

YOUR



HEALTH, WEALTH & HAPPINESS

FREE
JUNE 2020



Father's
Day 2020

FACTS ABOUT PPP LOANS



SUN PROTECTING TIPS

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OUR MISSION

Your health, wealth & happiness explores the truth and facts not only within, but beyond the confines of your health, personal wealth, and individual happiness. We have one goal; to bring you the information you need to live a healthy, wealthy, and happy life. We find simple tricks to improve your health, and long term goals to stay on top of it. In this new age of ever expanding technology, there is an endless supply of new recipes, health care improvements, new operations, machines, vaccines, cures, research, even robots, and more. Keeping on top of your hwh is crucial to living the best life possible. Cheers to growing a more healthy, wealthy, and happy lifestyle.

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Hello Readers!

Your HWH is going through many changes. We have a new look and new writers and now, me, your new editor. I am excited to move my role here at HWH to a new level. I have been a part of this magazine team since July 2019 and I have seen it grow and evolve.

As your editor I will continue to try to bring you content to help improve your life in all aspects. I take pride in this magazine and I hope to take this magazine to new heights.

I want this magazine to be a collaborative effort. If you have article submissions or suggestions on topics you want to see covered, please write to us at submit@yourhwh.com. I look forward to hearing from you.

June's issue has the return of our crossword and Media Corner. I hope you enjoy this month's magazine. Stay healthy and happy and safe.

Sincerely,
Melissa Rothman
Executive-Editor



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Why It's Important to Thank Dad This Father's Day

By: Sue Perbody



The COVID-19 pandemic has caused a lot of chaos in the world over these past few months. Unemployment is at the highest it has been at since The Great Depression, after successfully reaching an all-time low shortly before. There were essentials that were able to continue working through all of the insanity, and it is important to not take these people for granted. Was your dad considered an essential worker during the latest pandemic? I know mine sure was, both at home and in the office.

For those who follow traditional gender norms, the father is the breadwinner of the household. He is the determined hard worker. He goes to work 10 hours a day, 5 days a week, and a short weekend shift, too. He comes home and watches the news, eats dinner, and pays the bills. He watches his usual TV shows, and is asleep on the couch by 9 o'clock. He has a very distinct routine to his day, leaving his freshly cleaned coffee mug next to the brewer every night, for his hot cup of black coffee every morning.

The weekend has arrived, and dad just worked his short Saturday shift. He comes home and mows the lawn, determined to get it done in time for his latest edition of NASCAR. Mom and kids prepare dinner for the family, as dad loads the bags of grass trimmings into the back of his truck for proper disposal tomorrow. A fresh, hot dinner has been prepared, and it's time for a family bonding moment. After dinner and the dishes, it's nice to go out on a walk, or stay in and watch a movie. Either way, truly engaging in family bonding is what dad needs most at the end of a long work week.

Our dads work hard to get our families to where they are today. These exact circumstances may not apply to everyone, but it is important to thank that "dad" figure in your life for all that he does. Through all of the pandemonium, your father figure deserves all of the thoughts and companionship that he works hard for every single day.

INTERESTING FATHER'S DAY FACTS

Father's Day officially began in 1910 in Spokane, Washington, where 27-year-old Sonora Dodd proposed it as a way to honor the man who raised her when her mom died in childbirth. It is celebrated in June because it was her father's birthday month.

In 1966 President Lyndon B. Johnson declared the third Sunday of June to be Father's Day. President Richard Nixon made it a federal holiday six years later.



Father's Day is the fourth-biggest day for sending greeting cards, after Christmas, Valentine's Day and Mother's Day

Thailand's Father's Day is celebrated in December, on the birthday of King Bhumibol Adulyadej. During this celebration everyone wears yellow.

The Basics of Alzheimer's Disease

A disease of the brain that causes problems with memory, thinking and behavior. It is not a normal part of aging.



