

# SUNDAY BUSINESS

## Reopening hotels adopt rules to guard guests' safety



Alexandra Clough

On May 15, Palm Beach County allowed hotels to begin accepting leisure guests. That same day, reservations started rolling in to

The Ben, West Palm Beach's newest boutique hotel.

In fact, more than 20 rooms were booked the weekend of May 15-17, said Bernardo Neto, The Ben's general manager.

Where did these travelers come from? "Without a doubt, it's been Palm Beach County residents," Neto said.

Guests staying at the 208-room hotel not only hailed from West Palm Beach but

from Jupiter and Palm Beach Gardens, too, Neto said.

The Ben's reservation roster is a small but encouraging sign for tourism, Florida's No. 1 economic engine and Palm Beach County's No. 2 industry, after agriculture.

The coronavirus pandemic has cost the county's tourism industry \$20 million in revenue so far this year, thanks to the sudden halt in travel this spring.

The downturn has badly affected employment, with tourism-related jobs accounting for about 60,000 positions in Palm Beach County.

Glenn Jergensen, executive director of the Palm Beach County Tourist Development Council, estimates unemployment across the county's tourism industry will be about 30% to 40%.

The county's decision

to reopen hotels for leisure guests is a crucial first step back for the industry, experts say.

The move came on the same day Gov. Ron DeSantis announced that Florida would move into its "full Phase One" plan to reopen the state. That plan relaxed many of the restrictions that had been put in place to help slow and prevent the

See CLOUGH, D6

## Some needed space



Tables and umbrellas spill into Clematis Street as part of West Palm Beach's "Dining on the Spot" initiative to increase outdoor seating for restaurants on Wednesday. Some restaurants are using parking lots and alleys to increase capacity while following social distancing guidelines. [PHOTOS BY GREG LOVETT/PALMBEACHPOST.COM]

## Cities give restaurants a boost with outdoor seating options

By Mike Diamond  
Special to The Palm Beach Post

Palm Beach County restaurants are getting an extra boost by way of extra space as they try to restart after a two-month hiatus.

Boca Raton has joined the list of municipalities allowing restaurants to expand their outdoor seating onto sidewalks, alleyways and, in some cases, streets as a way of helping them cope with the disastrous effects of the coronavirus.

It's similar to West Palm Beach's "Dining on the Spot" plan that allows extra seating but seeks to maintain social-distancing and other hygienic requirements to prevent a resurgence of COVID-19 cases.

The county recently allowed restaurants to increase inside seating capacity from 25% to 50% but most owners say that



People dine outside at Rocco's Tacos on Clematis Street in West Palm Beach on Wednesday.

even at 50%, it is difficult for them to operate at a profit. The programs allow restaurants to increase their capacity by adding or expanding outdoor seating.

Restaurant owners must ensure that outside tables are at least 6 feet from one another and tables cannot accommodate more than 10

people. They must comply with CDC guidelines. The tables cannot block building exits. Fire and rescue officials review the plans.

Last week, Boca Raton started allowing restaurants at Mizner Park to put tables onto streets that were closed to vehicular traffic. The move was a lifesaver

for Vaughn Dugan of Kapow Noodle Bar who said he could not have stayed in business if he had to rely solely on the business from his inside tables.

Boca Raton's program is now citywide. Applications from two restaurants have already been received but additional applications are expected. Anne Marie Connolly, a spokeswoman for Boca Raton, said the city-wide program is designed to help restaurants temporarily expand outdoor seating while indoor capacity reductions are in place, and to provide a safer alternative to indoor dining. She said a nightclub applied for outside seating but the program is only for restaurants. The city expects to be able to review applications within one day.

Suzie Donovan, the owner of The Grille on Congress in Boca Raton, is waiting to get the green light to add five

See SEATING, D3

## What to know about mortgage forbearance

The value of your options could depend on your lender

By Sarah Skidmore Sell  
The Associated Press

Suddenly out of work or making due with reduced paychecks, an estimated 4.1 million Americans have sought forbearance on their mortgage, according to data released Monday by the Mortgage Bankers Association. That's a staggering number, and experts anticipate more homeowners will seek this protection as the economic impact of the coronavirus wears on.

A forbearance hits the pause button on mortgage payments. As part of its massive economic rescue package for the economy, Congress made it easier for homeowners to enter a forbearance plan and regain their financial footing.

Still, there are considerations for homeowners. Eventually the money must be paid, and homeowners with federally backed loans have some advantages over those with private mortgages.

Here's what they should know:

### How do I obtain forbearance?

If you feel forbearance is your best option, you need to know which company services your loan and which company owns it. They're not always one and the same.

The servicer is the company you make your payment to and get monthly statements from. You can typically find information on forbearance at the servicer's website and can start the process there. If necessary, you can look up your servicer by searching the Mortgage Electronic Registration Systems website.

Who owns the loan plays a role in what relief options are available to you.

About 70% of all mortgages are federally backed, according to the Urban Institute. That includes loans through the U.S. Department of Agriculture, Federal Housing Administration, the Department of Veterans Affairs, as well as those held by organizations such as Fannie Mae and

See MORTGAGE, D2

## Are we ready to replace the handshake?

Coronavirus is making the ancient greeting a threat to our health

By Nathan Bomey  
USA TODAY

Handshaking is a key part of Michelle Ngome's networking game as a marketing professional.

Which is why Ngome, president of the African American Marketing Association and host of the "Networking With Michelle" podcast, is already missing it as social distancing rules

discourage the age-old ritual.

"We didn't realize how powerful the handshake is," she said. "The handshake means connection, it means agreement, cooperation, 'hi.' It's a common courtesy." But "in the immediate future, the handshake is dead."

And it might never come back. With the coronavirus pandemic making human touch a potentially lethal act since the virus can be transmitted with skin contact, handshaking has

suddenly become socially unacceptable.

Health experts are urging us to stay at least 6 feet away from people outside of our households to minimize our chances of catching COVID-19, which had infected more than 4.3 million people and killed more than 294,000 worldwide as of Wednesday afternoon.

And some are saying that we should make permanent alterations to the way we physically interact with others to prevent future outbreaks, even after

the coronavirus is gone. The handshake could give way to some alternative form of interaction, such as the elbow bump or the footshake.

"I don't think we should ever shake hands ever again," Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases and a leader of the White House's Coronavirus Task Force, said recently. "We've got to break that custom. Because as a matter

See SHAKE, D6

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LEGAL CLASSIFIEDS

# BUSINESS

## Ask the Fool

### Investing With Values

How should I invest in socially responsible companies? — D.L., Monticello, Minnesota

The easiest way is to park your dollars in one or more mutual funds — or exchange-traded funds (ETFs) — that follow socially responsible guidelines. That way, you're letting the fund managers do the research and make the buy and sell decisions. Or, in the case of passively managed funds, you're simply investing in the same securities that are in a socially responsible index. Some will have the acronym ESG in their title, meaning that they focus on environmental, social and governance factors. Note, too, that some of these funds invest in companies that do well on socially responsible measures, while others simply exclude companies that don't.

Some funds you might look into include the Vanguard FTSE Social Index Fund Admiral Shares (VFTAX), the iShares MSCI USA ESG Select ETF (SUSA), and the Vanguard Global ESG Select Stock Fund Investor Shares (VEIGX).

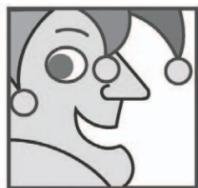
You can also invest in individual companies you select on your own, but first you'll need to decide which issues matter most to you. For example, you might consider the environment; gender equity and diversity; workplace conditions and other human rights issues; and whether you're willing to support companies involved in gambling, tobacco, weapons and/or alcohol. Few companies will be perfect on every issue. Learn more at [GreenMoney.com](http://GreenMoney.com), [CorpWatch.org](http://CorpWatch.org) and [CSRwire.com](http://CSRwire.com).

