

BottomLine

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PERSONAL

HEARD BY OUR EDITORS

Stock opportunity: Industrial automation companies, we hear from analyst Scott Davis. Concerns about the coronavirus and future pandemics will cause companies to overhaul factory and warehouse operations. Industries ranging from auto and smartphone manufacturing to e-commerce will add more robotic equipment to allow workers to maintain distance from one another. *Most likely to benefit:* Cognex (CGNX) specializes in machine vision and sensor systems...Rockwell Automation (ROK) sells automation software and motion-control equipment.

Scott Davis is chairman and CEO of Melius Research, an independent equity research firm, New York City, that focuses on the industrial sector. MeliusResearch.com

Too much salt lowers your immune defenses, reports Christian Kurts, MD. Volunteers ate a high-salt diet—just over double the daily suggested limit of nearly six grams—equivalent to two regular fast-food burgers and fries every day. After one week, blood samples revealed a reduced ability to fight bacterial infections such as *listeria* and *E. coli*. And mice on a high-salt diet cannot defend as well against *uropathogenic E. coli* and *listeria*. *Best:* Cap salt intake at six grams (about one teaspoon) a day.



Christian Kurts, MD, is director of the Institute of Experimental Immunology, University Hospital Bonn, Germany, and coauthor of the study published in *Science Translational Medicine*.

Track down hard-to-find products with free credit card concierge services, says credit card expert Ted Rossman. Many cards, including all Visa Signature cards, World Elite MasterCard and most Citi cards, offer free 24/7 concierge services. They normally are used to obtain tickets and tables at restaurants or for help with travel. But during the pandemic, cardholders have used them to find stores that have scarce products in stock such as toilet paper.

Ted Rossman is industry analyst at CreditCards.com.



Beat the Heat

Five Surprising Ways to Keep Cool

Tom Holland
TeamHolland, LLC

Do hot days leave you feeling listless? There's a reason—in the sweltering heat, your body must devote much of its energy reserves to maintaining a safe internal temperature, leaving you with little left in the tank for other activities.

Beyond placing yourself in front of the air conditioner, there are several surprising ways to maintain your energy levels when the mercury climbs...

Eat smaller amounts more often. Hot-day dining poses a challenge from an energy perspective. If you eat hefty meals, you will feel tired as your body must devote much of its already heat-drained energy resources to digestion. If you consume fewer calories than you need, the resulting hunger will leave you feeling spent as well. Meals should be comprised of mostly slow-releasing complex carbs such as vegetables and whole grains with a little protein—roughly a 3:1 or 4:1 ratio of carbs to protein.

Bottom Line Personal interviewed Tom Holland, exercise physiologist and certified strength and conditioning specialist and CEO and founder of TeamHolland, LLC, a fitness consulting company, Darien, Connecticut. He is author of *The Micro-Workout Plan: Get the Body You Want Without the Gym in 15 Minutes or Less a Day*. TeamHolland.com



It is best, therefore, to eat small amounts throughout hot days rather than big stomach-filling meals. Or reduce the size of your meals to two-thirds their normal size, for example, and eat healthy snacks in between to make up for the missing calories. *Two smart hot-weather snacking options...*

Fruit is a great hot-weather snack because it helps you stay hydrated. Not only are most fruits full of hydrating fluid, they're also high in carbohydrates, which boost glycogen levels. Glycogen improves your body's ability to retain water. Fruits that are particularly high in carbs include apples, bananas, pineapples, mangoes, watermelon and cherries.

"Energy gels"—carbohydrate- >>

Secrets Inside

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Editor's note

Change the Topic Gracefully



One of my father's favorite sayings was, "Disagreements don't have to be disagreeable." And yet they tend to become disagreeable when we're trapped in a conversation on a heated or uncomfortable topic.

Conversation with immediate family can get particularly testy right now because we have been isolated at home with the same people for weeks. It is easier than ever to hit hot buttons.

Communications expert Debra Fine, author of *The Fine Art of Small Talk*, says that the goal of a good conversationalist is to make the other person feel comfortable—so make a concerted effort to avoid topics that you know are controversial. She has these suggestions on how to gracefully transition to talk about something else...

Acknowledge what the other person is saying. Immediately switching topics will come off as rude. Instead, let him know that you've heard him, then pivot with a question or comment. Say something like, "Thanks so much for your concern, but I'd rather you catch me up on the latest at your job."

Stay authentic to you. Honesty is the best policy, and a fake compliment always comes across as phony. "Your children sound like they're on the right track" is good enough for that friend who is bragging about her kids.

Don't show emotion if someone hits your hot buttons, such as bringing up your recent divorce or sharing his views about something he knows you don't like. Simply say, "I see you have strong feelings about this," then ask a question about a topic that you know is "safe." Or give yourself an exit strategy, say, a trip to the restroom or a prescheduled phone call to Aunt Betty, before emotions run high.

Marjory

Marjory Abrams

E-mail me at Marjory@BottomLineInc.com.

>> rich products often consumed by endurance athletes during draining events—provide a hydration-helping glycogen boost, too. And unlike fruit, these small one- to one-and-a-half-ounce packets can be stowed safely for months in pockets, purses and glove compartments, so you can always have one handy when you feel spent on a summer day and need a quick energy fix. *Examples:* GU Energy Gels (\$31.16 for 24) and PowerBar PowerGel (\$36.99 for 24 packs). Each is available in a range of flavors. *Other good options:* Honey sticks and honey-sweetened snacks from Honey Stinger.

Cool your neck and the inside of your wrists. Cooling your blood is one of the major energy-draining challenges your body faces on hot days. Your blood circulates right under your skin on your neck and inside your wrists—that's why you can take your pulse there. When you cool these areas, it makes this chore less demanding, preserving your energy.

One way to cool these areas is to soak a bandana and wristbands in cold water, then tie the bandana around your neck and put the wristbands on your wrists before heading out into the heat.

For a deeper, more lasting chill, freeze the wet bandana and wristbands before donning them. Or use items specifically designed to hold the cold, such as the Mission Enduracool Reflective Cooling Headband (\$14.99) and the Chill Pal 12 in 1 Multi Style Cooling Neck Gaiter Face Cover (\$13.97). Instant-cold packs also are helpful to keep in your bag.

If you're stuck out in the heat without these items, buy a cold beverage in a can or bottle and hold it against your neck and/or the inside of your wrists before drinking. This helps maintain your energy in two ways—the cold container cools your blood... then consuming the drink helps you stay hydrated. As you probably already know, dehydration is a common cause of energy depletion on sweaty days.

Helpful: If a cold sports drink such

as Gatorade or Powerade is available, choose that. If you've been sweating, the carbs and electrolytes that it provides truly will help your body restore its hydration and energy levels—that isn't just empty marketing. For people who want to avoid sugar, a good choice is mineral water, which naturally contains electrolytes, instead of sugary drinks. Or you can eat a piece of fruit.

Don't worry about whether you drink caffeinated or noncaffeinated beverages—caffeine ingestion during exercise does not have the diuretic effect commonly believed. But don't overdo it with caffeinated drinks on hot days either. Soda, iced tea and iced coffee can be tempting beverage options, but excessive caffeine consumption after the morning hours can make it hard to fall asleep.

Cover up with breathable, sweat-wicking fabrics. People tend to show skin when it's hot, donning tees, tanks, skirts and shorts that leave their limbs exposed. But even if you use sunscreen responsibly and avoid sunburn, the sun's heat on that exposed skin can drain your energy over the course of the day.

If you're going to be in direct sunlight for a significant amount of time on a hot

day, it's better to cover your limbs with loose-fitting, light-colored garments made from sophisticated synthetic fabrics that are designed to allow heat to escape and wick sweat away from the body. *Examples:* Under Armour Iso-Chill, Arctic Cool and Nike Dri-FIT make garments for men and women. For professional wear, there's



Mission Enduracool Reflective Cooling Headband

Rhone's Commuter Dress Shirts for men (\$118) and Long Sleeve Delta Pique Polo for men (\$92). Lululemon offers Everlux garments for women, such as In Movement leggings (\$98).

Also, wear a visor or a brimmed hat made from a breathable, sweat-wicking fabric. This will keep you cool by keeping sunlight off your face and won't trap heat around your head. *Example:* Under Armour Airvent Iso-Chill Fish Cap, \$28.

Keep cool at night to boost energy

Photo of Mission Band: mission.com

levels during the day. One reason people lack energy on hot days is that they failed to get sufficient sleep the previous night because of the oppressive heat. If you don't have air-conditioning throughout your home, consider getting a window air conditioner for your bedroom. At a minimum, run a fan in the room while you sleep.

Exercise indoors with fans pointed directly at you. Outdoor workouts are unnecessarily dangerous on hot days. Extended exertion in such steamy conditions could lead to heat stroke, which can cause permanent damage to the brain, heart and/or kidneys—and it even can be fatal.