More than 5 million Americans have the disease. That includes 11% of those age 65 and older, and one-third of those 85 and older.



Giving a Proper Diagnosis includes:

- Understanding the problem
- Reviewing medical history
- Evaluating mood and mental state
- Physical exam & diagnostic tests
- Neurological exam

The Seven Stages of Alzheimers

- 1) No impairment (*normal function*)
- 2) Very Mild Decline (*the earliest signs*)
- 3) Mild Cognitive Decline (*early-stage, possible diagnosis*)
- 4) Moderate Cognitive Decline (*mild or early-stage*)
- 5) Moderately Severe Cognitive Decline (*moderate or mid-stage*)
- 6) Severe Cognitive Decline (*moderately severe or mid-stage*)
- 7) Very Severe Cognitive Decline (*severe or late-stage*)

Do you require help for a loved one who is suffering?

Contact our 24/7 Helpline at (800) 272-3900, or visit alz.org for additional information on how we can assist you.

PPP LOANS: Tips and Advice From Professionals

According to [sba.gov](https://www.sba.gov), The Paycheck Protection Program is a loan designed to provide a direct incentive for small businesses to keep their workers on the payroll. SBA will forgive loans if all employees are kept on the payroll for eight weeks and the money is used for payroll, rent, mortgage interest, or utilities.

We have reached out to a local bookkeeper and attorney for proper information on how this program is moving along, as well as how to properly handle the situation.

Mr. Gary Lutz, Jr., Bookkeeper

I'm not sure how much funds are left and which banks are still taking applications, I know a bunch have stopped taking them. If someone is looking to get the funds, it is best to have them start by reaching out to their current bank. The loan itself is basically 2.5 monthly average payroll (for a sole proprietor without payroll, it is 8/52 from their Schedule-C tax form). You have 8 weeks to use the funds from when you receive them, if funds are left over you will have a loan for what's left at a 1% interest rate, which does leave a bit of risk onto the banks. The banks have applications that need to be filled out.

As far as the forgiveness side of things, at least 75% of the funds need to be used on payroll. Federal taxes are excluded from the forgiveness (so gross wages and state taxes are forgivable). Documentation will be key for forgiveness here, so working with your payroll provider, if you use one, will be really helpful. The remaining 25% can be used on rent, utilities, mortgage interest (if you own the property).

I've recommended to clients, as far as record keeping, is to get these funds in a separate account and move the exact amount of funds out of them for payroll and write any forgivable usage checks (eg. rent) directly from that account. That way there will be a trail out of the bank account and with the backup provided from payroll, funds can be easily followed. I'm also putting these expenses in different "account buckets" or expense accounts as far as the bookkeeping goes to easily identify these funds.

Come forgiveness time, the funds that are forgiven are removed from your taxable expenses at the end of the year, so you cannot claim them, so having sound bookkeeping is going to be needed. Each bank may require different things as far as forgiveness goes, so business owners will need to see what they need to give them by working with the bank.

The point of the PPP was to help businesses get people off of unemployment and back to work, not for businesses to take these funds and not use the funds and get a loan. **Mrs. Alyssa Gross, Attorney**

1. Check and double-check (and triple-check) the guidance and regulations, as new guidance is constantly coming out, including updated and expanded definitions of language in the PPP that will clarify (or even change) forgivable expenditures. Something that was clear yesterday may not be so clear today (and, fortunately, something that seemed unclear yesterday may have been clarified overnight).

2. Look at definitions of even commonly-used words (like "transportation" or "utilities") to be sure that the legal use of the term is the same as the common language usage.

3. Engage professional assistance sooner rather than later, and definitely before submitting your application for forgiveness of PPP funds – a lawyer, a bookkeeper, and your accountant are all key people.

4. Not everyone who knows how to operate QuickBooks is a "bookkeeper." Look for someone who does bookkeeping full-time, and has certifications and training in bookkeeping. This person will make your life – and your application for forgiveness – far better.

