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Yes, there is a coin shortage — sort of

If you've tried to use cash at some stores recently, you may have been denied and told to use credit or debit cards instead. Many retailers are putting up signs saying that, due to a nationwide coin shortage, they aren't able to take cash at all; others require that you provide exact change.

All this is due to disruption in the nation's coin supplies thanks to COVID-19, which happened at a time of lower-than-usual coin production.

It's a bit misleading to call this a coin shortage. There are certainly enough coins out there; they have not suddenly winked out of existence. But what's happened has been called a "circulation disruption," as Forbes put it in a recent article.

Chances are, you have a jar of coins sitting on your dresser as do I and millions of Americans. Those billions of coins are not going into vending machines or

**BILL MOAK**

CONSUMER WATCH

being deposited at the bank as they normally would be; they're just sitting there.

Just like any other commodity, coins are subject to supply-and-demand issues. The government produces new coins to feed a largely cash-driven society.

Having enough pennies, nickels, dimes and quarters on hand depends on a steady stream of commerce. But with the coronavirus lockdowns that began in March, people were no longer spending those coins in person. Instead, many people were buying things online with credit or debit cards, opting for delivery of food and supplies and

not using vending machines and laundromats.

In addition, early fears that coins could be a source of infection caused many people to stop handling them. All this happened at a time when the U.S. Mint had been producing fewer coins. Coinnews.net reported in April that the Mint (despite producing 3.2 billion coins from January through March), had been producing coins at the lowest rate in seven years.

"The COVID-19 pandemic has significantly disrupted the supply chain and normal circulation patterns for U.S. coin," the Federal Reserve said in a recent news release.

"In the past few months, coin deposits from depository institutions to the Federal Reserve have declined significantly and the U.S. Mint's production of coin also decreased due to measures put in place to protect its employees," added the Federal Reserve. "Federal

Reserve coin orders from depository institutions have begun to increase as regions reopen, resulting in the Federal Reserve's coin inventory being reduced to below normal levels."

This is not the first time this has happened. Back in 1999, the Federal Reserve noted that more people had been hoarding pennies "instead of circulating them through commercial transactions," leading to a shortage of pennies for everyday use. I remember seeing signs in stores and banks asking for people to cash in their supplies of pennies.

Coin shortages have happened frequently throughout history; this one has happened during a "perfect storm" of extraordinary social disruption.

So, the question for many of us is, "What do I do with those extra coins taking up space on my dresser?" There are numerous options. Many larger retail and grocery stores allow

you to deposit coins to pay for your groceries, and banks are eager to take your coins (but be considerate and roll them instead of plopping down a grocery bag full of loose change on the counter.)

A few banks around the country are actually paying people to bring in spare change to help small businesses, but it's more likely that you will be given one-for-one paper money or deposit credit. And check with the bank before you go, advises the Mississippi Bankers' Association; many banks have curtailed in-person activity in their lobbies due to coronavirus concerns.

Another option is to round up your purchases. For example, Kroger recently announced it will no longer give change in coins. Instead, the change will be added to your Kroger loyalty card and automatically used on the next purchase. You can also opt for your

spare change to go to support a company initiative to reduce food waste and hunger.

You can get cash for your coins at a vending machine like Coinstar, but it will cost you 11.9%, unless you donate the change to one of several available charities.

"We encourage Mississippians to be patient and work with their local banks and businesses as they sort through this coin shortage," said Gordon Fellows, president and CEO of the Mississippi Bankers Association, in a press release. "This was an unforeseen consequence of the pandemic, and over time this will work itself out."

CONTACT BILL MOAK at moak-consumer@gmail.com.

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St. Luke Home Health welcomes three to staff

St. Luke Home Health & Hospice recently announce three new hires.

Marion County Justice Court Judge Brandon Paul Rowell of Kokomo has been named St. Luke Home Health Director. He previously was branch manager and clinical director for St. Luke Home Health, Hattiesburg.