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What's a sector? — C.F., Erie, Pennsylvania

The words "sector" and "industry" are often used interchangeably, but sector often refers to a larger segment of the economy. The industrials sector, for example, includes the airline industry as well as the construction industry, while the health care sector includes everything from hospitals to medical-device makers and biotech companies.

Want more information about stocks? Send us an email to [foolnews@fool.com](mailto:foolnews@fool.com).



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#### Investing in Retirement

It's easy to imagine that after saving and investing throughout your working life, you'll stop doing so once you retire, perhaps selling off your stocks and parking your assets in safer places such as certificates of deposit (CDs). However, there's a strong case to be made for continuing to invest in stocks.

After all, if you retire at, say, 65, and then live to 95, you're looking at 30 years of retirement, a long period in which your money would likely have grown a lot if invested in stocks. The trick, then, is to keep out of stocks any money you expect to need within five years (or 10 years, to be ultraconservative) — because in the short term, as we've recently been reminded, anything can happen. The rest of your money can stay invested in stocks in order to grow.

You can consider bonds for some of your money, as many retirees do, but know that stocks will almost always do better over the long run.

Business professor Jeremy Siegel's research has found that between 1871 and 2012, stocks outperformed bonds 78% of the time over all 10-year periods, 96% of the time over all 20-year periods, and 99% of the time over all 30-year periods.

Another smart move for retirement is to invest in healthy and growing dividend-paying stocks, as they will generate income without your having to sell off shares from your holdings. If you have, say, \$200,000 invested in dividend payers that have an overall average dividend yield of 4%, you can look forward to \$8,000 in annual income — or even more, as dividends tend to be increased over time, too.

By continuing to grow much of your portfolio throughout your retirement, you can protect your assets from inflation, which shrinks the buying power of money over time. Inflation has averaged about 3% annually over long periods, enough to roughly halve your money's buying power over 25 years.

If retirement planning has you confused or worried, consult a financial adviser. You can find one near you at [NAPFA.org](http://NAPFA.org).

### My Dumbest Investment

#### Falling for Hype

My dumbest investment was investing in shares of a company that had an innovative, reportedly environmentally friendly fracking technology: pumping a propane gel deep into the ground to release natural gas instead of pumping in water, which would get polluted. (The propane was recaptured above ground.) This technique was supposed to revolutionize the fracking industry, but my shares went from trading for about \$10 apiece to bankruptcy, which the company filed in 2015. That was the first and last time I bought into a company without doing fundamental analysis prior to purchase. It was a great learning experience about dealing with hype. — S.H., online

**The Fool Responds:** This was a classic penny-stock fiasco. Digging online, you can run across excerpts hyping the unprofitable little company with words such as this: "an extraordinary new technology ... which will fuel the fracking Mega Trend for decades." "It is a fortune in the making. Keep reading to learn how you can collect yours, starting now." "In addition to immediately solving every environmental concern over fracking in the U.S., there's a very real possibility this company's technology could actually get MANDATED ... by every oil- and gas-producing country in the world." Breathless language like this is a big red flag. The company's technology was intriguing, but it would have been best to watch it for a while, waiting for it to establish a track record of growth and profits.

### The Motley Fool Take

#### An Essential Business

Shares of Walgreens Boots Alliance (Nasdaq: WBA), the parent company of Walgreens and European pharmacy and health-and-beauty chain Boots, were recently trading nearly 40% below their 52-week high. Facing challenges from both e-commerce specialists and big-box retailers, the company is nursing a stalled revenue line with the help of equally stable bottom-line profit and cash flow.

But the retailer isn't sitting still. Walgreens is reshaping its business model as we speak, planning to close 200 underperforming stores in 2020 while introducing Jenny Craig store-within-a-store concepts in other locations. The company also aims to be among the first to try a drone-based delivery service, undermining some of the advantages that online stores claim against brick-and-mortar stores.

Stable sales and cash flow aren't exactly what retailers dream of, but they're better than watching these metrics plunge under the assault of e-commerce. Walgreens keeps increasing its dividend payouts, and its yield was recently well above 4%. Its price-to-earnings (P/E) ratio was recently 11, and the company has consistently posted a profit in each of its past 10 quarterly results.

With its track record of consistent annual revenue increases and its status as a provider of essentials during the COVID-19 shutdown and beyond, Walgreens looks like a prudent investment choice.

### Name That Company



I trace my roots back to Brunswick, New Jersey, in 1886, when three brothers founded me. I debuted sterile sutures in 1887, commercial first-aid kits in 1888, sanitary napkins in 1897, and adhesive bandages, still known by their brand name today, in 1920. Along with medical devices and pharmaceutical products, I'm also known for brands such as Neutrogena, Rogaine, Lubriderm, Tylenol, Benadryl, Motrin, Desitin, OGX, Sudafed, Aveeno, Visine, Nicorette, Listerine, Carefree and Stayfree. Today, with more than 130,000 employees in 60 countries and a market value recently near \$400 billion, I'm a consumer products giant. Who am I?

Think you know the answer? We'll announce it in next week's edition.

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### LAST WEEK'S TRIVIA ANSWER

I trace my roots back to 2006, when several guys founded me — inspired, in part, by status updates of live bloggers. Today, based in San Francisco and with a market value recently near \$23 billion, I employ more than 4,800 people. Available in more than 40 languages, I'm a global communication tool, with more than 300 million monthly active users. Account holder Barack Obama has the most followers (recently 117 million), but he's not the politician most famous for using me. (Justin Bieber is the second most-followed account, with nearly 112 million followers.) My name evokes ornithology. Who am I? (Answer: Twitter)

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# MORTGAGE

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Freddie Mac. The remainder have mortgages held by banks or other private investors.

You can often find this information online, on your statement or by calling your servicer, which must provide you the information they have on file.

The Consumer Financial Protection Bureau has useful tips on its website determining who owns your loan and seeking forbearance. Fannie Mae and Freddie Mac also have their own lookup tools to determine if they back your loan.

### What happens during a forbearance?

Forbearance allows homeowners to suspend mortgage payments for a designated period of time. The payments aren't forgiven; they must be repaid later. Some servicers may also offer a reduced payment during this period.

Under the government's economic rescue law, people who have a federally backed mortgage and are facing financial hardship due to the pandemic are given the right to a forbearance for up to one year. An individual can request a 180 day forbearance but that can be renewed. Andrea Bopp Stark, an attorney at the National Consumer Law Center, says many borrowers are being put into 90 day forbearance but they have a right to extend that.

No additional fees, penalties or additional interest can be added.

People with privately held loans don't have the same protections. They may face different relief periods and repayment

options. They need to be aware of what's being offered — specifically when the balance must be repaid and if they can manage the payments. In some cases, interest will continue to accrue on privately held loans while payments are reduced or suspended.

The CFPB and other financial regulators have encouraged financial institutions to work with borrowers facing financial difficulty because of coronavirus. Talk to your servicer about your options or check with your state housing authority to see if there are any additional protections or aid in place to help.

Any borrower should also be clear on who is responsible for payments that might typically go to an escrow account — such as those for homeowners insurance or taxes. If not covered by the servicer, the homeowner should continue those payments.

### What happens when forbearance ends?

Homeowners with federally backed loans won't have to pay back those missed payments all at once. They can spread them out over time, tack them on to the end of the loan or make a lump sum payment at the end of their mortgage.

Fannie and Freddie announced last week that borrowers who go into forbearance and return to making normal monthly mortgage payments can opt to repay those missed payments when the home is sold or refinanced.