5. Similarly, not every attorney is an expert on PPP. Some have been actively keeping up with guidance and regulations as they are released, and others have not. Ask any attorney you think about engaging what they've done to get and stay up to speed with the communications from lenders and the SBA.

6. Social media is for cat memes, pictures of your food, and funny stories about your kids – not for getting legal or financial advice. It's an okay place to start looking for recommendations but don't rely on a Facebook post from your neighbor's cousin-in-law to make financial decisions about your business.

7. Read everything before you sign it. If it's too late for that, go back and read everything you've already signed. Anecdotally, some lenders have been burying additional terms and conditions in their loan documents that will make it harder to get loan forgiveness.

8. Ask for help if you need it – even the professionals have had to ask one another for help and clarification as we've built the PPP car while driving it, so don't hesitate to get professional advice if necessary.



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SUMMERTIME



COLORING CORNER

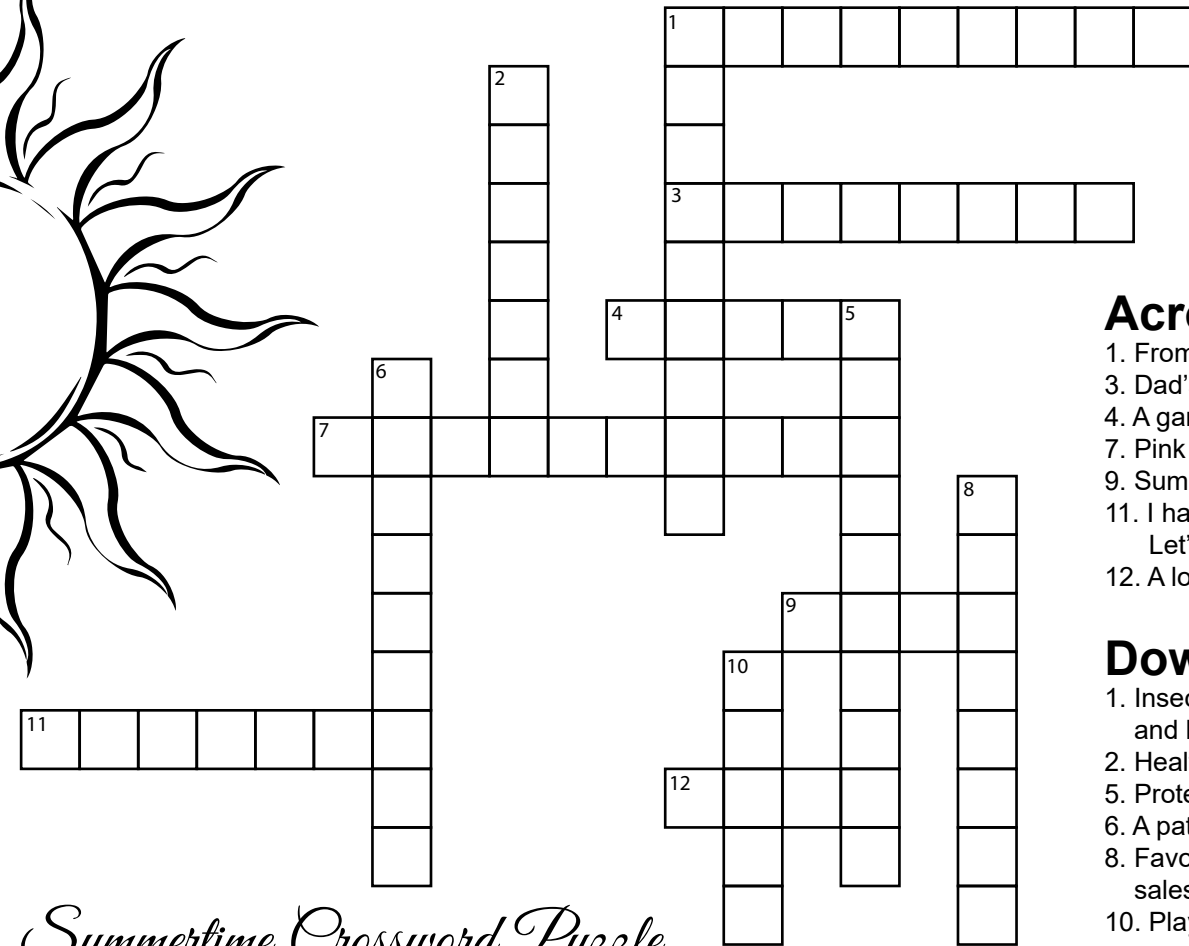
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May Celebrations!