On hot days, exercise inside, using equipment such as a treadmill, elliptical machine or stationary bike...or with simple exercises you can do anywhere, such as squats, push-ups and planks. But before starting these indoor exercises, set up one or more fans aimed at the spot where you will be doing your workout and set them to high speed. (Be sure to do this even if your home is air-conditioned.) The breeze will allow your sweat to evaporate, which will cool your skin.

If you don't want to skip your outdoor exercise on a hot day, at least schedule it for early in the morning or late evening, when temperatures are cooler.

Warning: If you experience potential symptoms of heat stroke, such as faintness, dizziness, confusion, rapid heartbeat or rapid breathing, seek hydration right away...bring your body temperature down as quickly as possible with ice packs, cold drinks and/or cool showers...and seek medical attention immediately. [BLP](#)

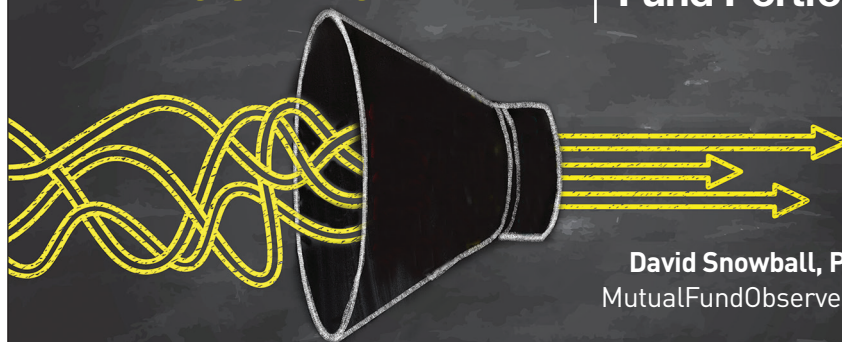
Bottom Line Extra

Coronavirus Resource Center

Visit [BottomLineInc.com/coronavirus-resource-center](https://www.BottomLineInc.com/coronavirus-resource-center) where you can read and share helpful information about defending yourself from the new coronavirus...ways you can boost your immune system...and how to protect your investments through this tricky financial environment.

Simplify Your Investment Mix

With a One-, Two- or Three-Fund Portfolio



David Snowball, PhD
MutualFundObserver.com

Has your investment portfolio become an unwieldy mishmash of too many funds? Investment pro David Snowball, PhD, says that if you are overwhelmed by the complexity of your portfolio, all that you really need to successfully navigate today's volatile financial markets is one, two or three easy-to-understand mutual funds covering US stocks...US or global bonds...and, if you opt for three funds, foreign stocks.

Advantages of streamlining...

Better returns. Over the past three decades through December 31, 2019, the S&P 500 Index had annualized returns of 10%. But individual stock fund investors averaged just an annualized 5.4%, according to financial research firm Dalbar. The Bloomberg-Barclays US Aggregate Bond Index had an annualized 5.9% versus 0.4% for bond-fund investors. *Reason for that vast underperformance:* Investors often jump in and out of markets at the wrong times, chasing hot returns or trying to avoid downturns. Having just a few well-diversified funds lowers the temptation to be a trader, constantly buying and selling fund shares in order to boost returns.

Less effort. You don't have to constantly monitor the markets or spend as much time researching and evaluating a boatload of investments. Minimal expertise is required. And when you die, you won't complicate the lives of your beneficiaries with an overly complex portfolio.

HOW TO CREATE A SIMPLE PORTFOLIO

Start by consolidating your investment accounts at one brokerage firm...and

roll old 401(k) assets and IRAs into a single IRA.

Next, decide whether you want to go with a one-, two- or three-fund portfolio, in both taxable and tax-advantaged accounts. One fund is all that many investors really need, especially if you have a long time horizon until you will need the money. As you age and your circumstances and tolerance for risk change, carrying two or three funds can give you more diversification and the ability to shift toward lower-risk bonds. But it also requires a bit more oversight.

Use low-cost actively managed mutual funds that do relatively well in all types of economic environments and have a history of outperforming the broad markets. Many investors prefer index funds or passively managed exchange-traded funds (ETFs), but I think the next 10 years are likely to be more challenging and volatile than the past decade. So I prefer funds that allow the managers to make defensive moves to protect their portfolios during market pullbacks. *Note:* If you want to use index funds or ETFs, see the box on page four.

THE ONE-FUND SOLUTION

Best for: Investors who want things to be as simple and hands-off as possible.

What to do: Invest in a balanced mutual fund that holds a mix of about 60% stocks and 40% bonds, the same >>

Bottom Line Personal interviewed David Snowball, PhD, publisher of MutualFundObserver.com, an independent mutual fund-analysis website that tracks 36,000 investment products. He is professor of communications studies at Augustana College, Rock Island, Illinois.



BottomLinePERSONAL®

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» allocation plan that giant pension plans use. The fund manager oversees the stock-bond mix, so you don't have to rebalance your allocations.

Basic fund: Dodge & Cox Balanced (DODBX), launched in 1931, keeps about 60% of assets in undervalued large US companies with strong balance sheets and good growth potential. The other 40% goes into US Treasuries and high-quality corporate bonds. *Performance: 7.3%.**

More conservative balanced fund: Vanguard Wellesley (VWINX). Even the most nervous investor will find this easy to own no matter how badly the stock market behaves. It keeps 60% of assets in corporate and government debt and 40% in blue-chip stocks. In its 50-year history, the fund had only seven years with losses (versus the S&P 500 Index, with 10 years in losses) and never more than a 10% loss in any year. *Performance: 7.2%.*

THE TWO-FUND SOLUTION

Best for: Investors who want control over how much of their assets they invest in stocks and bonds. Owning two funds requires that you rebalance your portfolio at least once a year to maintain your desired stock and bond mix.

What to do: Invest in a US stock fund and a US bond fund. Take a risk tolerance test to determine how much of your money to allocate to each. You can find the tests on most major brokerage websites such as Charles Schwab (Schwab.com/public/file/P-778947) or

*All performance figures are 10-year annualized returns through April 24, 2020, unless otherwise noted.

Vanguard (Personal.Vanguard.com/us/FundsInvQuestionnaire).

Basic stock fund: Jensen Quality Growth (JENRX) invests in fast-growing large companies that have strong profitability and advantages over competitors that can fuel steady earnings. *Performance: 11%.*

Basic bond fund: Harbor Bond (HABDX), managed by bond-fund giant Pimco, holds 1,000 high-quality US government and corporate bonds...and tries to generate slightly higher yields and better total returns than the broad bond market by adding slightly riskier bonds. *Recent yield: 2.2%. Performance: 4.1%.*

For more conservative investors...

Basic stock fund: Parnassus Core Equity Investor (PRBLX). For more than 25 years, the fund has used a socially responsible investment strategy, avoiding companies that make alcohol, tobacco and weapons, and focusing on those that treat their employees and the environment well. The fund has matched the returns of the S&P 500 with about 20% less volatility. *Performance: 10.8%.*

Basic bond fund: Fidelity Total Bond (FTBFX) practices a similar strategy as Harbor Bond but experiences less volatility because it invests more broadly, with more than 2,500 bonds, and holds about 5% in cash. *Recent yield: 2.9%. Performance: 4.4%.*

THE THREE-FUND SOLUTION

Best for: Investors willing to put up with more volatility in order to create a more diversified portfolio.

What to do: Buy a US stock fund...a

More from David Snowball, PhD

Index Fund Options

Instead of investing in actively managed funds, you can construct a simple portfolio at most major fund families using their in-house index funds or exchange-traded funds (ETFs). Although such passively managed funds are not best for rough patches in the market, they are good for capturing long-term gains. For example, to build a one-fund portfolio

at Vanguard, use the **Vanguard Balanced Index (VBIAX)**, which has 60% of its assets in stocks and 40% in bonds. For a two-fund portfolio, use the **Vanguard Total Stock Market Index (VTSMX)** and the **Vanguard Total Bond Market Index (VBTLX)**. For a three-fund portfolio, use the funds in the two-fund portfolio and add the **Vanguard Total International Stock Index (VGTIX)**.

global bond fund...and a foreign stock fund. This allows you even more flexibility in allocating between more aggressive and conservative investments but also requires a bit more decision-making and annual rebalancing.

Basic US stock fund: Vanguard Dividend Growth (VDIGX) invests in cash-rich companies that are growing fast enough to be able to keep boosting their dividends over time. *Performance: 11%.*

Basic foreign stock fund: T. Rowe Price Overseas Stock (TROSX) invests in a mix of fast-growing young companies and more stable, mature ones. It keeps the majority of assets in Europe and the UK, with a small exposure to emerging markets. *Performance: 3.3%.*

Basic global bond fund: Dodge & Cox Global Bond (DODLX) looks for bargain-priced stocks, investing roughly half its assets in the US and the rest overseas. Holdings are split between corporate and government debt. Although the fund was launched in 2014, its managers have run the stellar Dodge & Cox Income Fund for about 30 years. *Recent yield: 3.7%. Five-year performance: 3.4%.*

For more conservative investors...

