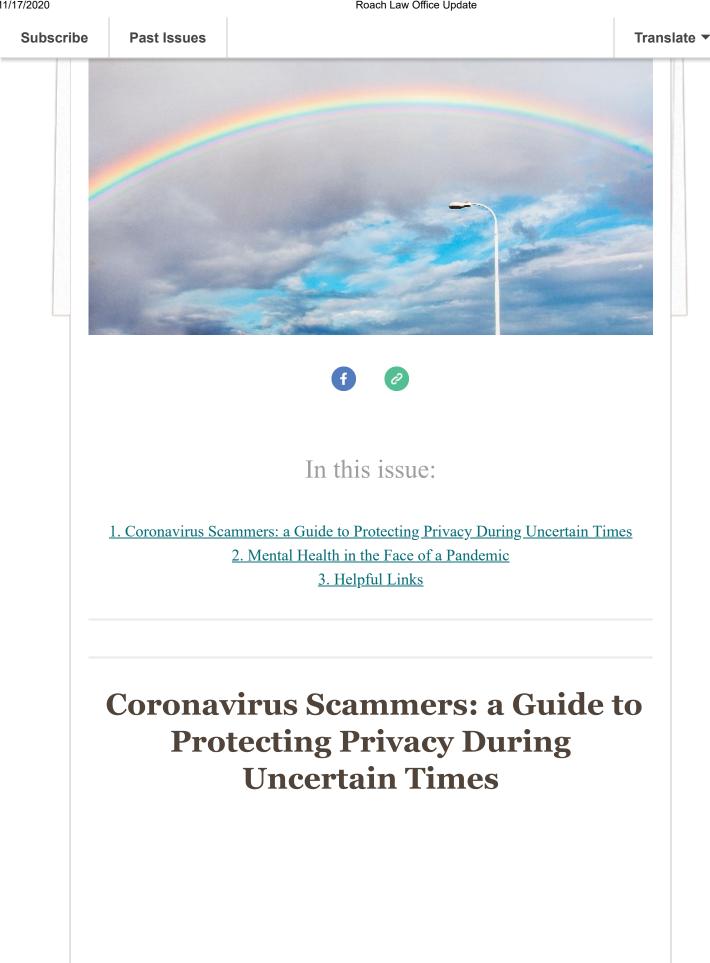
THE LAW OFFICES OF

Update From the Roach Law Office!

It's hard to believe it's already May! We hope you and your family are faring well. We know these times are uncertain, so we wanted to provide you with some articles on topics that we've found especially relevant right now.

When life is chaotic its easy to let self care go to the wayside, so in this newsletter we included tips to help nourish your mental health. Plus read up on how to protect your privacy during the rise of what they are calling "Coronavirus Scammers." Lastly, be sure to check out some helpful links Attorney Roach put together regarding COVID-19

information and updates.



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Anyone who's read the news lately has probably started seeing articles about scammers. Scamming might just be the oldest profession in the book-- but it's raging in full-force thanks to the mayhem that Coronavirus seemed to cause virtually overnight.

Plenty of people across the country are on the hunt for reliable information. Whether they're looking to protect their families, learn how to miraculously homeschool overnight, or something else, they all have one thing in common: they're trying to do what's best for their families. Scammers present a roadblock to the process; but, fortunately, they can be avoided if one stays careful. Here's what to look out for:

Robocallers

Anybody with phone access has likely received a robocall at some point. These aggravating spam phone calls differ from regular ones. When somebody answers a robocall, they receive a recorded message instead of actually speaking to a live person. Most people don't know that many of these calls are actually illegal.

According to the FTC, robocalls that try to sell something to recipients are illegal unless a company has a recipient's written permission to call them that way.(1) Scammers are taking advantage of the current social climate and using illegal robocalls to pitch scams to phone users. Some of the most popular involve fake offers for work-at-home opportunities or scam Coronavirus treatments.

• How to protect against robocall scammers: Hang up immediately and DO

more robocalls or send someone deeper into a scam

Sketchy Web Offers

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A sizable chunk of the population is feeling some degree of fear and confusion right now-- and they're looking to the web for answers. The internet is a great place to source information and find helpful answers to questions, but it's also home to dishonest people.

Scammers are using fake online offers for COVID-19 home test kits and vaccinations to lure in susceptible web browsers. According to the federal government, there is no product or treatment that cures, treats, or prevents Coronavirus. No vaccination exists anywhere-- and the testing process is far from user friendly. It must be carried out by a licensed medical professional.

The best way to weed out sketchy offers is to check up on the FDA's latest Coronavirus news. If someone sees an advertisement and cannot determine whether it's fake, it's easy to double-check the FDA website and see whether legitimate treatment or prevention methods have surfaced. (2) Communication About a Stimulus Check

This is an easy avenue for scammers to exploit. Much of the American population is currently on pins and needles waiting for updates about stimulus checks. Many people could be receiving \$1,200 or even \$2,400 to help offset the financial tolls of COVID-19. Nobody could blame a person for wanting more information about funds that could come their way, right?

Right. Except scammers use fake emails and texts to try to swindle innocent individuals into handing over sensitive information. A growing number of people are being targeted via phone and online with fake offers for assistance getting stimulus money right away. Anybody who receives similar communication should delete it immediately.

Anyone who says that they can help someone else get their stimulus money is a scammer.