People with privately held loans must work out the best available option with their servicer. In some cases the loan may be extended or repayments spread over time, but some may face one large payment when the forbearance period is over.

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### MORTGAGES

Paul Baltrun  
President Key One  
Capital Mortgage



### WEALTH MANAGEMENT

Keith Singer, JD CFP

## How a reverse mortgage can be helpful during COVID-19

To begin, I would like to quickly recap an important message from my last article. It is a popular misconception that a borrower turns their deed (ownership) over to the bank when taking out a reverse mortgage. This is completely false. A reverse mortgage is the same as a traditional mortgage in that you keep ownership of the property and can pay off the mortgage at any time without penalty. A proper estate and will review can help ensure the borrower meets their desired overall goals.

For individuals 62 years of age or older, a reverse mortgage during COVID-19 could be extremely helpful. Many seniors are experiencing shrinking investment accounts, income reduction and increased medical bills. A reverse mortgage simply makes it more financially comfortable to live in the same home by eliminating any future mortgage payments. Additionally, borrowers may be eligible to pay off debts or receive cash at closing. These key benefits eliminate the need to sell a home or assets due to financial distress that could be experienced during a down market.

How can a reverse mortgage help if the

**Paul Baltrun**  
Key One Capital Mortgage  
**Address:** 1615 Forum Place, 5th Floor, West Palm Beach, FL 33401  
**Phone:** 561-515-2934  
**Website:** [keyonecapital.com](http://keyonecapital.com)

property is free and clear of a mortgage? One great feature is that instead of paying off debts, a borrower can receive monthly checks. The opposite (reverse) of paying monthly payments is receiving monthly payments. Hence the term "reverse mortgage." Many borrowers will use their monthly payments to pay property taxes, homeowner's insurance and other debts.

If a borrower is considering any type of mortgage, now is a good time to act. Our market has not yet seen a downturn in appraised values, but as time progresses with the COVID-19 issues, if the real estate market stalls, this could be a serious concern due to a potential lack of comparable sales. It would be advantageous for borrowers to use today's appraised values if they are considering a new mortgage. Additionally, currently there is no credit score requirement for reverse mortgages, and there is no guarantee that will continue.

Key One Capital Mortgage Corporation is a client-centered mortgage company founded by professionals with over 20 years in the mortgage banking industry. It is our mission to provide paramount communication and service to our clients. At Key One Capital Mortgage Corporation, we believe in the power of home ownership, and we work diligently to create the most positive, successful home buying experience, with consistent communication with our clients during every step of the process. We realize that a home is one of the most important purchases a person will ever make.

## Long Term Investment Philosophy

We have witnessed a pretty dramatic stock market so far in 2020. With our economy shut down in attempt to slow the spread of the COVID-19, the major stock indexes plummeted over 30% and then rebounded in response to unprecedented action taken by the Federal Reserve and a huge stimulus package which was passed by Congress.

As a result, the S&P 500 has recouped most of its losses and the Nasdaq 100 is up for the year. But not all stocks have rebounded equally. "Stay at Home" stocks like Amazon (AMZN) and Blue Apron (APRN) have fared well. "Play at Home" stocks like Netflix (NFLX) Facebook (FB) have outperformed and "Work at Home" stocks like Zoom (ZM) and DocuSign (DOCU) are both way up this year. Meanwhile stocks like Budweiser (BUD) and Marriot (MAR) are down over 40% for the year.

Part of any analysis about the prospects for any potential stock investment must include an educated guess about what life is most likely going to be like in two or three years. If you think that life will revert back to the way it was once people are no longer concerned about the virus, then many stocks are currently

**Keith Singer**  
Singer Wealth  
Management  
**Address:** 1515 S. Federal Highway, #211, Boca Raton, FL 33432  
**Phone:** 561-998-9985  
**Website:** [www.singerwealth.com](http://www.singerwealth.com)  
**Email:** [Keith@singerwealth.com](mailto:Keith@singerwealth.com)

very undervalued while some stocks that have performed so well may give back a lot of those gains. If you think that people will continue social distancing forever, then you probably don't want to invest in restaurants or cruise lines.

I think eventually life will get back to normal with some notable exceptions. People will continue to increase their amount of online shopping. Certain workers have already realized that they can be just as productive working from home. This will reduce automobile and fuel consumption as well as the need for office space. Businesses who have successfully substituted in person meetings with online meetings will continue to do so at least some of the time. This will permanently decrease the demand for business travel and corresponding airline and hotel usage.

Source: Yahoo Finance

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# Fishing boat selling tons of prime tuna to the public

**Crew returns from 6-month trip to no restaurant market**

By Sandi Doughton  
The Seattle Times

SEATTLE — When the tuna boat St. Jude motored out of Anacortes, Wash., in November for fishing grounds 5,000 miles away in the South Pacific, few people outside of microbiology labs had ever heard the word “coronavirus.”

By the time the 95-foot vessel docked in Seattle this month, the microbe had shaken the entire world and turned the seafood business upside down.

“Baboom!” said owner and captain Joe Malley, who returned from the six-month voyage to find the primary market for his high-quality albacore had vanished. “Who could have anticipated this?”

Nearly three-quarters of the St. Jude’s catch usually winds up in restaurants, including several of Seattle’s most acclaimed dining destinations. Malley and his wife, Joyce, are close friends with some of the city’s top chefs. But with dining in eliminated during the coronavirus lockdowns, the Malleys now find themselves with a shortage of customers and a bounty of fish: Thirty-five tons in a cold-storage facility and another 48 tons stashed in the hold of their boat at minus 30 degrees.

So the Bellevue couple decided to do something they haven’t done in nearly 20 years: Sell direct to the public at the dock.



**St. Jude crew member Paul Raikeve passes a whole, frozen albacore tuna to a buyer on Dock 9 at Fishermen’s Terminal in Seattle recently.**  
[ALAN BERNER/SEATTLE TIMES/TNS]

Fishermen from Maine to Massachusetts to California have been doing the same, trying to salvage what they can from a season of unprecedented upheaval that is impacting the entire industry.

For those who know and revere the St. Jude brand — and for some who had never heard of it — the prospect of sushi-grade, whole tuna at \$3 a pound was the perfect excuse to get out of the house on a drizzly Saturday and make the trek to Fishermen’s Terminal in Ballard. The Malleys plan to sell again over Memorial Day weekend.

“This is a lot more fun than the supermarket,” said Vinh Bui, who drove from Renton, Wash., with his wife, Thanh. The couple, who wore matching plaid masks, went home with a 16-pounder, some fillets and plans for sashimi and grilled tuna.

It’s also a pretty good deal, with the price below the wholesale rate for whole fish. On May 15, the first day of sales, one woman bought 30 big tuna, said first mate Paul

Raikeve, as he bagged up yet another of the shiny, frozen-stiff albacore.

Wearing a blue face mask and jeans, Joe Malley greeted customers on the dock and offered impromptu cooking tips. He advises cutting the loins into steaks an inch and a quarter thick while still partly frozen, then seasoning and searing them on the grill, leaving the middle raw.

“It’s a lot easier to overcook than it is to undercook,” he cautioned.

Malley and his three-man crew fish with hooked lines up to 100 feet long, trolling lures near the surface where young albacore feed. Each fish is hauled in separately by hand, immediately bled and flash-frozen, which is the key to high quality, he explained.

The handling makes a difference, according to James Beard award-winning chef Maria Hines. “The flesh is always meaty and not beaten up,” she wrote in a text. “It always tastes clean, not fishy.”