US stock fund: T. Rowe Price Dividend Growth (PRDGX) uses a similar investment style as the Vanguard fund above. But it invests in twice as many stocks and keeps 5% of its assets in cash, both strategies aimed at muting volatility. *Performance: 10.8%.*

Foreign stock fund: Tweedy, Browne Global Value (TBGVX) has used a Warren Buffett-like approach for nearly 30 years, investing in cheap European and Asian dividend-paying stocks. It's less volatile than the T. Rowe Price Overseas Stock fund mentioned above because it holds as much as 10% in cash if it can't find bargains...and it hedges its currency risk. *Performance: 4.5%.*

Global bond fund: Pimco Income (PONRX) maintains a much more diversified portfolio than the Dodge & Cox fund above, investing in more than 7,000 bonds, with about 25% in US government debt and the rest spread around the world, ranging from mortgage-related securities to foreign government debt. *Recent yield: 3.5%. Performance: 6.6%. [BLP](#)*

Don't Let Your Emotions Sabotage Your Investments

Frank Murtha, PhD
MarketPsych

For an investor, one of the most vital forms of social distancing during tumultuous markets is to keep lots of room between your decision-making and your deep-seated financial fears and instincts. It's not easy. You are repeatedly buffeted by anxiety, hope and despair. And your portfolio constantly seems in danger of being thrown off-track.

Among the biggest challenges is to avoid giving in to extreme and often contradictory urges. *Bottom Line Personal* asked behavioral finance psychologist Frank Murtha, PhD, how investors can protect themselves from their own worst impulses...face the reality of what's happening without panicking...and come out of all the market turmoil in good financial shape...

AVOID THESE BEHAVIORS

First, here's a summary of some of the most damaging and extreme behaviors that lead investors astray, followed by advice on how to prevent those behaviors from wrecking your long-term financial plans...

Paralysis or hyperactivity. Either you avoid looking at your investment accounts altogether...or you check them too often and tamper with them too much.

Selling on slides...buying on rallies. You become emotionally reactive, exiting at the worst time, when your investments have plunged...and/or jumping in after the market has soared.

Ignoring your plan...or abandoning it. You take actions that contradict your long-term investment plan...or you alter the plan unnecessarily.

To avoid going astray, you must keep in mind what your goals are and how you have planned to achieve them.

ESTABLISH GUARDRAILS

I tell my clients to set up some investment "guardrails" that will keep them on track and buffer any emotions that could undermine their long-term plans. Six valuable guardrails...

Record a short video of yourself explaining your long-term investment plan. It should cover how much you allocate to stocks and bonds and why...your tolerance for risk...and your time horizon. Many advisers recommend writing down that plan and reading it in tough times. But that's not always enough to provide the self-discipline you need. It's very powerful to hear and see yourself speak. Talk directly to yourself in the video, and say something like, "The stock market may not recover for a long time, and you're wavering. But you knew this day would come. You can handle this storm because you have a solid, well-thought-out plan and promised to stick to it no matter what. You should be able to weather temporary setbacks and have years for your portfolio to recover. Understand that you >>

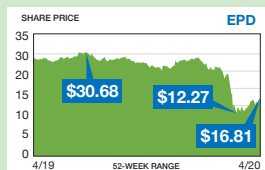
Bottom Line Personal interviewed psychologist Frank Murtha, PhD, managing partner at MarketPsych, a behavioral finance consulting firm based in the New York City area that advises financial advisers, securities firms and professional investors. He is coauthor of *MarketPsych: How to Manage Fear and Build Your Investor Identity*. MarketPsych.com



investment ideas

Energetic Assets

Enterprise Products Partners LP (EPD) focuses on natural gas and natural-gas liquids rather than crude oil. EPD avoids excessive debt, and company insiders have much wealth tied up in the stock, which helps solidify their



commitment to the high dividend. Although the company may suffer during this year's

energy industry weakness, its balance sheet is strong enough that a deep depression in the sector could result in it buying the assets of smaller, failed peers at bargain prices. Revenue was \$32.7 billion last year and likely will be around \$33 billion this year.

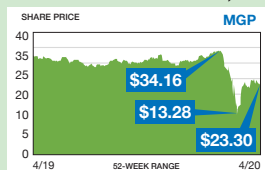
Earnings per share: 2020 est./\$1.90 ...2019/\$2.09. *Dividend:* \$1.78/share/yr. *Recent yield:* 10.35%.

Charles Sizemore, CFA, is chief investment officer of Sizemore Capital Management LLC, Dallas, which manages \$90 million.



Prime Properties

MGM Growth Properties LLC (MGP) is a real estate investment trust (REIT) focusing on large-scale leisure resorts. The COVID-19 pandemic has played havoc with travel, but MGP has long-term contracts with fixed rent payments. Even if the resorts do not operate for months, rents



still are due. And while short-term stock prices are unpredictable, the dividend appears sound. MGP's revenue was \$912 million last year and, despite current short-term economic uncertainty, could grow to \$1.15 billion this year.

Cash earnings per share: 2021 est./\$2.30...2020 est./\$2.20...2019/\$2.34. *Dividend:* \$1.90/share/yr. *Recent yield:* 8.19%.

Daniel M. Miller is executive vice president at Gabelli Funds, Rye, New York, and portfolio manager of the \$30 million Gabelli Focus Five Fund (GWSAX).



Bottom Line Personal's experts have beaten their benchmarks over five years or longer. We ask each contributor to choose one stock that he/she thinks has significant appreciation potential over the next 12 to 24 months.

>> discomfort now is the price you pay for long-term wealth.”

Make it a hassle to check your investment portfolio obsessively.

Checking multiple times a day or even every day puts you on an emotional roller coaster and increases the likelihood that you will engage in self-destructive panic trading. You can mitigate this compulsive checking by making it slightly harder to access your account online. *Example:* I have had clients who deleted the brokerage app from their smartphones...who elected not to save their passwords on the brokerage site, forcing them to reenter it each time...and who opted for two-step security verification so that each log-in requires that they receive and input an additional code.

Hide the cost basis of your investments from view when you do check your account online.

Many investment websites show you how your investment has performed over various periods...and how it's performing compared with the overall market now. Seeing this data triggers what's known as an “anchoring effect.” You focus on

arbitrary short-term numerical values that could cause you to react too negatively at the expense of your long-term objectives. A stock doesn't care what price you bought it at. What matters is whether you still want to own the stock at the price on your screen considering its current potential for gains. Of course, you may want to consider what effect selling an investment in a taxable account will have on your taxes. But that shouldn't be the primary consideration in deciding whether to sell a stock.

Invest in baby steps.

Many investors in the current crisis feel that they must make perfect market-timing decisions or not do anything at all, which often leads to paralysis. For example, some of my clients have stopped adding money to their 401(k) plans until they feel certain that the market has hit rock bottom. Others no longer believe in a particular stock they own, but they hang on, hoping that it will rise a bit so that the eventual loss they take won't be so bad. This kind of all-or-nothing approach greatly increases risk and leads to paralysis as you second-guess yourself. *Better:* Aim to make good decisions

Very useful websites

- **STRENGTHEN YOUR BODY:** No need to sink into the couch! The Y has dozens of fitness videos—barre, boot camp, kids' activities, tai chi and more. YMCA360.org/on-demand. Gold's Gym is offering free on-demand video and in-app workouts—GoldsGym.com (click on “at-home fitness options”). An app from AsanaRebel.com combines “regular” workouts with yoga to reap rewards for both mind and body.
- **QUIET YOUR MIND:** Take a “sanity break” with guided meditations and other strategies for boosting energy, fighting anxiety and elevating mood—TenPercent.com/coronavirus-sanityguide. Make mini-changes in your life to minimize stress and pandemic-related bad habits (gorging

on chocolate, watching YouTube 24/7, etc.)—TinyHabits.com/expert-help. Try circle breathing, mandala coloring and other stress-relieving activities—TotalBrainHealth.com/quietthemind.

■ **EXPAND YOUR MIND:** Interested in learning about Bitcoin and other cryptocurrencies? Immunology? Ancient Egyptian wonders? Harvard, Princeton, Yale and hundreds of other institutions offer thousands of free online courses—some long-term, some short-term, some scholarly, others more practical. Coursera.org and EdX.org

■ **CURL UP WITH A GOOD BOOK:** Books and magazines (and movies) can be “checked out” from public libraries at OverDrive.com and RBDigital.com.

Please note: All resources listed were free to the general public at press time.

rather than great ones by acting very systematically. For instance, instead of trying to guess how low the market will go, simply dollar-cost average, spacing out your investment purchases by adding money at regular intervals and in equal amounts. That way, if stocks keep falling, you're buying shares at cheaper and cheaper prices. If stocks take off, you're participating in the rally.