Quick and Simple Tips for Staying Safe

It's as easy as running through a basic checklist:

- Fact-check all information using reputable, neutral sources
- Do not click on links from unknown or bizarre sources
- Know who a purchase is being made from
- Look out for emails that claim to be official-- double-check first
- Ignore texts and emails about checks from the government
- Do some homework before donating to charities or other causes

Conclusion

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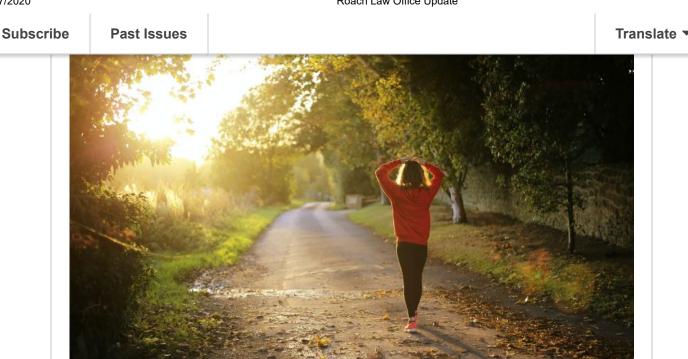
These steps aren't fool-proof: scammers get smarter by the day. Plenty of them operate so smoothly that they don't rely on any of these dated methods to trick their victims. What this list does provide is an excellent springboard. Consider how steps like these could help keep someone's privacy intact-- it's easy to branch out from each point to tighten security even further.

It's important that Americans feel safe and secure when they're using the webnow more than ever. There will always be a scammer ready to jump onto catastrophe and profit; but with some due diligence, web users can keep themselves safe while staying informed.

Sources

- (1) www.consumer.ftc.gov/articles/0259-robocalls
- (2) www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing

Mental Health in the Face of a Pandemic



The stress of a pandemic (social distancing, financial troubles, loss of routine) presents risks to both mental and physical health. Here, though, are five tips that may help you get through this difficult time.

First: stick to a regular routine. It is best to have a habitual rhythm to your life. Prior to the onset of the pandemic, you may have had a schedule that involved waking and getting out of bed the same time each day, showering, eating breakfast, and heading to work. Now that has been disrupted. You no longer 'head to work,' Perhaps you are on lay-off. Perhaps you are working remotely and with less definite hours.

In any event, please try to retain habit and rhythm. The simplest way may be the best: keep waking and rising from bed at the same time. Keep showering, dressing for work, and eating breakfast. Have a regular work space in your home and 'commute' to it at the appropriate time. And so forth. As a writer for the Sylvia Brafman Mental Health Center has put it, "You can't plan for everything, but when the basics are taken care of [by such routines] you can more easily handle challenges."

Second: remember that boredom, one of the chief issues in the psychology of isolation, is itself a matter of attentiveness. People are bored when nothing specific is holding their attention. Think of sitting on a couch with the television tuned to a program that doesn't really matter to you. It is neither appealing nor offensive, just a noise and light show. You don't attend to the show and your

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your attention.

Third: social distancing should not mean social isolation. Keep in touch -through telephone, text, emails, and whatever it takes -- with familiar and friends. Build that into the regular routine of your day. Much of a healthy mental life involves developing stories about yourself. But it isn't 'you.' It is a story with other characters, and formed in part by the fact that they are constantly communicating their stories to you. When you are simply seated on a couch telling yourself about yourself, the loop is too narrow.

Eric Klinenberg, a sociologist at New York Universit<u>y</u> has said that we have "entered a new period of social pain. There's going to be a level of social suffering related to isolation and the cost of social distancing that very few people are discussing yet." Avoid the suffering by using the available technologies to avoid the isolation. Beyond online access to family and friends, and playing a supportive role in the same picture, there is of course the possibility of online therapy. A therapist can go further than any list of tips can in helping you as you monitor and maintain your own wellness.

Fourth: Pursue a program of regular physical exercise. How this will work will depend in large part on where you live and what specifically are the rules there. In most circumstances, you are free to go outside, wearing appropriate mouth and nose covering, and you likely can for example jog around a block, seeking as you do to maintain appropriate distance from others. Although the gear and the logistics of 'distancing' may annoy at first, they will be worth it.

In the words of the Latin poet Juvenal, the goal is "mens sana in corpore sano," a healthy mind in a healthy body. As the great philosopher John Locke (who introduced that expression into the English speaking world, in a work on education) knew full well, those are not two distinct goals but one. As an aside, the Teachers' College of Columbia has the Latin phrase engraved above its Horace Mann Hall.

Fifth and finally: watch what you eat. This isn't simply because you may be burning fewer calories than you used to, so it is best to intake fewer as well. That is true, but it isn't the real reason for ending this brief list with nutrition. The point, rather, is that what you eat can have a direct impact on your mental well being.

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this way, "During all stages of life, ordinary people want to have more energy, be able to function well at work or school, and cope effectively with the stresses of life, all of which may be influenced by nutrition."

The stresses of life have been magnified for many of us lately, and the nutrition needed to allow our brain to cope with them involves vitamins, minerals, and anti-oxidants. The role of each, Lyse-Wallace describes in detail.

Your brain is always functioning. You cannot turn it off like an expensive car and allow it to sit in a garage until needed. So it needs more than the energy necessary to keep it going. It needs maintenance. For example, without maintenance, the free radicals (the waste) produced as it runs, will build up and have deleterious consequences.

To review: stick to a routine; occupy your mind with activities that it cares about, that will hold its attention; don't allow distance to become isolation; exercise; watch what you eat both in quantity and quality.

If we all follow these instructions, and consult professionals as needed, we can all get through this crisis in good order, in mind and body.

Helpful Links

The Centers for Disease Control and Prevention (CDC) is closely monitoring this situation and is working with the World Health Organization (WHO) and state and local public health partners to respond COVID-19. This is a rapidly evolving situation and information on these below sources are being updated constantly.

- <u>Center for Disease Control & Prevention</u>
- Guidance for Businesses
- <u>World Health Org</u>
- <u>Rolling Updates</u>

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