Rowell has worked as a hospice, home health, telemedicine and charge nurse, patient care coordinator, trauma registrar, and has served as house supervisor at Marion General and Pearl River County hospitals. He also was a lead RN at the University of Mississippi Medical Center.

**Rowell****Williamson****Allred**

He received his Nursing Degree from Southwest Mississippi Community College, graduated from EMT training

at Jones County Junior College and graduated from the BARD Access Systems Intensive Training Program. He holds a law degree from Ole Miss.

Christie Williamson, RN, brings 17-years of experience, including nursing work in home health and behavioral health, NICU, orthopedic and medical surgery and admissions, as a clinical manager, assistant director of nursing and coder.

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Armstreet joins Cabin & Creek

Cabin & Creek Real Estate recently hired Taylor Layman-Armstreet.

A native of Baton Rouge, Taylor graduated from

Northwestern State University in 2015 with a bachelor's degree in liberal arts. She was very active at NSU including representing her school in the 2014 Miss Louisiana pageant.

After graduating, Taylor moved to McComb and married Josh Armstreet in August 2016.

Taylor is involved in several family-owned businesses in the Pike County area.

In her free time, she enjoys staying active by hitting the golf course.

She is available at (601) 551-8150.

Movie theaters to studios: Release the blockbusters

NEW YORK (AP) — A long time ago in a pre-COVID universe far, far away, blockbusters opened around the globe simultaneously or nearly so. In 1975, "Jaws" set the blueprint. Concentrate marketing. Open wide. Pack them in.

Hollywood has now gone more than four months without a major theatrical release. While some films have found new streaming homes, the biggest upcoming ones — "Tenet," "Mulan," "A Quiet Place Part II" — remain idled.

Now, movie houses say that despite far from ideal circumstances, it's time for new movies. Four months of near zero revenue has brought the \$50 billion annual business to its knees.