Marie Kondo your personal finances. Kondo is the best-selling Japanese author and organizing consultant whose message touting the powerful effects of tidying up has implications for small investors, too. You can relieve anxiety about the markets and your portfolio by taking small actions in other areas of personal finance. *Examples:* Call your credit card company, and negotiate a lower interest rate on your unpaid balances. Open or add to an online savings account that offers higher yields than your neighborhood bank or credit union. Learn to deposit checks remotely with your smartphone. Consolidate your various retirement accounts at one brokerage firm. This won't eliminate the market volatility, but it will help you feel more in control of what you have.

Make your investment actions accountable to a family member or friend. The intense shame associated with steep losses tends to isolate investors. Stuck in their own heads, they wind up making irrational investment moves to satisfy emotional needs. For example, a friend of mine had created a well-diversified portfolio, but recently he was so upset and embarrassed about letting down his family in the market meltdown that he wanted to move most of his retirement portfolio into the safety of US Treasury securities. I told him he had to be up front with his wife about such a big move. Talking to her relieved my friend's psychological burden. It also gave him the emotional distance to realize that abandoning the market to feel safe would cost him gains that his portfolio had accumulated and compromise his larger goal of funding his retirement for several decades. **BLP**



Is that really what I look like? Video calls are a great way to keep you connected—whether it's a chat with family and friends or a video conference—but it can be frightening to see how you look through the distortion of the camera. Here are nine ways to look much better on a video call...

Position the camera lens at your eye level or slightly above. When a laptop computer sits on a desk or table, its camera typically angles up your face, creating a double chin and forcing conversation partners to look into your nose. The same goes for tablets and phones propped up on tables, but it doesn't necessarily apply to desktop monitors, many of which have a camera built in above the screen...or to a freestanding webcam that's attached to the top of a monitor. You'll look better if your camera is at eye level or very slightly above, so place the digital device on a stack of books and/or lower your desk chair if necessary. Positioning a camera a few inches above eye level even can have a subtle slimming effect.

Look at the camera lens. It feels more natural to watch the on-screen image of the person or people you're speaking with, but looking at the lens makes it appear that you're maintaining strong eye contact.

Face toward the main light source. On a bright day, face a window. Otherwise position a light in front of you but behind the camera. A shaded floor lamp is a good choice—the shade creates “diffuse” light, which is more flattering than direct light. If you don't want to reposition lights, open a blank word-processing document on the digital

9 Ways to Look Better on Video Calls

Jennifer Jager
Plum Productions

device you're using for the video call and then expand this document's window to fill the screen—a blank screen provides a surprising amount of illumination. The white light of screens can have an unflattering cold tint, however, so if you can easily adjust the background color of this word-processing document, choose a warmer tone. A pale orange background color will create a flattering tone for most skin tones, but try various background colors to find what makes you look best. (In Microsoft Word, try selecting “Page Color” from the “Design” tab.) If you do this, consider making the image of anyone you're talking to as small as possible so you block out as little of the light-providing word-processing document as possible.

Caution: Do not have a bright window or light behind you—that could reduce you to a virtual silhouette. Do not use overhead lighting as your main light source—that can cast harsh shadows on your face.

Get some distance from the camera. A face that completely fills the screen is off-putting—like someone standing way too close. It also makes any wrinkles or skin issues more obvious. *Helpful:* Position yourself far enough from the camera so that the frame includes your shoulders and the top half of your chest. Imagine where the knot of your necktie would be if you were wearing one, >>

Bottom Line Personal interviewed Jennifer Jager, creative director of Plum Productions, a Boca Raton-based video-production company. She is host of the YouTube channel MyVideo101.com.



>> then place one hand horizontally below this knot. Set the bottom of the frame at the bottom of your hand.

Simplify your wardrobe. Patterned and print shirts can be distracting—solid colors are the safest choice. Keep jewelry simple, too, and avoid pieces that jangle when you move. If you wear makeup, apply the amount you normally wear plus 10%—makeup tends to be slightly harder to see on camera. If

you wear eyeglasses, look at your image on screen after you position yourself and your camera for the call. Conversation partners will find it distracting if light reflects off your glasses directly in front of your pupils. If this happens, reposition yourself and/or your camera or lighting slightly...or go without eyeglasses if that's feasible. It's no big deal if light reflects off eyeglasses near lens edges. If there's time, look at your

own image on screen before the call to confirm that everything looks good.

Watch your posture. Sit straight with your shoulders back. Slouching makes shirts look rumpled. Sliding down in a chair can create the impression of a double chin.

Include depth in your background. Viewers will find it visually interesting if the backdrop extends well into the distance, so try to choose a big enough room where this is possible. But this is only a good idea if this large space is attractive and uncluttered. Otherwise, position yourself so an unobtrusive wall or tidy bookshelf serves as your background. If there's a bookshelf behind you, make sure there aren't any books you don't want people knowing you read.

Wire your computer directly into your router. Slow Wi-Fi speeds can lead to choppy, low-resolution video and other distracting issues. If your Wi-Fi sometimes gives you trouble, you can take it out of the equation by connecting the computer directly to your router using an ethernet cable.

Upgrade your equipment. The cameras built into computers, tablets and phones are fine for most uses, but if you're willing to invest some money to improve how you look on screen, buy a highly rated external camera. *Example:* Logitech C525 USB HD Webcam has an autofocus feature that keeps you in focus even if you move around during the call and an advanced light correction feature that delivers bright, crisp images even in relatively dim settings (\$169.99).

If that's more than you're willing to spend, consider buying an external microphone. Even a cheap clip mic, available for \$10 or \$20 online, will be a dramatic improvement, if only because you can position it much closer to you. Headsets and earbuds with built-in microphones also can help, but I find that an external microphone is best. Taking calls in a room that has carpeting, drapes and other soft surfaces can cut down on echoes. Improving sound quality won't literally make you look better on camera, but it is among the best ways to make people think that your video seems more professional overall...for reasons they can't quite pin down. **BLP**

HEALTHY HABIT

How to Stop Touching Your Face

Stephen D. Benning, PhD
University of Nevada, Las Vegas

Whether or not you realize it, chances are you touch your face hundreds of times a day. It may be to adjust your glasses, sweep hair off your face, put on sunscreen or simply to scratch an itch. You



also may have a long-standing habit, such as nail-biting (a double whammy), licking your finger to help you turn the page of a book, stroking your beard or simply resting your chin on one hand.

But you also know that touching your face is dangerous—your hand is a superhighway for germs to enter the body, especially through mucous membranes (eyes, nose, mouth).

Habit reversal is a tool you can use to reduce face-touching. It's designed to help you become aware of what you're doing...replace it with a safer behavior...and make other changes to more safely accomplish purposeful hand-to-face tasks.

First, develop self-awareness. Whenever you reach to touch your face, note what you were doing at the time, any urge that preceded it and how you were feeling. This will help you recognize your triggers.

Counter the urge to touch. You can stop face-touching with a "competing response." Just engage in a motor activity that pushes your hand away from your face for at least one minute. For instance, if you're seated, push your hands down and press them on the

tops of your thighs—it's an inconspicuous movement that others won't notice. If you're standing up, relax your shoulders and press your arms toward your sides.

You also can practice a concept called "distress tolerance." You teach yourself to ignore the urge to scratch or touch. Deep breathing can help as you wait for the urge to pass, which often happens within 10 to 40 seconds.

Change how you do purposeful tasks to minimize the transfer of germs. Use a tissue to adjust your glasses, tweak an itchy nose and blot watery eyes—and throw it into the garbage immediately. Use utensils to eat, not your fingers. When you're munching on a snack that comes in a wrapper, hold the wrapper as you eat it.

When you must use your hands for direct contact, such as applying makeup or skin-care products or putting in contact lenses, wash your hands first with soap and water for the standard 20 seconds—then again afterward. Reducing face-touching to a few times a day is certainly better than 10 or 20 times an hour.

Bottom Line Personal interviewed Stephen D. Benning, PhD, assistant professor of psychology and director of the Psychophysiology of Emotion and Personality Lab at University of Nevada, Las Vegas.



Shrewd Investor

Time for a Roth Conversion?

It might seem like this is a great time to convert your assets in a tax-deferred IRA to a Roth IRA. *Reasons:* The stock market crash has temporarily lowered the value of your investments, which means that you'll pay less tax on the assets you convert now and not have to pay tax on the Roth assets again even when you eventually withdraw them. Also, federal income tax rates have been lowered sharply in recent years but may rise in the future. First, though, ask yourself three questions to make sure the move makes sense...

Will I have enough cash in April 2021 to pay the income tax I'll owe on the conversion? If your job or finances are very uncertain, you may have to draw on your retirement assets, which could cost you thousands of dollars in missed growth over the long term. Also, the IRS no longer allows you to reverse a Roth conversion. *My suggestion:* Do the calculations now, but consider holding off on the actual conversion until later in 2020, when your financial situation may be more clear.