On the boat’s most

recent trip, most of the fishing was done 1,000 miles east of New Zealand. The crew weathered three typhoons, and came ashore only twice after setting off from American Samoa. In early February, they offloaded 70 tons of fish in New Zealand and barely heard a whisper about a frightening new virus. But by early April, when they arrived at Tahiti, the pandemic was raging. They were only allowed to linger in the harbor half a day and couldn’t leave the boat. So they fueled up and headed for Seattle — a journey that took 26 days.

Malley is hoping the moribund restaurant market will revive as eateries slowly begin to reopen. In the meantime, some of the tuna can be canned and the rest kept in cold storage. At the minus 10 degrees common in commercial facilities, the fish will stay good for up to two years — though that might not be economically viable.

“Every month you get another bill for the cold storage.”

# Major airlines are using diplomacy to enforce mask rules

**Flight attendants would like to see feds make rule a law**

By Hugo Martín  
Los Angeles Times

LOS ANGELES — Wearing a face mask has become as much a part of flying on commercial planes as cramming too much in the overhead bin, wrestling your seatmate for the armrest and trying to charm an extra bag of peanuts from the flight attendant.

The nation’s six largest carriers are requiring passengers to wear face masks or some other suitable nose- and-mouth covering during all flights to help slow the spread of the novel coronavirus.

Yet social media channels are littered with complaints about mask scofflaws of the skies traveling with apparent ease. Given that flouting mask mandates has become the secondhand smoke of the COVID-19 era, why are some passengers allowed to remain barefaced?

Airlines and the nation’s largest union of flight attendants explain that they are enforcing the mask requirement — but not with threats of fines or diverting flights. Instead, airline personnel are using diplomacy and de-escalation tactics. One airline said it may go as far as banning passengers from the carrier for life.

“In the unlikely scenario that someone refuses to wear a mask, we are not planning to divert a flight but would follow up with the guest,” said Ray Lane, a spokesman for Alaska Airlines.

The lenient enforcement attitude reflects several key changes in the post-pandemic aviation world, according to industry experts.

First, the requirement that passengers wear masks is a policy adopted by each airline and is not a federal regulation, like the rule against disabling an airplane lavatory’s smoke detector, which can be enforced under the threat of fines or prison time.

“Absent a federal requirement that passengers wear face coverings, airlines can do only so much,” said Henry Hartevelt, an aviation analyst with Atmosphere Research Group.

Another reason for the tolerant attitude is that demand for air travel is in a nosedive. About 500 flight attendants have been diagnosed with COVID-19, and there is little appetite among flight attendants or airline executives for a face-to-face confrontation with a passenger who refuses to wear a mask, nor is there a desire to divert a mostly empty plane that is already losing the airline money, industry experts said.

“Practically speaking, these flight attendants have enough on their hands,” said Mark Gerchick, former chief counsel of the Federal Aviation Administration.

In late April, New York’s JetBlue Airways was the first major U.S. carrier to require that all passengers wear masks during flights, with American, United, Delta, Southwest and Alaska adopting the same requirement in early May.



**Customers dine outside at Kapow Noodle Bar in Mizner Park in Boca Raton on May 15. Owner Vaughn Dugan said he could not have stayed in business if he had to rely solely on the business from his inside tables.** [PHOTOS BY GREG LOVETT/PALMBEACHPOST.COM]

## SEATING

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tables onto her sidewalk. “It can only help,” she said, “but there are customers that say it is too hot to sit outside and then there is the rainy season as well.”

Meanwhile restaurants in Lake Worth Beach have been seating customers on added outside tables since May 13.

“We are very pleased that the city did this for us,” said Perry Spivey, general manager for Dave’s Last Resort & Raw Bar.

Like Mizner Park in Boca Raton, Lake Worth Beach has closed two streets to accommodate the restaurants. Spivey said his restaurant was able to add 10, four-top tables, which brings his seating capacity to almost what it would have been before the days of the coronavirus. Some of the outside tables are under an overhang and others have umbrellas to help



**A sign outside the Kapow Noodle Bar in Mizner Park in Boca Raton.**

with light rain and sun. Spivey said Saturday night was very busy.

“Almost all of our tables were filled,” he noted, “but you have to wonder whether that was because we just opened.”

Delray Beach began accepting applications May 15 from restaurants and sidewalk cafes. So far, it has received interest from two restaurants.

One of the two restaurant applications was from La Cigale, whose owner had to pull tables that had been placed over the weekend onto a parking lot. He was unaware that he had to seek city approval. He said he is hopeful to place tables on his parking lot by the end of the week.

In West Palm, the Downtown Development

Authority is shifting money in its budget to lease tables and chairs for well-spaced use on Clematis Street sidewalks and parking spaces, as well as on nearby lots owned by the city or private sector. The street’s restaurants extend service to the tables and are responsible for sanitizing them and making sure patrons don’t drag them out of position in violation of social-distancing guidelines.

Similarly, outside dining has been expanded and spaced in restaurant districts on Northwood Road and off South Dixie Highway and the same guidelines have been applied elsewhere throughout the city, officials said.

Staff Writer Tony Doris contributed to this report.

“Highly creative lawyers” who can find hidden money in a “system exquisitely engineered to repel scrutiny.”

– THE NEW YORK TIMES

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Sealed Bids will be received by the Board of County Commissioners, Palm Beach County, Florida, in the Office of Palm Beach County Engineering & Public Works Department, Roadway Production Division, located at 2300 North Jog Road, Third Floor Room 3W-33, West Palm Beach, Florida, 33411-2745, up to 2:00 P.M., local time, and opened in the Third Floor Conference Room (3W-12) on **Tuesday, June 16, 2020**, for furnishing all Materials, labor, Equipment and supplies necessary for the Construction of:

**SEMINOLE PRATT WHITNEY RD. FROM ORANGE BLVD. TO S. OF NORTHLAKE BLVD. & SEMINOLE PRATT WHITNEY RD. & NORTHLAKE BLVD. INTERSECTION IMPROVEMENTS**  
**PALM BEACH COUNTY PROJECT NOS. 1997511D & 1997512A3**

All conditions and requirements for Bid submission, consideration, and award are contained in the Contract Documents, which are posted on the following Palm Beach County web site: <https://pbcovsp.co.palm-beach.fl.us/web/app/vsp/AltSelfService>

To review the Contract Documents for this project, go to the above URL and click on the project hyperlink. Contractors may then download and print the Contract Documents (Plans, Specifications, Excel Proposal Forms, check list "with required forms" and any other related documents).

Hard copy documents will be available at the Department for a non-refundable service fee of \$95.00. The Contractor shall contact Palm Beach County Roadway Production Division at (561) 684-4150 in advance to arrange for hard copies.

All Bids shall be submitted in accordance with the Bid Documents, including but not limited to the General Provision Section 2 and accompanied by the documentation referenced therein.

**The Pre-Bid Meeting will be held on Thursday, May 28, 2020 at 10:00 A.M.**, via teleconference. Firms can call (561) 776-2160 and enter PIN: 962636 to attend. Attendance at this pre-bid meeting is highly recommended and strongly encouraged. To the extent you are unable to attend the pre-bid meeting, you may request and obtain an audio recording of the meeting by contacting Palm Beach County Roadway Production Division at (561) 684-4150.

The Board of County Commissioners reserves the right to reject any or all Bids. By order of the Board of County Commissioners, Palm Beach County, Florida.

ATTEST: BOARD OF COUNTY COMMISSIONERS  
SHARONR BOCK, CLERK & COMPTROLLER  
PALM BEACH COUNTY, FLORIDA  
DAVID RICKS, P.E., COUNTY ENGINEER  
Dave Kerner, Mayor 5-17, 5-24/2020  
0000571816-01

Now more than ever, the source matters.