SOLUTION

STAR WARS DAY
 NO SOCKS DAY
 NATIONAL MACAROON DAY
 ARMED FORCES DAY
 JAZZ DAY
 GINCO DE MAYO
 SPACE DAY
 DAY OF FAMILIES
 VICTORIA DAY
 RECEPTIONISTS DAY

MOTHERS DAY
 LOYALTY DAY
 HUG YOUR CAT DAY
 NURSES DAY
 TULIP DAY
 CIRCUS DAY



Summertime Crossword Puzzle

Across

- 1. From caterpillar to _____.
- 3. Dad's grill.
- 4. A gardener's worst enemy.
- 7. Pink juicy fruit.
- 9. Summertime weather is ____.
- 11. I have a rod & reel.
Let's go _____.
- 12. A long walk.

Down

- 1. Insect with yellow and black stripes.
- 2. Healthy summertime transportation.
- 5. Protective eyewear.
- 6. A patty and a bun. Yum!
- 8. Favorite drink of young salespeople.
- 10. Playground toy you swoosh down.

MEDIA CORNER

COVID Lockdown TV Binging:

Part 1: Rick and Morty season 4.

One of my favorite movie reviewers recently said that “we live in the age of reactions”. Everything is sacred. Nothing is fair game. Social commentary and cultural observations get denounced as hate speech even when the logic is sound. Opinions are either anodyne, or divisive, with the middle ground red-shifting in the rear view. The tiniest misstep now requires an act of public obeisance in the form of a lengthy written apology assembled with surgical precision to eliminate any possibility of someone nitpicking one of the words because it has a second (much less common) meaning (which wouldn't make any sense in this context) and which some people might feel triggered by. They sound sterile, insincere, and procedural.

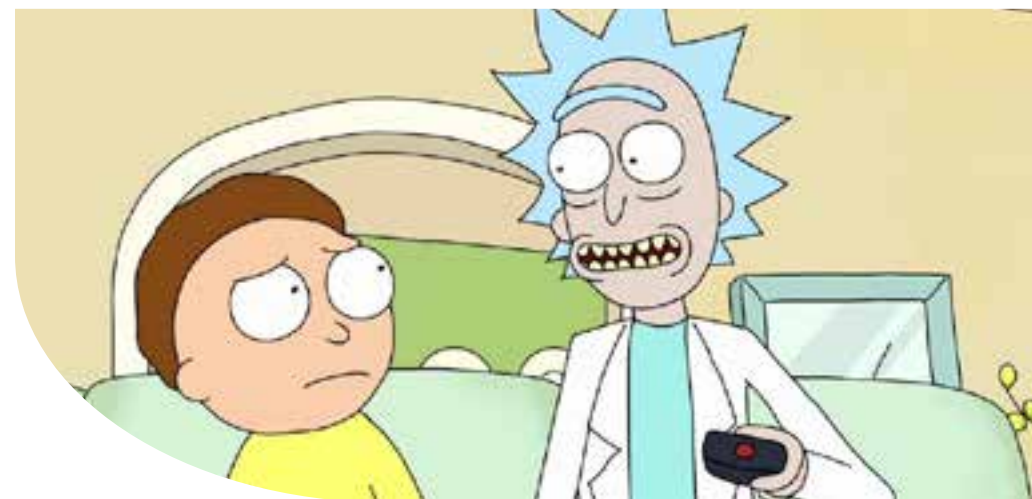
And then there's Rick and Morty.