Is the conversion likely to push me into a much higher tax bracket for 2020? Reporting higher income this year could also affect taxes on Social Security benefits and trigger Medicare premium surcharges. *Alternative:* Consider spreading out the conversion over more than one year to avoid jumping into a higher bracket.

Do I expect to be in a lower bracket in retirement? If you're currently in a high tax bracket and approaching retirement, it might make sense to postpone conversion until you retire and your annual income drops. However, if you're already retired...and when you turn 72 you'll face large required minimum distributions (RMDs) that could push you into a higher bracket...consider converting some of your IRA assets now.

Bottom Line Personal interviewed Ed Slott, CPA, president of Ed Slott and Company, LLC, a financial consulting firm specializing in retirement planning, Rockville Centre, New York. IRAHelp.com



EASY TO DO

Skip the Soda

Fill ice cube trays with juice or blended fruits. Add these juice/fruit cubes to your sparkling water to create a great soda substitute.



Lisa R. Young, PhD, RDN, author of *Finally Full, Finally Slim: 30 Days to Permanent Weight Loss One Portion at a Time*. You can listen to Dr. Young's podcasts at BottomLineInc.com.

How to...

Help Someone Downsize

Mary Kay Buysse National Association of Senior Move Managers

Even when you know "it's the right thing to do," helping parents or loved ones downsize from the large family home can be emotionally difficult. To make it easier for everyone...



pile typically ends up in a storage unit that costs thousands of dollars before the stuff is thrown out or given away anyway.

Figure out what stays. Map out the new residence to help

Take your time. If possible, give the process a few weeks—even months. Older adults typically don't have the physical or emotional energy to do this for more than a few hours at a time, so tackle it in small doses. Let your loved ones share their stories as you sort through their possessions.

Important: Unless asked to do so, don't just throw out belongings or make other decisions on their behalf. That will feel disrespectful and demeaning.

Start in emotionally neutral rooms. Tender memories are stored in different rooms for different people. *Example:* Many people keep old letters and photographs in their bedroom closet, so leave that area for last. Instead, start with less challenging rooms such as bathrooms, kids' bedrooms or the garage.

Distribute precious mementos now. Encourage loved ones to give away jewelry, china and other valuables they may be inclined to hold onto. Doing so will allow them to see the next generation enjoy them. *Important:* Prepare your parents that their 30-year-old granddaughter is unlikely to want their dining room set even if it's a "valuable" antique. Suggest they give each person one keepsake—a vase, a necklace, a book, a figurine.

Eliminate maybes. The "maybe"

determine what furniture and other items can fit. *Tip:* If your loved ones are going from 12 kitchen cabinets to two, try putting essentials into two cabinets in the current home. Give away the rest.

Hire a senior move manager who specializes in downsizing for older adults. If you live far away, you may not be able to spend a lot of time on this. Senior move managers help with going through belongings...distributing, donating and discarding unwanted items...moving clients...and setting up new residences. They also can find homes for quality collections or donations, but they will be honest with you if something is best thrown away rather than donated. He/she works closely with all of the donation sites in your area and online sites for specific collections, so he will know who will take your donations and who won't.

Rates range widely from about \$40 to \$125 per hour depending on location. Find a senior move manager in your area at the National Association of Senior Move Managers website, NASMM.org.

Bottom Line Personal interviewed Mary Kay Buysse, executive director of the National Association of Senior Move Managers. NASMM.org



Auto Insurers Are Giving Coronavirus Refunds

Auto insurers have been giving customers a break this year because they are driving much less amid the coronavirus pandemic—and so are getting into fewer accidents. Details of the automatic credits or refunds vary from insurer to insurer. If yours seems too stingy, you may want to consider that next time you go shopping for auto insurance. Also, try calling your current insurer to check whether you can get a bigger break, especially if the pandemic is having an *ongoing* effect on your driving levels and patterns. As of mid-April, the largest auto insurance issuers provided the following automatic breaks...

Allstate: 15% back on April and May premiums “on average.”

American Family Insurance: \$50

credit per covered vehicle.

Farmer’s: 25% reduction on April premiums.

Geico: 15% credit on the next six- or 12-month policy term.

Liberty Mutual: 15% refund for two months.

Nationwide: \$50 refund.

Progressive: 20% credit for April and May.

State Farm: Credit of around 25% off March 20 to May 31 premiums, though precise amounts vary by state.

Travelers: 15% credit on April and May premiums.

USAA: 20% credit for two months of premiums.

What to do: If you are likely to continue driving less for an extended period—whether that’s because you lost your job,

changed jobs or will keep doing your job from home—call your insurer and ask to be “re-rated” for that lower number of driving miles. That is a significant factor in the calculation of premiums, so this re-rating could save you up to 30%.

Substantial savings are especially likely in California, where insurers are required to make miles driven the second most important factor in setting rates after driving safety record.

With some policies, recategorizing vehicle usage from “commuting/pleasure” to just “pleasure” can lower rates, too. That means you get a break if you are not using the vehicle to go to work.

Bottom Line Personal interviewed Doug Heller, insurance expert with Consumer Federation of America. ConsumerFed.org



Bottom Line Best

Cutting-Edge Athletic Shoes to Up Your Performance

Pete McCall, MS, CSCS

Nike’s new Vaporfly running shoes are so good that they were nearly banned from the next Olympics. These super-performance shoes aren’t the only new sneakers that might deserve a place in your closet. Here’s a look at innovative shoes for a range of activities...

Running: Nike ZoomX Vaporfly Next%. Vaporflys are a source of debate

in the competitive track world. They boost running speeds by 4% to 5%, which critics consider an unfair advantage. But if your goal is to run faster or farther, there’s no debate—they’re the best running shoes on the market. Vaporflys have a carbon fiber plate hidden inside the thick foam padding underfoot. This acts like a catapult, springing the runner forward subtly with each stride, increasing speeds while reducing leg



fatigue. \$250. Nike.com

Cross-training: Vivobarefoot Stealth III. The growing consensus among fitness

pros is that less is more with cross-training shoes. Less foam underfoot

and a relatively flat base means more stability thanks to better sensory feedback from the nerves and joints of the feet. A less constraining “toe box” lets the toes spread out, further improving balance. Vivobarefoot is the “minimalist” shoe expert—the ultra-flexible Stealth III is like gloves for the feet. \$101. Vivobarefoot.com



Walking: Nike Free RN 5.0. Current thinking is that walking shoes should find a middle ground between minimalist footwear and thick-soled running shoes. These Nikes, which the company calls a running shoe, are a well-made example of that. They’re a reasonable

choice for short runs, too. \$50 to \$100. Nike.com

Off-road running: La Sportiva Wildcat. Like off-road tires for your feet, these trail-running shoes have thick, grippy treads for traction on dirt, grass and gravel—without the weight and limited ankle flexibility of hiking boots. The sole provides both cushioning and stability. They are great for light hikes, too. \$110. Sportiva.com

Biking: Vans Old Skool. Unlike the other shoes on this list, these Vans are not new and innovative—they’re named “Old Skool” for a reason. What’s new is that these venerable sneakers are increasingly popular for casual bike rides. Originally designed for skateboarders, their wide, level, grippy, stiff soles are ideal for maintaining control of bike pedals. Unlike cycling cleats, they’re comfortable for walking when you get off the bike. \$60. Vans.com

Bottom Line Personal interviewed Pete McCall, MS, CSCS, independent exercise physiologist and consultant and American Council on Exercise-certified personal trainer based in San Diego. He is author of *Smarter Workouts: The Science of Exercise Made Simple* and host of the *All About Fitness* podcast. PeteMcCallFitness.com

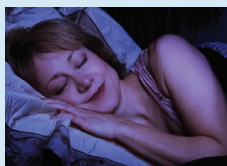


BOTTOM LINE on the news

WORK-AT-HOME JOB SCAMS PRO-LIFERATE even on legitimate employment websites, says attorney Steven J.J. Weisman. *Examples of phony job offers:* Most medical-billing/data-entry jobs with no experience or training required...“mystery shoppers”... inspecting and reshipping mail-order goods...jobs requiring upfront application fees. Scammers try to trick applicants into sending money, sometimes for special software...or try to obtain ID information such as Social Security numbers. *Self-defense:* Search for work-at-home jobs on websites of known employers.

Steven J.J. Weisman, Esq., is author of *Identity Theft Alert* and founder of the scam-information website Scamicide.com.

HAVING A CONSISTENT BEDTIME IS BETTER FOR YOUR HEART, according to Nitesh Chawla, PhD. Good sleep



hygiene goes beyond getting the right amount of sleep. Going to bed just 30 minutes past your normal bedtime can raise your resting heart rate, an indicator of heart health, as you sleep and into the next day. To protect your ticker, tuck yourself in at the same time every night—even on weekends.