TV LISTINGS

	6:00	6:30	7:00	7:30	8:00	8:30	9:00	9:30	10:00	10:30
WLBT	Cannonball (N) (DVS)		The Titan Games (DVS)		America's Got Talent "AGT: Best of Auditions" The judges revisit the best auditions.				WLBT 10PM News	News
WJTV	60 Minutes (N) (DVS)		To Be Announced		NCIS: Los Angeles "The Circle" (N)		NCIS: New Orleans "Waiting for Monroe"		12 News at 10PM	Game Time
WAPT	America's Funniest Home Videos (DVS)		Celebrity Family Feud Boxers compete.		Press Your Luck "The Whammy Taketh"		Match Game (DVS)		WAPT 10p News (N)	
ETV	Death in Paradise (DVS)		Endeavour on Masterpiece "Pylon" The murder of a schoolgirl.		Endeavour on Masterpiece "Apollo" (DVS)				Professor T. Professor T's rough patch.	
WRBJ	Bethel-Heaven-Earth Pastor Robert	Joel Osteen (DVS)	Turning Point		Huckabee (DVS)		Eric Metaxas	Creflo Dollar (DVS)	Praise (DVS)	
WDBD	Last Man Standing	Duncanville (DVS)	The Simpsons (DVS)	Bless the Harts (DVS)	Bob's Burgers (DVS)	Family Guy (DVS)	Fox 40 News at 9	Two and a Half Men	Big Bang Theory	Big Bang Theory
WLOO	Crossgates Baptist Church	American Ninja Warrior (DVS)	The American Ninja Warrior		American Ninja Warrior (DVS)		Funny You Ask	Funny You Ask	Access Hollywood (N) (DVS)	
A&E	The First 48 "Waterworld" (DVS)		The First 48 "The Ties That Bind" (DVS)		The First 48 "Devil in Me & Trail of Blood"		The First 48 "Murder on Maiden Lane" (DVS)		The First 48 (DVS)	
AMC	(4:30) Movie: ** "The Day After Tomorrow"		Movie: *** "I Am Legend" (2007, Science Fiction) Will Smith, Alice Braga. (DVS)		NOS4A2 Maggie takes a risky trip. (N)		(:05) NOS4A2 Maggie takes a risky trip.		(:05) NOS4A2 Maggie takes a risky trip.	
ANML	Lone Star Law "Poachers Beware" (N)		Lone Star Law: Bigger and Better (N) (DVS)		Lone Star Law "Confronting the Captain" (DVS)		(:01) Lone Star Law "Saving the Herd" (DVS)		(:01) Lone Star Law "Red Flag" (DVS)	
BET	Movie: ** Men in Black 3	John Lewis- Words	Sunday Best Yolanda Adams performs.		Pitch "Beanball" (DVS)		Pitch Ginny works to find balance. (DVS)		Sunday Best Yolanda Adams performs.	
BRAVO	Shahs of Sunset (DVS)		Shahs of Sunset Host Andy Cohen. (N)		Housewives Watch What Happens Live w/Andy Cohen	Chrisley Knows				
CMT	(4:30) Movie: ** "Beverly Hills Cop" (1984)		Yellowstone "Cowboys and Dreamers" (DVS)		Yellowstone "All for Nothing" (DVS)		Movie: ** "Beverly Hills Cop" (1984, Comedy) Eddie Murphy, Judge Reinhold. (DVS)			
CNBC	Shark Tank A new recreational sport. (DVS)		Shark Tank A guilt-free sweet treat. (DVS)		Shark Tank (DVS)		Shark Tank (DVS)		Shark Tank (DVS)	
CNN	The Situation Room With Wolf Blitzer (N)		Facing the Realities of Racism (DVS)		The Situation Room With Wolf Blitzer (N)		United Shades of America (N) (DVS)		(:01) State of the Union With Jake Tapper	
COM	Movie: ** "Grown Ups 2" (2013, Comedy) Adam Sandler, Kevin James, Chris Rock. (DVS)		Movie: ** "Joe Dirt" (2001, Comedy) David Spade, Dennis Miller, Brittany Daniel. (DVS)		Author Discussion on Mary Washington		Howard Blum	End Times		
CSPAN2	(5:00) In Depth "Jodi Picoult" Author Jodi Picoult.		Q & A (DVS)		Prime Minister (DVS)	(:40) Public Affairs Events (DVS)		Q & A (DVS)		
CSPAN	(2:00) Washington This Week (DVS)		Q & A (DVS)		Prime Minister (DVS)	(:40) Public Affairs Events (DVS)		Q & A (DVS)		