Season 4 is currently enjoying a 94% positive critical rating on Rotten Tomatoes, and the criticisms that I did find with it were mostly in comparison to previous seasons, and not attacking the show in and of itself. I was shocked to discover that although a small portion of the fanbase is acting badly and upsetting people, the show itself gets nothing but praise. It continues to shine without any indication that the quality is dipping.

So what's to say about it? All of the technical elements are top level, the voice acting and animation are superb, and the jokes stay true to the spirit of the show established in the first three seasons. The writers have taken the time to, no so subtly, take a swing at their own audience as if to

By: Webster Tilton

ask them “What if anything could ever please you?” in response to the aforementioned unpleasant segment of the fanbase. There's an entire episode devoted to denouncing heist movies like Ocean's Eleven, which I think was something of a waste. It's a very limited and specific target for a platform



as good as R&M to spend so much time on, and it could have been much better spent on character development or...just anything else. Any original story that let the writers imaginations run wild, which is when the show hits its many peaks. But that aside the it has been a good season. Instead of just screaming about how self aware they are, the writers of the show turn self awareness into a story element that's entertaining in it's own right without depending too much on having seen specific previous episodes.

That being said, the Rick and Morty is showing early signs of becoming a show that new fans won't understand enough to enjoy it. I firmly believe that it can still pick up new viewers through word of mouth and incidental exposure, but they're going to need some more self-contained, one-off episodes that aren't 80% references to previous episodes if they want to interest those people enough for them to go back and binge the previous three seasons of material to get up to speed.

Solar Opposites:

From one of the co-creators of (and voice actor for both) Rick and Morty we get...a show that is a lot like Rick and Morty. Solar Opposites revolves around a crew of aliens who got shipwrecked on Earth after escaping from their doomed home world, trying to adjust while not so subtly preparing to wipe out humanity and rebuilt Earth into a new homeworld for their people. Or they would be, if they weren't constantly being distracted by...almost everything.

The leader of the aliens is a technician named

Korvo who is alternatively laser focused on repairing their ship and hopelessly fascinated with understanding human peculiarities, often becoming obsessed with the approval of the same humans he fully intends to exterminate. The humor is more focused than R&M, and the plot is more equally distributed to the other characters. The jokes have a familiar if slightly different flavor, focusing more on

the aforementioned contradiction in Korvo's two goals (popularity and human genocide).

A major subplot revolves around a society of miniaturized humans living in the wall of the alien children's bedroom, which one of them created out of a mixture of boredom and callous scientific curiosity. An entire episode (out of only 8 in the whole season) is given over to the story of humans trapped in The Wall going through political upheaval and revolution. I've heard Solar Opposites described as 'Rick and Morty Lite'. This is not true. It is every bit as dark and 100% aimed at an adult audience, although it isn't as cynical. And personally, I'm fine with that. Long ago when I worked at a video game shop (before games were all downloaded directly to your gaming device) a game entitled 'Dante's Inferno' was released. Dante's Inferno was pretty good. And it better well have been since it was a shameless, blatant, were-not-even-going-to-pretend-it-isn't rip off of God of War. When I pointed out to my coworker that it was, in fact, a GoW clone with a slightly different costume on the main character he just shrugged and said: “At least they ripped of a good game.”

If Solar Opposites is the first in a long line of Rick and Morty clones, then so be it. I love this type of humor and I want as much of it as possible to grace my screen. And they're all doing short seasons that are further broken up into two halves spaced out by a six month long hiatus in between, so it'll take five or six of them to create a solid enough lineup to keep us going for a full calendar year.

Tiger King:

No review. I refuse.