Nitesh Chawla, PhD, is director of Center for Network and Data Science, University of Notre Dame, Indiana, and a lead author of the study published in *npj Digital Medicine*.

CHOOSE YOUR WORDS OF SUPPORT THOUGHTFULLY the next time you offer a shoulder to lean on, advises researcher Xi Tian. No matter how well-intentioned, support messages can worsen a loved one's stress if they are critical or dismissive of the person's feelings. Support messages that convey care and concern, validate their feelings and encourage them to reach their own conclusions are particularly helpful. It's as simple as saying “You have every right to feel upset” rather than “You're making too much of this.”

Xi Tian is a graduate assistant in communication arts and sciences at Pennsylvania State University, University Park, and an author of the study published in *Journal of Communication*.

A Coffee Master's Guide to Brewing a Perfect Cup

Alexandra LittleJohn
OZO Coffee Company



There's something special about lingering in a coffee shop with a masterfully made cup of your favorite blend. But with the right tools, you can get past the “OK” coffee that most home equipment makes and create the same kind of coffee magic at home. Here's what you need for that perfect cup...

The right grinder. Most people trying to brew exceptional coffee at home know that they should buy whole-bean coffee and grind the beans shortly before brewing. But they often use a low-quality grinder with a blade that heats up the grinds—sabotaging flavor—and turns coffee into dust.

Much better: A burr grinder. Burr grinders produce a much more consistent grind than you'll ever get with a blade grinder, which means a better cup of coffee. This is because burr grinders give you more control so the beans will be ground to a uniform size, which means more consistency and better flavor. Baratza makes many excellent grinders—they cost a bit more than standard blade grinders but will last much longer and perform much better. Baratza's Virtuoso grinder is a good midlevel choice for a burr grinder and can be found online for about \$250. But if you really want to up your coffee game, go for the Cadillac of coffee grinders—the Baratza Vario-W. This grinder has 230 distinct grind settings so that you can precisely control how fine or coarse your coffee is ground—a key factor in creating the most flavorful cup you can from a given coffee and brewer. More than 200 settings may seem like overkill, but the grinder

features 10 major settings for various coffee-making methods, and you can adjust from there if you want to fiddle until you have the perfect setting. It has ceramic burrs for grinding that are surprisingly quiet. It also includes a built-in scale that weighs your freshly ground coffee—many professional and home baristas find that measuring by weight rather than by scoops brings more consistency and control. (The rule of thumb is one gram of ground coffee for about every half ounce of water.) Also, a five-inch-by-seven-inch base gives this grinder a small footprint. \$559. Baratza.com

Coffee-shopping tip: When buying whole coffee beans, look for a locally roasted product—something that's traveled less than 100 miles to reach you. Typically, coffee is best when consumed no later than seven to 10 days after its roast date, and coffee that was roasted (let alone ground) in some other part of the country or world spent that important first week or longer on a truck or airplane. Coffee roasting has become a popular artisanal business all around the country.

The perfect water temperature. Most midrange coffeemakers fall short when it comes to heating water to the ideal 195°F-to-205°F range, which ensures >>

Bottom Line Personal interviewed Alexandra LittleJohn, credentialed lead instructor and espresso subject matter expert for the Specialty Coffee Association of America. She has served on the executive council of the Barista Guild of America and currently is director of wholesale operations for OZO Coffee Company, Boulder, Colorado. OZOCoffee.com



>> that you get the maximum flavor from your coffee. The Bonavita 8-Cup Metropolitan One-Touch Coffee Brewer has a more robust heater element capable of quickly reaching and maintaining that ideal temperature range. It also has a feature that allows you to replicate a “pour over.” Pour over is a coffee-making technique in which you manually pour hot water over ground coffee. You may have seen the popular pour-over devices that fit on top of a coffee mug. It’s notoriously difficult for home baristas to perfect, but if you can do it, it makes a great cup of coffee. The pour-over feature of the Bonavita pauses the water flow just after it starts, which gives the grounds time to “bloom”—that’s when the grounds start to soak up the hot water and foam and rise up a bit like a flower opening. You want your coffee to bloom because it helps the coffee release excess carbon dioxide, and that allows the water to extract more flavor. \$99.99. BonavitaWorld.com

A great vessel for your delicious brew. Life is too short to drink out of a charmless or stained mug. Treat yourself to some sleek, double-walled ceramic Fellow Products Joey mugs. They stay cool to the touch and keep your coffee hot longer than typical mugs...the matte ceramic provides a really enjoyable hand

and mouthfeel...and they have a pleasant heft to them. It’s an overall delicious sensory experience. Hand-wash only. \$25 for an eight-ounce mug and \$30 for a 12-ounce mug. FellowProducts.com

An easy way to keep everything clean. That brown ring lining your coffee pot and mugs? It’s a combination of old coffee and soap. Dishwashing soap and detergent have a hard time cutting through the oils in coffee, so instead it binds to them, creating that lingering, stubborn residue. Besides being aesthetically unappealing, that residue eventually can clog washable coffee machine parts. Baristas and restaurants use a nontoxic product line by Urnex Coffee and Espresso Cleaning Products to keep their dishware ring-free. Urnex makes cleaners specifically formulated for grinders, French presses, K-Cup brewers, coffee and espresso machines, and more. Urnex.com

A quick coffee fix if you don’t have time to brew or are away from home. Instant coffee gets a bad rap, but some instant coffees are much better than others. Any instant coffee you’ve had in recent years was most likely brewed in bulk and then freeze-dried or crystallized. In this process, coffee concentrate is sprayed as a mist in a hot-air-filled chamber that quickly evaporates the water, causing

the coffee solids to fall to the floor in heated, dried clumps. Unfortunately, this process typically depletes the quality so much that many instant coffee companies add coffee aroma to the clumps—that’s what you smell when you open up that jar of instant coffee, but you never taste good coffee from it.

Much better: San Francisco-based Sudden Coffee brews in small batches and uses a more time-consuming crystallization process that preserves quality. The resulting dried coffee is packed in individual-serving tubes that you can use on the road, in a hotel, camping or anytime the nearest good coffee shop is too far. An eight-pack of tubes costs \$20 at SuddenCoffee.com...or try a version created in partnership with my company, Ozo Coffee, at OzoCoffee.com (\$10 for four tubes, click “Shop,” “Merchandise,” then “Travel Mugs & Cups”).

Something to read while you relax and sip your well-made cup of coffee.

If you want more info on the world of coffee or just want a great coffee table book, read anything by veteran roaster and coffee consultant Scott Rao—*The Professional Barista’s Handbook: An Expert’s Guide to Preparing Espresso, Coffee, and Tea...Everything But Espresso...* and *The Coffee Roaster’s Companion*. All of them are gold—even devoted coffee aficionados will learn something new. The photos are gorgeous, too. \$35 to \$45. ScottRao.com **BLP**

More from Alexandra LittleJohn

Making Masterful Tea

If you’re more a fan of tea than coffee...or if you’d like to mix things up and expand your caffeine options...check out **Rishi Tea + Botanicals Iron Goddess of Mercy oolong tea**. You’ll experience notes of dried apricot and roasted chestnut, all without the artificial flavorings that often are added to commercial teas. Rishi’s version of Iron Goddess is made twice a year in Taiwan by a fourth-generation artisan tea maker. It’s named for the goddess who, according to Chinese legend, gifted a poor but pious man with a tea tree that he could share and enjoy with friends. Fifty grams of Rishi’s Iron Goddess of Mercy tea (enough for eight cups—but

remember, whole-leaf tea typically can be steeped at least twice, so you’re really getting at least 16 cups) costs \$9, or \$50 for one pound. Rishi-Tea.com

For a traditional brewing method, try using a gaiwan—a lidded, handle-free bowl. Rishi’s ceramic **Gaiwan** costs \$10 and holds about five ounces. It’s a small cup by American standards but a great way to slow down and really enjoy the flavor of this or any other amazing tea.

Or for a Western-style brewer, try their **Simple Brew Loose Leaf Teapot**, which works like a French press. \$20 for a 13.5-ounce version or \$30 for the 33-ounce model.



REVERSE QUARANTINE WEIGHT GAIN
Dr Lisa R. Young,
RECOGNIZED NUTRITIONIST AND PORTION-CONTROL EXPERT
THE BOTTOM LINE ADVOCATOR PODCAST HOSTED BY SARAH HINER
Listen on Apple Podcasts and Google Play

The Bottom Line Advocate: How to Stand Up for Yourself and Win

Did you know that...

...the Earth's crust is vibrating less because of shutdowns caused by the COVID-19 virus? Half the world's population has been in isolation, and transportation systems and industries have shut down worldwide. So seismic noise—the vibration of the planet's crust—has measurably decreased. This means scientists who study earthquakes can more easily monitor small tremors and minor volcanic activity, possibly helping improve measurements in the future.

Thomas Lecocq, PhD, seismologist, Royal Observatory of Belgium, Brussels, and leader of a study published in *Nature*.