The Palm Beach Post

notice to bid

**ADVERTISEMENT FOR BID 2020-0005 - PBC - 20120 EOC Ops Room Lighting System:** Lebolo Construction Management, Inc. for Palm Beach County (Owner) is seeking bids from qualified vendors for the project: EOC Ops Room Lighting System, under Federally Funded Requirements. Minority and female contractors are strongly encouraged to participate. Submit valid certificate of WBE, MBE, HUD Section 3 or similar. **SITE VISIT 05/15/20 at 3:00 PM at 20 S. Military Trail - West Palm Beach, FL 33415.** The overall purpose and intent is to install four (4) Chauvet Professional Ovation Warm White Ellipsoidal Luminaires-with, 19 degree Lens tube in white, a white powerCON cable terminated with L5-20 twist lock plug, white DMX control cable, purlin beam clamps, 12" white drop down pipe and white safety cable. Terminate all specified low voltage equipment. Power with dedicated electrical circuits. Bid docs for the project are available via SmartBid. Bid due date **05/29/20** via email on PDF format to [bids@lebolo.com](mailto:bids@lebolo.com). LEBOLO reserves the right to reject any or all bids & waive any informalities or irregularities in the bids, & to re-advertise for bids for any reason. All costs incurred by bidders in preparing a proposal shall be the sole responsibility of the bidder. Contact email at [bids@lebolo.com](mailto:bids@lebolo.com) for access to SmartBid to complete prequal info & access bid docs.  
5-15, 5-18, 5-20, 5-22, 5-24/2020  
0000571635-01

**ADVERTISEMENT FOR BIDS ITB #990-20-1 Singer Island**

The City of Riviera Beach is soliciting request for invitation to bid from qualified, licensed and insured companies for bridge construction and repair Services.

Submittals will be received until **11:00 a.m., Thursday, June 25, 2020** at the Office of the City Clerk, 1481 West 15th Street, Riviera Beach, Florida.

No submittal will be received after the time and date specified.

Documents may be obtained via the City of Riviera Beach website at: [www.rivierabch.com](http://www.rivierabch.com)  
5-24/2020  
0000573079-01

**INVITATION TO BID GRINDING AND HAULING OF VEGETATION (SBE ONLY) BID NO.: 20-406/DL**

The Solid Waste Authority of Palm Beach County, Florida (Authority) invites Small Business Enterprises (SBEs) to submit Sealed Bids for the above services, to secure firm prices and establish a contract for an initial one (1) year period with two (2) additional renewals.

The proposed work requires the services of two (2) qualified and certified SBE Contractors (primary and secondary) to provide all labor, materials, equipment and incidentals required to grind and haul vegetation, to be delivered to specific sites identified by the Authority, as further detailed within the Bid document.

The AUTHORITY will conduct a virtual NON-MANDATORY PRE-BID CONFERENCE ON TUESDAY, JUNE 9, 2020 AT 10:00 AM, open to all interested parties, at which time representative(s) from the Authority's using department will be present to answer questions and explain the intent of the Bid Documents. Should there be a need for a site visit to the Authority's facility, the Authority will provide alternate methods based on the current COVID-19 pandemic. Additional information will be provided, if applicable.

Sealed Bids shall only be accepted through the Authority's third party e-

procurement system. Negometrix no later than 2:00 PM, THURSDAY, JUNE 25, 2020. Again, due to the current circumstances, there will be no public meeting held for this bid.

The Solid Waste Authority of Palm Beach County has transitioned to an E-Procurement system through Negometrix, in order to submit proposals electronically at this time. If you are new to Negometrix, please register your company. If you already have a Negometrix3 account, please click on the link below and log in to access the Solicitation. <https://platform-us.negometrix.com/PublishedTenders.aspx?TendErid=4864&companyId=3303>. Attention: this link is valid for a limited amount of time.

Any additional information, contact Diane LeRay, Procurement Manager of Purchasing Services for the Authority at (561) 640-4000, ext. 4526 or by e-mail to [dleray@swa.org](mailto:dleray@swa.org)  
5-23, 5-24, 5-25/2020  
0000572777-01

**PALM BEACH COUNTY DEPARTMENT OF AIRPORTS PALM BEACH COUNTY, FLORIDA REQUEST FOR PROPOSALS (RFP) NO. PB 20-7 ON-DEMAND GROUND TRANSPORTATION SERVICES AGREEMENT AT THE PALM BEACH INTERNATIONAL AIRPORT**

Palm Beach County, the operator of the Palm Beach International Airport, is seeking qualified firms to respond to a Request for Proposals (RFP) for On-Demand Ground Transportation Services Agreement.

The proposal documents will be available on or about June 8, 2020. There will be a pre-proposal conference on June 10, 2020 and proposals will be due on June 23, 2020, unless otherwise noted in the proposal package or a subsequent amendment.

After the issuance date, the RFP will be available online through the County's Vendor Self Service Website; a link to the airport website can be found at <http://www.pbpa.org> under "Airport Business" or by contacting:

Rebecca Reed  
Department of Airports  
846 Palm Beach International Airport  
West Palm Beach, FL 33406-1470  
Telephone: (561) 687-5944  
Fax No: (561) 471-7427  
Email: [rreed@pbpa.org](mailto:rreed@pbpa.org)

There will be a non-refundable service charge of \$75.00 to obtain a paper copy of the proposal. Checks or Money Orders should be made payable to the Palm Beach County Board of County Commissioners. Please include your name, address, telephone number and RFP No. PB 20-7 with your Check or Money Order.

Advertise Palm Beach Post: 5-24, 5-31, 6-7/2020  
0000572536-01

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notice to creditor

IN THE CIRCUIT COURT OF THE FIFTEENTH JUDICIAL CIRCUIT IN AND FOR PALM BEACH COUNTY, FLORIDA PROBATE DIVISION IN RE: ESTATE OF MORRIS SCHNEIDER File No. 50-2020-CP-001440-XXXX-SB Division IZ Deceased.

**NOTICE TO CREDITORS**  
The administration of the trust of Morris Schneider, deceased, whose date of death was March 2, 2020, is pending in the Circuit Court for Palm Beach County, Florida, Probate Division, the address of which is 200 W. Atlantic Avenue, Delray Beach, Florida 33444. The names and addresses of the Co-Trustee's and the Co-Trustee's attorney are set forth below. All creditors of the decedent and other persons having claims or demands against the decedent's trust on whom a copy of this notice is required to be served must file their claims with this court ON OR BEFORE THE LATER OF 3 MONTHS AFTER THE TIME OF THE FIRST PUBLICATION OF THIS NOTICE OR 30 DAYS AFTER THE DATE OF SERVICE OF A COPY OF THIS NOTICE ON THEM. All other creditors of the decedent and other persons having claims or demands against decedent's trust must file their claims with this court WITHIN 3 MONTHS AFTER THE DATE OF THE FIRST PUBLICATION OF THIS NOTICE. ALL CLAIMS NOT FILED WITHIN THE TIME PERIODS SET FORTH IN FLORIDA STATUTES SECTION 733.702 WILL BE FOREVER BARRED. NOTWITHSTANDING THE TIME PERIODS SET FORTH ABOVE, ANY CLAIM FILED TWO (2) YEARS OR MORE AFTER THE DECEDENT'S DATE OF DEATH IS BARRED. The date of first publication of this notice is May 17, 2020.