DISN	(:10) Raven's Home (:35) Raven's Home		Raven About Bunk'd (DVS)		(7:50) Bunk'd (DVS)	Sydney to the Max	Coop & Cami	Gabby Duran	Gabby Duran	(:20) Raven's Home
DISC	Naked and Afraid XL: Uncensored		Naked and Afraid XL (N) (DVS)		Naked and Afraid Surviving in Namibia. (DVS)		Outback Lockdown (N) (DVS)		Naked and Afraid "Burnt to a Crisp" (DVS)	
ESPN	MLB Baseball Atlanta Braves at New York Mets. From Citi Field in Flushing, N.Y. (N) (Live)		MLB Baseball San Francisco Giants at Los Angeles Dodgers. (N) (Live)		MLB Baseball San Francisco Giants at Los Angeles Dodgers. (N) (Live)					
ESPN2	World Team Tennis San Diego Aviators at Philadelphia Freedoms. From The Greenbrier Resort in White Sulphur Springs, W.Va. (N)		E60		SportsCenter (N) (Live) (DVS)					
FOOD	Guy's Grocery Games (DVS)		Guy's Grocery Games (DVS)		Worst Cooks in America A quick trip down memory lane. (N) (DVS)		Beat Bobby Flay	Beat Bobby Flay		
FOX NEWS	FOX News Sunday With Chris Wallace (DVS)		Life, Liberty & Levin (N) (DVS)		The Next Revolution With Steve Hilton (N) (DVS)		Watters' World (DVS)		Life, Liberty & Levin (DVS)	
FREE	(5:20) Movie: ** "Sweet Home Alabama" (2002) Reese Witherspoon, Josh Lucas. (DVS)		(7:55) Movie: *** "Pitch Perfect" (2012) Anna Kendrick. College students enter an a cappella competition. (DVS)		(:35) Movie: Clueless (1995)					
FSSO	World Poker		World Poker		College Basketball From Jan. 22, 2020.		World Poker			
fx	(5:00) Movie: ** "Hotel Transylvania 2" (2015)		Movie: ** "Hotel Transylvania 3: Summer Vacation" (2018) Voices of Adam Sandler. (DVS)		Movie: ** "Hotel Transylvania 3: Summer Vacation" (2018) Voices of Adam Sandler. (DVS)					
HALL	(5:00) Movie: "A Christmas Love Story" (2019)		Movie: "Switched for Christmas" (2017, Drama) Candace Cameron Bure, Eion Bailey. (DVS)		Movie: "Christmas in Evergreen: Tidings of Joy" (2019) Maggie Lawson, Paul Greene. (DVS)					
HBO	(5:10) Movie: *** "Munich" (2005, Suspense) Eric Bana, Daniel Craig. (DVS)		Perry Mason "Chapter Six" (N) (DVS)		I'll Be Gone in the Dark (N) (DVS)		Last Week To.	Perry Mason (DVS)		
HGTV	Good Bones (DVS)		Renovation Island "Set in Stone" (N) (DVS)		Beach Around	Beach Around	Lakefront Bargain	Lakefront Bargain		
HIST	American Pickers (DVS)		Buried: Knights Templar and the Holy Grail The knights' secret network. (DVS)							
HLN	Very Scary People (DVS)		Very Scary People (DVS)		Very Scary People (N) (DVS)		Very Scary People (N) (DVS)		Forensic Files II	Forensic Files II
LIFE	(5:00) Movie: "His Double Life" (2016) (DVS)		Movie: "Her Deadly Groom" (2020) Kate Watson, Michael DeVorzon. Premiere. (DVS)		(:03) Movie: "Mommy Is a Murderer" (2020) Bree Williamson, Heather McComb. (DVS)		Movie: *** "Shutter Island" (2010, Suspense) Leonardo DiCaprio, Mark Ruffalo. (DVS)			
MAX	(5:20) Movie: *** "Somewhere" (2010) (DVS)		Movie: *** "Us" (2019, Horror) Lupita Nyong'o, Winston Duke. (DVS)							
MSNBC	Kasie DC (N) (Live)		Dateline Extra (DVS)		Dateline Extra (DVS)		Dateline Extra (DVS)		Dateline Extra "A Villainous Plan" (N)	
MTV	Ridiculousness (DVS)		Ridiculousness (DVS)		Ridiculousness (DVS)		Ridiculousness (DVS)		Ridiculousness (DVS)	
NICK	Unfiltered	Young Dylan	Movie: *** "Kung Fu Panda" (2008, Children's) Voices of Jack Black. Premiere. (DVS)		Friends (DVS)	Friends (DVS)	Friends (DVS)	Friends (DVS)	Friends (DVS)	Friends (DVS)