...parallel parking is no longer required on many driving tests? More than a dozen states no longer test it.

The Wall Street Journal.

...a psychedelic drug offers years of benefits to cancer patients?



Antianxiety and anti-depressant effects were still evident nearly five years after patients were given a single dose of *psilocybin*, a substance found in certain mushrooms, combined with psychotherapy.

Study by researchers at Palo Alto University, California, published in *Journal of Psychopharmacology*.

...raw termites taste like pineapple and like vegetables when cooked? *Fried agave worms*: Like sunflower seeds. *Fried grasshoppers*: Like sardines. *French-fried ants*: Like beef jerky. *Fried wax moth larvae*: Like corn puffs or potato chips. *Fried spiders*: Like nuts. *Fried baby bees*: Like smoked fish or oysters.

University of Nebraska-Lincoln Extension in Lancaster County. UNL.edu

...altruism may begin in infancy?

More than one-third of 19-month-old children spontaneously gave pieces of fruit to adults who seemed to want the food but appeared to be unable to reach it—even when it was the usual meal or snack time for the children.

Study by researchers at Institute for Learning and Brain Sciences, University of Washington, Seattle, published in *Scientific Reports*.

Classic Sports Events You Can Watch Online

Ryan Downey
The Streaming Advisor

The sports world was shut down by the coronavirus pandemic this year, but sports junkies in need of a fix can stream great games from the past online. Some are available for free on YouTube*, others on leagues' streaming sites—many of which have been temporarily offering free access.

Though many fans will remember who won, it's remarkable how the drama of an exciting event from the past can pull viewers back in. Plus there's the thrill of seeing the greats in action if you were too young to see them the first time.

College Basketball: 1983 NCAA Men's Tournament Final. Underdogs North Carolina State faced off against a powerful University of Houston squad led by Hakeem Olajuwon. This championship was considered the beginning of March Madness as we know it. *Where to watch:* The NCAA March Madness YouTube channel—on YouTube.com, search “March Madness channel,” click on the blue March Madness logo, then click the magnifying glass icon, enter “1983” and scroll down to locate the full game video.

Other games worth watching: This YouTube channel offers dozens of NCAA Tournament college basketball games, including the 1985 Georgetown/Villanova final (one of the most surprising results

in tournament finals history)...the 1982 Georgetown/North Carolina final (Patrick Ewing faces Michael Jordan, ending with Jordan's first championship-winning shot and the beginning of his legend)...the 1979 Indiana State/Michigan State final (Larry Bird and Magic Johnson square off)...the 1966 Kentucky/Texas Western matchup (a turning-point game in college basketball history—Texas Western started an entirely African-American lineup against Kentucky's all-white starting five). To find these games and others on the NCAA March Madness YouTube page, click the magnifying glass icon, then search keywords such as the year or school names.

Golf: 1986 Masters Tournament Final Round. Some of history's greatest golfers were near the top of the leaderboard in this tournament's dramatic final round, including Tom Kite, Greg Norman, Tom Watson and a 46-year-old Jack Nicklaus in search of one last major to cap his incredible career. *Where to watch:* The Master's YouTube channel—on YouTube.com/user/masters, click the magnifying glass icon and search “1986.”

Other final rounds worth watching: The 1997 and 2004 Masters are particularly notable—they were the first Masters wins for Tiger Woods and Phil Mickelson, respectively. >>

*All games were available at press time, though availability could change without warning. The YouTube programming mentioned here is believed to have been uploaded by the legitimate rights holders. Many additional historic sporting events can be found but have been placed there by individuals who do not appear to have a legal right to do so. The legal rights holders could demand that these unsanctioned videos be taken down at any time.

Bottom Line Personal interviewed Ryan Downey, executive director of The Streaming Advisor, a website that provides news, reviews and guidance related to online video content. He previously wrote about sports for the *Raleigh News & Observer* in Raleigh, North Carolina. TheStreamingAdvisor.com



>> Football: Super Bowl LII. The Philadelphia Eagles, who had never won a Super Bowl, took on the dynastic New England Patriots in this close and high-scoring Super Bowl. *Where to watch:* NFL Game Pass—on GamePass.NFL.com/schedule, select “Super Bowl” from the menu and set the year to “2017.” Though this game was played in early 2018, it was the conclusion of the 2017 season. The NFL is making Game Pass available for free through the end of May. (Packages that include access to archived games typically start at around \$99.99 per season.)

Other games worth watching here: Two more postseason thrillers worth a rewatch include Super Bowl XLIX (Patriots/Seattle Seahawks, 2014 season)...and the 2012 Baltimore Ravens/Denver Broncos divisional round playoff game.

Baseball: 1952 World Series Game 7. The Brooklyn Dodgers featuring legends like Jackie Robinson and Duke Snider faced off with the formidable New York Yankees Mickey Mantle and Yogi Berra. *Where to watch:* Major League Baseball’s YouTube Channel—on YouTube.com/user/MLB, scroll down to find the “MLB Classic Games” section, then click the right arrow to find it.

Other games worth watching: Pivotal games from both the 2003 and 2004 Boston Red Sox/New York Yankees playoffs...game six from the 1986 New York Mets/Red Sox World Series, with its pivotal error by Boston’s Bill Buckner.

Boxing: The first Ali/Liston Fight. This was Ali’s first shot at the heavyweight championship. *Where to watch:* ESPN+—on ESPN.com/watch/espnpplus, scroll down to click the “Best of Boxing” section. \$4.99/month.

Other fights worth watching: Ali bouts with George Foreman and Joe Frazier... Joe Louis fights with Max Baer and Max Schmeling...Sugar Ray Leonard fights against Roberto Duran and Marvin Hagler...Rocky Marciano fights with Joe Louis and Jersey Joe Walcott.

Professional Basketball: 1989 NBA Eastern Conference playoffs opening round Bulls/Cavaliers Game 5. Michael Jordan’s Chicago Bulls faced off against the Cleveland Cavaliers in the now-legendary final game. It concludes on a play that’s simply called “The Shot.” *Where to watch:* Through the NBA League Pass on NBA.com. Subscriptions usually cost \$99.99 or more per year.

Other games worth watching: Game 7 from the 1984 final—Larry Bird’s Boston Celtics take on Magic Johnson’s LA Lakers...game 7 from the 1970 finals—a New York Knicks team featuring Walt “Clyde” Frazier and Willis Reed takes on the Lakers of Jerry West and Wilt Chamberlain...and the first NBA game of Lew Alcindor—later known as Kareem Abdul-Jabbar—from 1969.

Tennis: 2008 Wimbledon men’s final. Roger Federer and Rafael Nadal faced off in what would go down as perhaps the greatest tennis match of modern times battling for nearly five hours. *Where to watch:* Wimbledon’s YouTube channel—on YouTube.com/user/Wimbledon, click the magnifying glass icon, put “2008” into the search box and scroll down to the video subtitled “The Final in Full.”

NASCAR: The 1979 Daytona 500. Famed drivers Donnie Allison, Richard Petty and Cale Yarborough were near the front of the pack as this stock car race neared its conclusion, famous because of its fight-to-the finish final lap and because of a literal fight shortly after the finish. *Where to watch:* Nascar’s YouTube channel—on YouTube.com/user/TheOfficialNascar, click the magnifying glass icon, enter “1979” and select the “Full Race Replay: 1979 Daytona 500.”

Olympics: London 2012 Olympics Opening Ceremonies. The Olympics has surprisingly little available online. But many opening ceremonies are available and are a way to experience the grandeur of the games. The London games’ opening ceremony was especially impressive. *Where to watch:* The Olympics’ YouTube Channel—on YouTube.com/user/Olympic, click the magnifying glass icon and search “2012 Opening Ceremonies.”

Other Olympic moments worth watching: The 1996 Atlanta opening ceremony featured Muhammad Ali lighting the torch. There are some events offered, such as the 2012 women’s gymnastics artistic team finals featuring US stars Aly Raisman and Gabby Douglas...and the 1992 men’s basketball game between Croatia and the talented USA “Dream Team” with Michael Jordan, Magic Johnson and Larry Bird, among others. **BLP**

June checklist

- **SAVE A LIFE:** CPR and AED Awareness Week (June 1 to 7). Seventy percent of sudden cardiac arrests (SCAs) occur at home. Call 911 if a loved one collapses and is unresponsive and breathing abnormally. Then push hard and fast about 100 times per minute (about twice every second) in the center of the victim’s chest. *Outside the home:* Follow the instructions on an Automated External Defibrillator (AED) if one is nearby.
- **PET APPRECIATION WEEK** is June 7 to 13. Donate to an animal shelter or rescue group. Give pets extra cuddles or treats to acknowledge the joy they bring to your life.
- **DELIGHT IN THE NIGHT:** Enjoy a moonlight picnic (the full moon is Friday, June 5). Gaze at the stars,

and use the constellation map at **SkyandTelescope.org/interactive-sky-chart** to identify what you see. Plan a backyard campout for the Great American Campout (Saturday, June 27).