Beth Schneider, Co-Trustee  
5053 Valencia Street #105  
Denver, CO 80238  
Linda E. Schneider, Co-Trustee  
6027 Walnut Street, #5  
Pittsburgh, PA, 15206  
Robert Schneider, Co-Trustee  
70 East 10th Street Apt. 15M  
New York, NY, 10003  
ELDER & ESTATE  
PLANNING ATTORNEYS PA  
Attorneys for Co-Trustees  
480 Maplewood Drive Suite 3  
Jupiter, FL 33458  
Telephone: (561) 694-7827  
Fax: (561) 745-6460  
E-mail: [eeppapa@elderlawyersfl.com](mailto:eeppapa@elderlawyersfl.com)  
Secondary Email: [anne@elderlawyersfl.com](mailto:anne@elderlawyersfl.com)  
By: /s/ Anne Desormier-Cartwright  
Anne Desormier-Cartwright/  
FL Bar No. 457582  
5-17, 5-24/2020  
0000571815-01

public auction

NOTICE OF PUBLIC SALE: Sisters Towing & Transportation, Inc. gives Notice of Foreclosure of Lien and intent to sell these vehicles on 06/04/2020 at 10:00 AM at 6907 Southern Blvd., West Palm Beach FL 33413 pursuant to subsection 713.78 of the Florida Statutes. Sisters Towing & Transportation, Inc. reserves the right to accept or reject any and/or all bids.  
JH2RC1900GM207361 1986 HONDA  
4T1B11HKZKJ771150 2019 TOYOTA  
5NPE344FKH730494 2019 HYUNDAI  
1LNHM81W93Y667062 2003 LINCOLN  
1C3LC56R67N527517 2007 CHRYSLER  
JNK8V61F18M257543 2008 INFINITI  
2G1WTS8K689131738  
2008 CHEVROLET  
JACDH58V7P7916701 1993 ISUZU  
5-24/2020  
0000572610-01

Cars, pets, homes, jobs... what are you looking for in the Classifieds today?

public hearing

**TOWN OF HAVERHILL NOTICE OF PUBLIC HEARING**

A PUBLIC HEARING will be held on the following proposed Ordinance at the Town Hall, 4585 Charlotte Street, Haverhill, Florida, at the following date and time:

Thursday, June 11, 2020 @ 7:00 p.m.  
Adoption of Ordinance

The following Ordinance may be inspected at the Haverhill Town Hall, 4585 Charlotte Street, Haverhill, Florida 33417 between the hours of 7:30 a.m. and 4:00 p.m. Monday thru Friday, except legal holidays. All interested parties are invited to attend and be heard with respect to any or all of the proposed Ordinances. Any one, or all, of the Ordinances may be postponed, continued or withdrawn without prior notice.

PLEASE TAKE NOTICE AND BE ADVISED that if any interested person desires to appeal any decision made by the Town Council with respect to any matter considered at the public hearings on the following Ordinances, such person will need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is to be based. The Town of Haverhill will provide reasonable accommodations for disabled individuals requesting special assistance in order to attend or participate in the meetings; provided, however, that a request for such assistance must be made to the Office of the Town Administrator, Janice Rutan, (561) 689-0370, Ext. 1, at least three (3) business days prior to the scheduled meeting.

**ORDINANCE NO. 488**

AN ORDINANCE OF THE TOWN OF HAVERHILL, FLORIDA DECLARING ZONING IN PROGRESS AND IMPOSING A MORATORIUM ON THE ACCEPTANCE AND PROCESSING OF NEW APPLICATIONS FOR THE ESTABLISHMENT OF MEDICAL MARIJUANA TREATMENT FACILITIES, INCLUDING DISPENSING FACILITIES, UNTIL OCTOBER 15, 2020; PROVIDING FOR SEVERABILITY; PROVIDING FOR SCRIVENERS ERRORS; PROVIDING FOR CONFLICTS AND AN EFFECTIVE DATE; AND FOR OTHER PURPOSES.

JANICE RUTAN, Town Administrator  
5-24/2020  
0000573276-01

public notice

**PUBLIC NOTICE TO WATER SYSTEM CUSTOMERS OF THE CITY OF DELRAY BEACH**  
June 1, 2020 - June 22, 2020

As a preventive measure to ensure that the City's drinking water remains safe and compliant with all regulatory water quality requirements, the City will begin enhanced disinfection of water distribution lines on Monday, June 1, 2020. Enhanced disinfection will continue through Monday, June 22, 2020. Free chlorine is used as the primary disinfectant during this preventive maintenance activity. Water customers may notice an increased chlorine odor and/or taste in their tap water. This is a normal occurrence and will cause no adverse health effects. During this time period, customers with special needs (i.e. dialysis) should be aware of potential problems with their equipment and systems. Owners of tropical fish aquariums and holding tanks for fish and shellfish should be aware that this temporary change in our disinfection process may be harmful to aquatic life if not properly addressed. Customers are advised to seek professional advice regarding the method of removing free chlorine residuals as it differs from removing chloramine residuals from tap water. Any such side effects will start to diminish when the City reverts to the normal disinfection method on Monday, June 22, 2020. Users are encouraged to contact an appropriate professional for guidance on how to use their equipment during this period. The City will also flush fire hydrants during this period as part of the enhanced disinfection procedure. If you notice flushing activities in your immediate area, please refrain from using laundry machines until activities have ceased; such rapid flushing activities may temporarily suspend particulates that can yellow laundry.  
5-23, 5-24/2020  
0000572455-01

What can you find in the Classifieds?  
Announcements, jobs, appliance repair, auctions, furniture, merchandise, antiques, farm supplies, pets, houses, condos, apartments, cars, SUVs, boats, trucks, towing, and lots more!

**IN OBSERVANCE OF MEMORIAL DAY**  
The Palm Beach Post Legal Advertising Department will be closed on Monday 5-25

PUB DATE	DEADLINE
Sat. 5-23	Thurs. 5-21 before 11am
Sun. 5-24	Thurs. 5-21 before 10am
Mon. 5-25	Thurs. 5-21 before 3pm
Tues. 5-26	Thurs. 5-21 before 3pm

For more information, email: [legals@pbpost.com](mailto:legals@pbpost.com) or call: 561.820.3106

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## TIPS & TRICKS

### Recent recalls

- Sobesity recalls **Mag Cube magnetic ball sets** due to risk of ingestion by children that could cause serious and permanent intestinal injuries or death: Includes magnetic ball sets labeled as “3D MAGNETIC PUZZLE,” “MAGCUBE BUCKYBALLS” and “JOYNOTE” with “MAG CUBE” on the back of the box. Sold at Walmart.com from March 2018 through December 2019 for between \$13 and \$20. 844-946-7437, recall@sobesityinc.com

- Prepac recalls **four-drawer chests** due to tip-over and entrapment hazards: Sold at Overstock.com, Target.com, Amazon.com and other online retailers from April 2005 through September 2018 for about \$75. 877-773-7221, prepacmfg.com

- BECCA Cosmetics voluntarily recalls **Light Shifter Brightening Concealer** due to mold on the sponge-tip applicator of some units: This product was manufactured in the United States and distributed nationwide. care@beccacosmetics.com

### Don't forget about the census

The U.S. Census Bureau has begun to send reminder notice postcards to an estimated 55 million households that have not yet responded to the 2020 Census. About 53.4% of households across the country have responded since invitations began arriving in mailboxes on March 12. Those households that have not yet responded will receive an in-person visit by a census taker to collect their information this summer. The Census Bureau strongly encourages the public to respond at 2020census.gov. Households can also respond by mail using the paper questionnaire that was recently mailed to every non-responding address. For more information, visit 2020census.gov.

### More tips on Echo

Get tips every day through your Amazon Echo. Enable the Smart Tip of the Day skill at amzn.to/2FKw5c4 or by asking Alexa for a “Smart Tip of the Day.”



# Rally after a disaster

## MAKE A FINANCIAL RECOVERY KIT

By Sean Pyles | NerdWallet.com

**S**o far, 2020 has been a year of disruption for many Americans. Finances and lives have been upended by the mental, physical and economic impacts of the coronavirus pandemic. And now, another threat looms: storm and wildfire season.