PARMT	(5:30) Movie: ** "S.W.A.T." (2003, Action) Samuel L. Jackson, Colin Farrell. (DVS)		Yellowstone "All for Nothing" (N) (DVS)		Yellowstone "All for Nothing" (DVS)		Yellowstone "All for Nothing" (DVS)		Yellowstone "S.W.A.T." (2003) (DVS)	
SHOW	Outcry A new hearing reveals legal lapses. (:05) The Chi "Terror Town" (DVS)		The Chi "Woo Woo Woo" (N) (DVS)		Outcry Greg Kelley awaits a final decision.		Desus & Mero (N)	The Chi (DVS)		
SYFY	Movie: Doctor Strange (:25) Movie: *** "Guardians of the Galaxy Vol. 2" (2017, Science Fiction) Chris Pratt, Zoe Saldana. (DVS)		Wynonna Earp "On the Road Again" (DVS)		(9:55) Movie: ** "Spider-Man 3" (2007) (DVS)					
TBN	Bethel-Heaven-Earth Pastor Robert	Joel Osteen (DVS)	Turning Point		Huckabee (DVS)		Eric Metaxas	Creflo Dollar (DVS)	Praise (DVS)	
TBS	(5:00) Movie: *** "Shrek 2" (2004) (DVS)		Big Bang Theory	Big Bang Theory	Big Bang Theory	Big Bang Theory	Tournament of Laughs "The Fortunate 4"		Movie: *** "Shrek 2" (2004) (DVS)	
TCM	(5:15) Movie: "Gentlemen Prefer Blondes" (1953)		Movie: *** "Arthur" (1981, Comedy) Dudley Moore, John Gielgud, Liza Minnelli. (DVS)		Movie: *** "Bedazzled" (1967, Comedy) Peter Cook, Dudley Moore, Eleanor Bron. (DVS)					
TLC	90 Day Fiancé: Happily Ever After? (DVS)		90 Day Fiancé: Happily Ever After? (DVS)		90 Day Fiancé: Happily Ever After? (DVS)		sMothered "Anything for You" (N) (DVS)		(:02) 90 Day Fiancé: Happily Ever After? (DVS)	
TMC	(5:25) Movie "The Professor" (2018) (DVS)		Movie: *** "Something's Gotta Give" (2003) Jack Nicholson. (DVS)		(:10) Movie "Hampstead" (2017, Romance-Comedy) Diane Keaton. (DVS)		(:06) The Alienist: Angel of Darkness (N)		(:06) The Alienist: Angel of Darkness (N)	
TRAVEL	(5:00) Movie: ** "Solo: A Star Wars Story" (2018) Alden Ehrenreich. Premiere. (DVS)		The Alienist: Angel of Darkness (N) (DVS)		(:01) The Alienist: Angel of Darkness (N) (DVS)		(:06) The Alienist: Angel of Darkness (N) (DVS)		(:06) The Alienist: Angel of Darkness (N) (DVS)	
TRAVEL	Paranormal Caught on Camera (DVS)		Paranormal Caught on Camera (DVS)		Paranormal Caught on Camera (DVS)		Paranormal Caught on Camera (DVS)		Paranormal Caught on Camera (DVS)	
TVL	Two and a Half Men	Two and a Half Men	Two and a Half Men	Two and a Half Men	Two and a Half Men	Two and a Half Men	Two and a Half Men	Two and a Half Men	Two and a Half Men	Two and a Half Men
USA	Law & Order: Special Victims Unit (DVS)		Law & Order: Special Victims Unit (DVS)		Law & Order: Special Victims Unit (DVS)		Law & Order: Special Victims Unit (DVS)		Modern Family (DVS)	Modern Family (DVS)
VH1	(5:45) Movie: ** "Rush Hour 2" (2001, Action) Jackie Chan, Chris Tucker. (DVS)		Movie: ** "Rush Hour 3" (2007, Action) Jackie Chan, Chris Tucker, Hiroyuki Sanada. (DVS)						Movie: ** "National Security" (2003) (DVS)	
WEATH	Mayday: Air Disaster "Dead Tired" (DVS)		Mayday: Air Disaster "Helicopter Down" (DVS)		Weird Earth "Ghost Ships and Blood Ice" (DVS)		Dangerous Day Ahead (DVS)		Mayday: Air Disaster "Helicopter Down" (DVS)	
WGN-A	Last Man Standing	Last Man Standing	Last Man Standing	Last Man Standing	Last Man Standing	Last Man Standing	Last Man Standing	Last Man Standing	Married ... With	Married ... With