■ **ZOOM MORE SAFELY:** Provide the teleconference link to specific people instead of posting it on social media. Change screen sharing to “Host Only.” Lock the meeting once it has started. And create complex passwords.

■ **CELEBRATE FATHER’S DAY:** Sunday, June 21. Record his favorite music... songs that you have written yourself... or songs from contemporary artists that acknowledge the unique bond. *Resources:* Free recording apps—GarageBand (Apple Store)...Music Maker JAM (Google Play). Special music—**Elle.com/culture/music/g20974277/best-fathers-day-songs...UDiscovermusic.com/stories/best-fathers-day-songs.**

**Mathematics is the simple bit.
It's the stuff we can understand.
It's cats that are complicated.**

John Conway, English mathematician, 1937–2020

healthier you

■ **Eyeglasses can protect against viral infection.** Viruses enter the body through the nose, mouth and the surface of the eye. So always wear eyeglasses or sunglasses when going to the grocery store or any environment where the virus that causes COVID-19 could be present. Glasses do not fully protect the eye, since they do not seal around it. But they provide partial protection—and also help prevent you from accidentally touching your eyes, which could transport a virus to them from your fingertips. If you wear contact lenses, wear glasses over them...or stop wearing contacts and switch to eyeglasses. If you do not need glasses for clearer vision, you can buy a nonprescription pair online or at many pharmacies.



University of California, Berkeley, Wellness Letter.

■ **Training for a first-time marathon reverses aortic stiffening**—the “hardening of the arteries” that raises cardiovascular disease risk. Researchers measured aortic stiffening in 138 untrained healthy people before and after they trained for and ran the London Marathon. Their training plan—17 weeks of scheduled walking, running, core exercises and stretching—reversed stiffening by 9%, equivalent to a four-year reduction in “aortic age.”

Charlotte H. Manisty, MD, consultant cardiologist, Barts Heart Centre and University College Hospitals, both in London, and senior author of a study published in *Journal of the American College of Cardiology*.

better ways

■ **Better job-searching while stuck at home.** *Imagine yourself in new jobs and industries* and developing new skills—you may not be able to return to your

previous company or anything similar to your earlier job. *Use job boards and social media* to find out which companies are still hiring—including many in health care, e-commerce and technology. *Update your résumé* to focus on your digital and remote-work skills. *Become familiar with collaboration tools* such as Slack and Zoom so that you are prepared for remote interviews. *Think about how your skills could transfer to a new industry*—and reassess your career to date to decide whether you want to recapture what you had before or are ready to move on. *Do lots of networking*, giving your contacts examples of your skills and interests so they can think of ways to help or forward information about you to others.

Roundup of experts on job searches, reported at Money.USNews.com.

■ **Amazon.com is testing a new, simpler rating system.** It lets buyers give a product a one-to-five-star rating without having to write a full review. This could encourage more legitimate buyers to rate products—reducing the impact of fake reviews that are posted to drive sales or promote shoddy merchandise. To get a good idea of the quality of reviews, try ReviewMeta.com, which searches for fake Amazon reviews, and Fakespot.com, which searches Amazon and other sites, including Walmart, Best Buy and Yelp.

MoneyTalksNews.com.

your home

■ **Never store these items in your garage or basement.** *Propane tanks* should never be kept in an enclosed space, where they could leak or, in case of a fire, explode. *Natural fabrics*—cotton, linen, wool and silk—can grow mold if the humidity gets too high, as it often does in a garage or unfinished basement. *Furniture*—wood furniture can warp, and upholstered furniture can develop mold. *A second refrigerator*—the appliance is not designed for extreme heat or cold and can break down unless it is specifically designed for use in a garage or basement. *Important papers and photos* could suffer water damage and are best kept in a safe or other secure location. *Leftover paint*

and cleaning products can be fire hazards. *Extra firewood*—pests are likely to come inside with wood, and the wood itself can absorb moisture and be hard to dry out for later use. *Candles, wine and electronics*—temperature fluctuations can damage them.

Roundup of experts on storage of items at home, reported at RealEstate.USNews.com.

■ **Substitutes for common household items.** *Laundry detergent:* Use a cup of baking soda or borax—your clothes will be just as clean. *Dish soap:* Make a paste of baking soda and water, wash dishes with it, then rinse with plain water.



Coffee filters: Tear off some sections of paper towel, and position them roughly in the shape of a filter. *Baking soda:* Use about three times as much baking powder instead. *Toilet paper:* Use thin materials, such as tissues or napkins, and throw them in the trash to avoid possible clogs from flushing them.

FamilyHandyman.com.

your food

■ **Keep refrigerated food fresher longer.** Be sure the refrigerator temperature is between 35°F and 40°F. Store high-ethylene produce, which can speed the ripening of other fruits and vegetables, separately—apples, tomatoes, potatoes, melons and peaches are all high-ethylene foods. Remove the leafy tops of root vegetables, such as carrots

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>> and turnips, to keep the vegetables fresher longer. Put cut leafy herbs, such as cilantro and parsley, in a jar of water with a plastic bag placed loosely over the top—and change the water regularly.

Roundup of experts on food storage, reported at RD.com.

■ **Foods to wash—and not wash.** *Do not wash raw chicken, red meat or fish*—washing spreads bacteria around the sink and can cross-contaminate other foods. Kill bacteria by cooking poultry, meat and fish to recommended internal



temperatures. *Do wash cantaloupe and other melons*, whose skins can trap bacteria that can be moved

into the flesh by cutting...and avocado, whose skin can also carry bacteria that can transfer inside. It is not necessary to wash foods that are dusty when they come out of the bag, such as dried beans, farro and quinoa.

WebMD.com.

beware

■ **Beware the keto diet for weight loss.** In the short term, the super-high-fat, low-carbohydrate diet does trick the body into burning fats instead of carbohydrates, as occurs in a state of starvation—so you lose weight. But in a recent mouse study, after a week, negative effects started to occur. The mice were storing fat as well as burning it, which increased their risk for obesity and diabetes—conditions against which the keto diet is allegedly protective. Long-term

clinical studies in humans are needed to confirm the keto diet's most effective time frame. But it does appear that the diet's supposed weight-loss benefits work only when it is used for limited periods of time.

Vishwa Deep Dixit, PhD, Waldemar Von Zedtwitz Professor of Comparative Medicine and of Immunobiology, Yale University School of Medicine, New Haven, Connecticut, and leader of a study published in *Nature Metabolism*.

■ **Is it COVID-19?** People with symptoms that are common to many flulike infections, such as fever and fatigue, are 10 times more likely to have COVID-19 if those symptoms are accompanied by smell and taste loss. The loss of smell and taste in COVID-19 patients typically is substantial—but the rate of recovery is usually high and fast, with full restoration of senses within two to four weeks of infection.

Carol Yan, MD, otolaryngologist and head-and-neck surgeon, UC San Diego Health, and leader of a study of 1,480 patients with flulike symptoms, including 102 who tested positive for the virus that causes COVID-19, published in *International Forum of Allergy & Rhinology*.

money savers

■ **Save on utility bills.** *Shop around:* Call your power company, and ask for a list of energy providers—then call them directly to compare prices. *Use a smart thermostat* to set the temperature higher during the day if you are not home and during the night while you are asleep—also try programming it to use less energy at peak hours. *Cool your hot water* by turning the water heater down to 120°F. Water heaters can be nearly 20% of your electricity bill, so setting your heater a little lower—the default setting is usually 140°—can save a lot over time. *Run appliances late at*

night, when energy costs are lower. *Keep up with filter changes*—if filters get dirty, your heating and air-conditioning system will use more power. *Use timers on lights* so they turn off when not in use. *Switch to LEDs*, which use 80% less power than incandescent bulbs and last more than 40 times longer. *Use ceiling fans*—each costs about a penny an hour to run versus 36 cents an hour for air-conditioning.

Roundup of experts on energy use, reported in *USA Today*.

■ **Great ways to watch movies for free.** *Kanopy* offers art-house and classic films—your local library, university or college must be connected to it. *Popcornflix* streams through the web or can be downloaded as an app for Roku, Apple TV, Google Play, Amazon and Xbox. *Vimeo* is a website and an Android and iOS app—you must pay for some movies, but many are free. *Internet Archive* offers public-domain films, mostly from the 1920s and 1930s. *Sony Crackle* features action and thriller movies and some old TV shows. *Vudu* has free content in addition to its paid offerings. *IMDb TV*, owned by Amazon, is free with ads or ad-free if you have Amazon Prime. *Hoopla* offers DVDs, CDs and audiobooks to libraries—ask if yours participates. *The Roku Channel* has free movie and TV content for Roku owners. *YouTube* offers some licensed films for free—go to the Movies & Shows channel and the “Free to Watch” category.

Komando.com.



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