Colorado State University predicts that we'll have an “above average” Atlantic hurricane season, which begins in June. Tornado season has already begun and brought the deadliest outbreak in six years with a cluster of storms in mid-April. And the U.S. Forest Service says what once was a four-month wildfire season now stretches to six or eight months.

While you're sticking close to home, take time to prepare your financial records and learn where to turn for help if natural disaster strikes.

### PREPARE FOR THE WORST

“The sooner you start taking action, the better your outcome will be,” says Kate Bulger, director of business development at Money Management International, a nonprofit credit counseling agency. “There is no benefit to waiting — ever.”

You can prepare thoroughly by using the Emergency Financial First Aid Kit as a guide, created by the Federal Emergency Management Agency and nonprofit Operation HOPE. It provides checklists and forms you'll use to gather important materials, such as:

- Household information: These details will help you prove identity and apply for FEMA disaster

assistance.

- Financial and legal documents: These also can help with applying for assistance and reestablishing financial accounts.

- Medical information: Having these details will help your family get proper medical care.

- Contacts: This ensures you have a way to reach important personal, financial and service provider contacts, such as insurance agents and benefits providers.

Find it at [fema.gov/media-library/assets/documents/96123](https://www.fema.gov/media-library/assets/documents/96123). Or call Operation HOPE at 888-388-4673.

Once you've pulled information together, make digital and physical copies to keep in secure locations. Store physical documents securely, such as in a fireproof and waterproof safe or safe deposit box; upload digital copies to secure cloud storage for remote access. Consider putting copies in a “bug-out bag” to take with you if you have to leave your home.

### KNOW WHERE TO TURN

“When you're talking about trying to come back whole from losing your home, job or any kind of natural disaster, it's really going to take a variety of sources to get you whole,” says Regine Webster, vice president at the nonprofit Center for Disaster Philanthropy. She recommends making use of aid from federal agencies, but notes that you'll need assistance from other sources, too: “It's going to be a quilt that comes together.”

Here are a few sources of aid in a disaster:

- Government: FEMA and the Small Business Administration are

two go-to resources that offer aid and often work with each other. Those who apply for FEMA assistance are often required to also apply for an SBA loan. That's right — even if you're not a small-business owner, SBA loans are available to you, since this agency is the federal government's primary source of funds for long-term rebuilding of private property damaged by disaster. You're not obligated to accept the loan if you qualify, but you need to be mindful of these technicalities.

- Direct assistance: Typically provided by nonprofits, including the Red Cross. A free program called Project Porchlight, from Money Management International, can provide custom recovery plans and can help you maintain good standing with your creditors.

- Community groups: Social media, such as Facebook and Nextdoor, can provide up-to-date information about local aid.

### BE MINDFUL OF DEADLINES — AND TAKE THE LONG VIEW

Disasters can unfold in an instant; recovery can take months or years. To get through the hard moments, focus on long-term recovery goals. Develop a system to stay on top of deadlines for aid applications and pursue ways to rebound from any disaster-related debt you may accumulate.

“You're going to have setbacks, and it can be hard,” says Bulger. “Just try to keep that momentum up. Continue to apply for help and work on your recovery. That momentum makes the difference between getting through recovery in a reasonable time frame and having the hardship linger.”

# Mortgage outlook: Push continues to keep rates low

By Holden Lewis  
NerdWallet.com

Mortgage rates are likely to stay near historical lows in May and for a long time after, if the Federal Reserve gets its way.

The Fed has succeeded so far in what it set out to do at the start of the COVID-19 crisis: push mortgage rates down and keep them there. At its regularly scheduled policy meeting April 29, the central bank announced that it would keep buying mortgage-backed securities to keep credit flowing.

In late February, there was uncertainty about how the coronavirus would affect the economy. Mortgage rates fell as a result of that uncertainty, and then, in March, swung wildly amid market turmoil. The Federal Reserve stepped in, pledging to pour as much money into the mortgage finance system as necessary “to support smooth market functioning.”

The Fed has bought more than half a trillion dollars' worth of mortgage-backed securities since the middle of March. This gives lenders assurance that they'll have enough

money to keep funding mortgages to consumers. The Fed's aim is to keep mortgage rates stable by acting as a reliable buyer.

The tactic is working: Mortgage rates settled at low levels in early April and remained there. From April 3 to the end of the month, the average rate on the 30-year fixed-rate mortgage remained comfortably between 3.25% and 3.5% APR, according to NerdWallet's daily mortgage survey.

The Fed said in its most recent announcement that it foresees “considerable risks to the economic

outlook over the medium term.” In a news conference, the Fed's chairman, Jerome Powell, defined the medium term as “the next year or so,” depending on the course of the COVID-19 pandemic and its economic consequences.

The Fed's policy on mortgage rates applies to most home loans — those that, in one way or another, have federal backing. But jumbo mortgages aren't backed by the federal government, and they haven't been as readily available during the COVID-19 crisis because the secondary market for them has dried up.

# SHAKE

From Page D1

of fact, that is really one of the major ways that you can transmit a respiratory illness.”

Fauci later clarified on the “Today” show that he was “somewhat serious.”

But if the handshake is truly gone for good, it will qualify as a remarkable turn of events for a practice that has been happening for “thousands of years,” according to National Geographic, which noted that ancient artifacts depict people handshaking.

There’s “no definitive” indication of how the handshake began, though one common theory is that it developed as a way for people to prove to others that they weren’t carrying a weapon, said Juliana Schroeder, a management professor at the University of California at Berkeley, who has studied handshakes.

“It’s very deeply ingrained in the social fabric,” Schroeder said. “It feels like something will be lost” if it goes away.

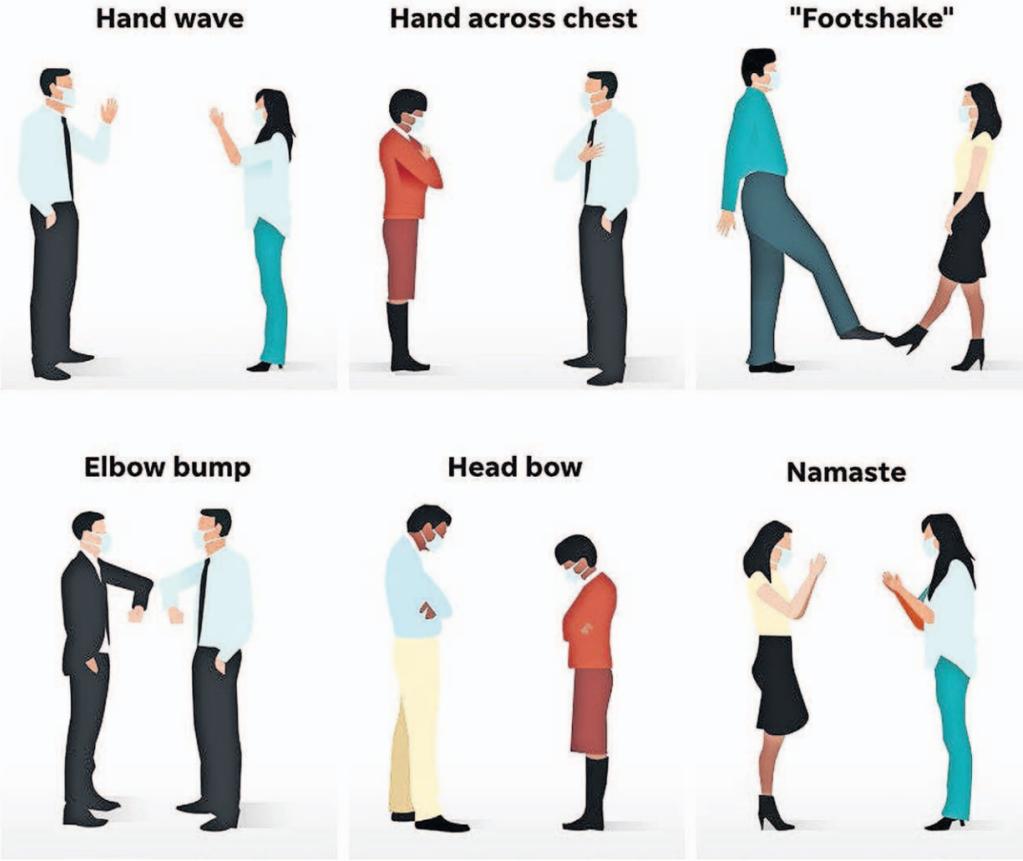
## What we would lose

People who shake hands before beginning negotiations achieve “better joint outcomes,” while executives who shake hands before “antagonistic” talks are “less likely to lie about self-benefiting information, increasing cooperation even to their own detriment,” according to research Schroeder published in 2018.