By: Mike Rickard II

Although you might not think it's going to happen, you'll be outside before you know it, enjoying some warm weather and sunshine. However, it's important to protect yourself from the sun because as wonderful as it feels, the sun's rays can do a number on you.

A Study in Sunburn

Not too long ago I took a road trip to Cleveland. I was in my car minding my own business, listening to some music and got there promptly (due to speed limit laws I won't mention how fast I got there). I attended a Cleveland Indians day game and sat out in the afternoon sun and I quickly regretted forgetting my sunscreen. When I returned to the hotel, I realized I was sunburned. Thankfully, my clothing (including a baseball hat—thank you Chief Wahoo) protected me somewhat, but my arms, hands, and face were red. This was a reminder—even what seems like a short exposure to the sun can lead to sunburn.

Two Types of Rays

There are two types of rays to watch out for—UVA and UVB. According to the University of Iowa: There are two basic types of ultraviolet rays that reach the earth's surface—UVB and UVA. UVB rays are responsible for producing sunburn. The UVB rays also play the greatest role in causing skin cancers, including the deadly black mole form of skin cancer (malignant melanoma). UVA rays also play a role in skin cancer formation. In addition, the UVA rays penetrate more deeply into the skin and play a greater role in premature skin aging changes including wrinkle formation (photoaging). There are approximately 500 times more UVA rays in sunlight than UVB rays.

This means you'll want something to protect you from both types of rays, not one or the other. The question then, is how do you protect yourself?

Assessing Your Situation

First, assess just how much sun you're going to be exposed to. The Environmental Protection Agency's UV index allows you to type in the zip code where you're at (or going to be) then see what the expected risk of UV overexposure is.



Protecting Yourself

There are a number of ways to protect yourself from the sun's harmful rays. You could go the vampire route and stay inside during the day, but even then, UV rays will get in from your windows.

1. Sunscreen: Sunscreen is great protection, but don't let its use lull you into a false sense of security. Make sure you have the right sunscreen. You want one that is broad-spectrum (protects you against UVA and UVB rays), has a high enough SPF (15 or higher), and if you're going in the water, it must be water-resistant (especially since going in the water doesn't protect you from the sun). Make sure you

apply the sunscreen all over and don't be stingy with it and remember to reapply as needed. Check out the resources below for more information.

2. Clothing: Clothing can protect you, but if it's the summertime, chances are you're going to have on shorts and short-sleeve shirts, which means your skin will be exposed. According to the Centers for Disease Control: Clothes made from tightly woven fabric offer the best protection. A wet T-shirt offers much less UV protection than a dry one, and darker colors may offer more protection than lighter colors.

3. Hats: Some type of head covering is always good but remember hats are different. A baseball cap won't cover the same areas as a wide-brimmed hat that shades the ears and neck. The CDC recommends avoiding straw hat with holes that let the sunlight through.

4. Sunglasses: Sunglasses are important and you want to make sure they're more than fashionable. Those helpful people at the CDC note: Sunglasses that block both UVA and UVB rays offer the best protection. Most sunglasses sold in the United States, regardless of cost, meet this standard. Wrap-around sunglasses work best because they block UV rays from sneaking in from the side.

5. Shade: If nothing else, find yourself some shade. While a shady spot won't be protect you entirely, it's a good start and a good way to cool off.

While we're on the subject of protecting yourself from the sun, make sure you drink lots of water. Heat-related illnesses can creep up on you (especially in high temperatures and/or high humidity levels). That's an article for another time.



Online Resources: The Centers for Disease Control, Environmental Protection Agency's UV index , The Skin Cancer Foundation, & University of Iowa Hospital and Clinics

Spring into Beautiful Skin

Springtime is coming to and end, and the beauty of summertime is among us.

It is important to take safety precautions during the summer, where the sun is at its peak intensity.

Call Dr. Kim today to schedule an appointment to ensure top quality care of your skin.

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