“What we find is that when you’re in that type of interaction and the other person offers a hand to you, you view that as a signal that the person is willing to cooperate with you,” she said.

Over the course of history, handshakes have

# Some alternatives to the handshake



intimacy with people, and a handshake is the least invasive form of physical touch, you might say,” he said. “Obviously over the centuries, it’s been an enduring practice.”

## In pursuit of a replacement

Could an alternative to the handshake permanently take its place? Experts are skeptical.

“People talk about elbow bumps and things like that,” York said. “At this point, they’re not similar. They don’t convey the same message and warmth and intimacy that would be conveyed by a handshake.”

That said, he suggested an alternative that’s common in parts of the Middle East: placing your right hand over your heart for a few seconds while making eye contact with the other person.

Ngome, the president of the African American Marketing Association, said she has begun to “slightly bow my head” instead of shaking hands.

“I’m leaning in to let you know, ‘Hey I do trust you but at this moment I’m not comfortable shaking your hand or touching,’” she said.

The problem with suggested alternatives is that they may encounter resistance among people who don’t want to change, Schroeder said.

“Alterations to rituals can produce more outrage if people feel like they’re trying to change the value system of the group,” she said.

Ngome, for one, still hopes the handshake makes a comeback.

“Maybe in the next six to nine months, early next year, maybe when a treatment is out and people are way more relaxed and comfortable,” she said. “But I do think as Americans we are going to get back to it.”

marked the end of wars, the beginning of peace talks and the launch of major business deals.

Memorable handshakes include Confederate General Robert E. Lee surrendering to Union General Ulysses S. Grant in 1865; a three-way handshake between Egyptian President Anwar Sadat, Israeli Prime Minister Menachem Begin and U.S. President Jimmy Carter in 1979 to end a state of war between Egypt and Israel; and U.S. President Ronald Reagan meeting Soviet leader Mikhail Gorbachev for talks in 1985.

Professor Dustin York, an expert on nonverbal and professional communication at Maryville University in St. Louis, predicted that the handshake may live on in certain areas that haven’t

been hit hard by the coronavirus while it dies in other areas that have been.

He added that he expects younger people to be more likely to stop shaking hands, while older people are more likely to continue doing so.

York, who teaches his students in normal times how to shake hands professionally, said different attitudes toward handshaking will make some people unsure whether they should extend a hand.

“It’s going to be awkward,” he said. “Some people are going to be very passionate about not shaking hands.”

Uncertainty over proper etiquette may prompt employers to put up signs deeming their workplaces as handshake-free zones,

experts said.

Conferences might declare handshaking off-limits. Political leaders might declare that people shouldn’t shake hands at all.

But would that be enough to change the culture?

Communication experts said that if the handshake goes away, it will likely happen because people organically decide they are not comfortable doing so anymore – not because someone tells them to stop.

If the handshake is gone, it will have a far-reaching effect in the workplace.

In job interviews, for example, “people who shake hands well are more likely to get job offers,” said Greg Stewart, a University of Iowa professor of management

and entrepreneurship, summarizing the results of a 2008 study he led.

“Our evidence would suggest that people who shake hands well are socially adept,” he said. “They know how to operate well in social situations. So, the handshake has traditionally been a cue of social awareness and knowing how to interact properly with people.”

In the near future, however, the reverse is true.

“Today the handshake is not going to help you get a job because it would convey you do not have a good understanding of social awareness,” Stewart said.

But Stewart said he’s not sure the handshake is history.

“There is something about physical touch that conveys warmth and

# CLOUGH

From Page D1

spread of COVID-19, the illness caused by the coronavirus.

Hoteliers said they are going to extraordinary measures to make guests feel comfortable about venturing out of their homes.

Tourism officials have stressed they plan to focus efforts on encouraging residents to take “staycations” by visiting nearby hotels and attractions.

Some Palm Beach County residents, like those who made reservations at The Ben, did not need prompting to get out of the house.

But those going out and about in the coming days and weeks will encounter new rules designed to minimize the spread of the virus and make guests feel safe.

These changes include the heavy use of technology, social distancing in public spaces, and masks and gloves worn by hotel personnel.

Guests also will notice the increased use of outdoor spaces.

The Ben, a Marriott Autograph Hotel along the Intracoastal Waterway, opened in February with crowds flocking to the rooftop bar and restaurant’s soaring water views.

Today, The Ben’s rooftop does not allow bar seating, but the restaurant is open and welcoming. Tables, spaced and limited, are topped with signs indicated they have been cleaned.



The Ben, a new 208-room boutique hotel, reopened to leisure visitors on May 15. Most of the first guests were Palm Beach County residents looking for a “staycation.” [PHOTOS BY RICHARD GRAULICH/THE PALM BEACH POST]

At the Hilton West Palm Beach, the hotel’s Galley restaurant has spilled out into the resort-style courtyard outside, said Derrick Steinour, director of sales and marketing.

Even the cabanas are being used as private outdoor dining spots, Steinour said.

When it comes to making use of the outdoors, Crane’s Beach House Boutique Hotel and Luxury Villas in downtown Delray Beach has an edge, said general manager Cathy Balestriere.

Crane’s features open-air walkways and no interior halls. Guests can walk outside the property’s 28 suites into the fresh air.

Not only are hotels highlighting their outside spaces, they also are making dozens of changes inside to limit the spread of germs.

Hilton, which has partnered with Lysol,

features a sticker seal in guest rooms certifying heightened cleaning.

At The Ben, the public restrooms feature a foot-operated door opener instead of a handle. Inside the hotel rooms, television remote controls, often a high point of germ contact, now feature a disposable clear sleeve over them.

And the mini-bars? Empty on arrival (but able to be filled upon request.)

Marriott’s Bonvoy phone app has several features that allow guests to access the hotels’ services without needing to touch surfaces or interact with staff members. The app functions as a room key; a device to order items, such as extra towels; and even a check-in tool.

Details on how hotels and other businesses tied to tourism are coping with the coronavirus is a feature on Palm Beach County’s tourism

marketing arm.

This traveler information hub (www.thepalmbeaches.com/places-to-stay) includes videos from hospitality partners demonstrating how they are cleaning and reconfiguring public spaces to create distance, said Jorge Pesquera, chief executive of Discover the Palm Beaches.

In addition to hotels, attractions such as Morikami Museum, Worth Avenue and Lion Country Safari will be featured.

“These virtual tours show and tell the actions people are taking, instead of writing procedures,” Pesquera said. “People can sense the level of detail going in to keep hotel rooms and public areas clean and sanitized.”

Alexandra Clough writes about real estate, law and the economy. aclough@pbpost.com @acloughpbp



The Proper Grit restaurant inside The Ben hotel, shown here in February, is temporarily closed to prevent the spread of the coronavirus.

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